

## E\*TRADE FINANCIAL®

E\*TRADE Securities LLC  
P.O. Box 1542  
Merrifield, VA 22116-1542  
[etrade.com](http://etrade.com)

## COMPLETE INVESTMENT ACCOUNT APPLICATION

### How to Apply for a Complete Investment Account

- Complete sections 1-6. The Options Trading Application is optional.
- **Be sure to sign and date your completed application.**
- Mail your completed application to the address to the left.
- Questions? Call **1-800-387-2331** (+1-916-636-2510 from outside the U.S.) from 7 a.m. to midnight ET, seven days a week.

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

## 1 Choose Your Account Type

<input checked="" type="checkbox"/> <b>Individual Account</b> One person owns the account.	<b>Joint Account (choose only one):</b> <input type="checkbox"/> <b>Rights of Survivorship</b> <small>If one owner dies, his/her interest passes to surviving owners.</small> <input type="checkbox"/> <b>Tenancy in Common</b> <small>If one owner dies, his/her interest passes to his/her estate.</small> <input type="checkbox"/> <b>Community Property</b> <small>Equal ownership for married couples in AZ, CA, ID, LA, NV, NM, TX, WA, WI and PR.</small>	<input type="checkbox"/> <b>Custodial Account (UTMA/UGMA*)</b> Established by an adult for the benefit of a minor (cash account only). State/territory UTMA/UGMA was made: _____ Date UTMA/UGMA terminates: _____
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## 2 Enter Your Account Holder Information (please print)

Securities industry regulations require that we collect all of the following information.

Primary Account Holder (or minor if custodial account)		Co-Account Holder, if Applicable (or custodian if custodial account)	
Name (first, middle initial, last) <b>JOHN N DOE</b>		Name (first, middle initial, last)	
Home Street Address (cannot be a P.O. box) <b>64 NOWHERE LANE</b>		Home Street Address (cannot be a P.O. box)	
City, State, ZIP <b>BANK CITY, ORX 12345 AUSTRALIA</b>		City, State, ZIP	
Mailing Address (if different from above; P.O. box may be used)		Mailing Address (if different from above; P.O. box may be used)	
City, State, ZIP		City, State, ZIP	
Home Phone <b>61 28000 0000</b>	Business Phone <b>61 28000 0000</b>	Home Phone	Business Phone
E-mail Address (required for account updates) <b>John@johndoe.com</b>		E-mail Address (required for account updates)	
Date of Birth (mm/dd/yyyy) <b>12/25/1901</b>	Social Security Number/Tax ID Number <b>SEE W8-BEN</b>	Date of Birth (mm/dd/yyyy)	Social Security Number/Tax ID Number
Employment Status <input type="checkbox"/> Employed <input checked="" type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Not Employed		Employment Status <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Not Employed	
Employer	Specific Occupation <b>CEO</b>	Employer	Specific Occupation
Business Street Address <b>64 NOWHERE LANE</b>		Business Street Address	
City, State, ZIP <b>BANK CITY, ORX 12345 AUSTRALIA</b>		City, State, ZIP	
Are you employed by a registered securities broker/dealer, investment advisor, bank, or other financial institution? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes (you must submit a compliance letter with this application)		Are you employed by a registered securities broker/dealer, investment advisor, bank, or other financial institution? <input type="checkbox"/> No <input type="checkbox"/> Yes (you must submit a compliance letter with this application)	
Are you an officer, or director of a publicly held company? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes (specify companies) _____		Are you an officer, or director of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (specify companies) _____	
Are you a 10% shareholder, or policymaker of a publicly held company? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes (specify companies) _____		Are you a 10% shareholder, or policymaker of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (specify companies) _____	

\*UTMA = Uniform Transfers to Minors Act; UGMA = Uniform Gifts to Minors Act

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<b>Primary Account Holder</b> (or minor if custodial account)		<b>Co-Account Holder, If Applicable</b> (or custodian if custodial account)	
<b>If you are not a U.S. resident, please provide the following information.</b>			
Passport Number <i>XZ123456</i>	Passport Country of Issuance <i>AUSTRALIA</i>	Passport Number	Passport Country of Issuance
Country of Legal Residence (please attach Form W-8BEN) <i>AUSTRALIA</i>		Country of Legal Residence (please attach Form W-8BEN)	
<b>NOTE:</b> If you are a non-U.S. resident, please attach a photocopy of your passport or government-issued identification. We cannot open your account without this documentation.			
<b>If you are not a U.S. citizen, please provide the following information.</b>			
Country of Citizenship (please attach Form W-8BEN) <i>AUSTRALIA</i>		Country of Citizenship (please attach Form W-8BEN)	
<b>If you have been at your current address for less than six months, please provide your previous address.</b>			
Street Address		Street Address	
City, State, ZIP		City, State, ZIP	

## 3 Create Your Investment Profile

Securities industry regulations require that we collect all of the following information. For joint accounts please include combined amounts.

<b>Investment Objective for This Account</b> (choose only one) <input checked="" type="checkbox"/> <b>Capital preservation</b> Minimize the potential for any loss of principal. <input type="checkbox"/> <b>Income</b> Provide current income rather than growth of principal. <input type="checkbox"/> <b>Growth</b> Increase investment value over time while accepting price fluctuations. <input type="checkbox"/> <b>Speculation</b> Assume the highest degree of risk for potentially higher returns.	<b>Investment Experience</b> <input type="checkbox"/> None <input checked="" type="checkbox"/> Limited <input type="checkbox"/> Good <input type="checkbox"/> Excellent	<b>Annual Income</b> <input type="checkbox"/> \$0-\$14,999 <input type="checkbox"/> \$15,000-\$24,999 <input checked="" type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000-\$199,999 <input type="checkbox"/> \$200,000+	<b>Approximate Net Worth</b> (excluding residence) <input type="checkbox"/> \$0-\$24,999 <input checked="" type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000-\$499,999 <input type="checkbox"/> \$500,000-\$999,999 <input type="checkbox"/> \$1,000,000+	<b>Approximate Liquid Net Worth</b> (cash, stocks, etc.) <input type="checkbox"/> \$0-\$14,999 <input checked="" type="checkbox"/> \$15,000-\$24,999 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000-\$199,999 <input type="checkbox"/> \$200,000-\$499,999 <input type="checkbox"/> \$500,000-\$999,999 <input type="checkbox"/> \$1,000,000+
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## 4 Select Your Account Features

<p><b>Earn Income on Your Cash Balance</b></p> <p>Select only <i>one</i> of the following choices for the cash balance in your account. For current rate and other information, go to <a href="http://www.etrade.com/rates">www.etrade.com/rates</a>.</p> <p><b>Taxable Income</b></p> <p><input type="checkbox"/> E*TRADE FINANCIAL Sweep Deposit Account (offers daily interest and FDIC insurance up to \$100,000)</p> <p><input checked="" type="checkbox"/> Credit Interest Checking (not available in WI)</p> <p><input type="checkbox"/> General Money Market Fund, Class A (available upon account opening to customers with balances of \$10 million or more)*</p> <p><b>Tax-Exempt Income*</b></p> <p><input type="checkbox"/> General Municipal Money Market Fund - E*TRADE Class Shares (available only to applicants with a U.S. address)</p> <p><input type="checkbox"/> General California Municipal Money Market Fund - E*TRADE Class Shares (available in CA only)</p> <p><input type="checkbox"/> General New York Municipal Money Market Fund - E*TRADE Class Shares (available only in CT, DC, FL, GA, NJ, NY, OH, PA and VA)</p> <p><b>Cash Management Features</b></p> <p><input checked="" type="checkbox"/> E*TRADE Complete Platinum Visa Debit Card</p> <p><input checked="" type="checkbox"/> Free Check Writing</p> <p><small>Interest on your cash accrues daily and is paid monthly. We will mail you a prospectus for any fund you choose. You can also see a prospectus online at <a href="http://www.etrade.com/prospectus">www.etrade.com/prospectus</a>. If you select the E*TRADE FINANCIAL Sweep Deposit Account ("SDA"), we will mail you a copy of the SDA Account Agreement and the SDA Rate and Fee Schedule, which can also be found at <a href="http://www.etrade.com/sweepdepositoryagree">www.etrade.com/sweepdepositoryagree</a> and <a href="http://www.etrade.com/sweeptruthinsavings">www.etrade.com/sweeptruthinsavings</a>, respectively. If you do not check a box, you will automatically be enrolled in the SDA. You may change your selection at any time.</small></p> <p><small>*The General Money Market Fund-Class A shares are available for customers with \$10 million or more in an E*TRADE Securities brokerage account and for clients of investment advisers with aggregate discretionary assets under management of \$10 million or more in E*TRADE Securities brokerage accounts. Please call 1-800-ETRADE-1 upon account opening to sign up for this option.</small></p> <p><small>*E*TRADE Securities LLC receives compensation in connection with the purchase and holding of mutual fund shares by its customers. For more information regarding these payments, please go to <a href="http://www.etrade.com/prospectus">www.etrade.com/prospectus</a>.</small></p>	<p><b>Receive Your Account Documents Online</b></p> <p>For your convenience, account documents such as monthly statements, trade confirmations, and tax documents will be delivered to you via a secure online file cabinet instead of by mail. We will notify you at the primary account holder's e-mail address provided in section 2 whenever a new document is available. <b>This feature is provided automatically unless declined below.</b></p> <p>I would prefer to receive the following items by U.S. mail:</p> <p><input type="checkbox"/> Monthly statements</p> <p><input type="checkbox"/> Trade confirmations</p> <p><input type="checkbox"/> Prospectuses</p> <p><input type="checkbox"/> Corporate reports, proxies, and reorganization notices</p> <p><b>You must provide us with your e-mail address in section 2 to receive electronic account documents.</b></p> <p>You may change your delivery preferences at any time. With respect to documents you elect to receive electronically, you agree to all the terms of section 13 of the E*TRADE Securities Customer Agreement at <a href="http://etrade.com/custagree">etrade.com/custagree</a>.</p>	<p><b>Add Margin Borrowing and Overdraft Protection</b></p> <p>A margin account gives you the flexibility to borrow from E*TRADE Securities using the assets in your account as collateral. Proceeds may be used to purchase additional securities, as overdraft protection, or for any other purpose. <b>This feature is provided automatically unless declined below.</b></p> <p><input type="checkbox"/> Do not add margin features to my account.</p> <p><small>Margin transactions involve additional risks, including the risk that you could lose more money than you deposit in your account. For more information, including current margin interest rates and the NASD Margin Disclosure Statement, visit <a href="http://etrade.com/margin">etrade.com/margin</a>.</small></p> <p><small>See section 10 of the E*TRADE Securities Customer Agreement at <a href="http://etrade.com/custagree">etrade.com/custagree</a> for more information about your responsibilities.</small></p>
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## 5 Fund Your Account

Tell us how you'll provide your initial deposit. A \$1,000 minimum is required for cash accounts (\$2,000 for margin accounts). Check one or more of the following.

- I have enclosed a check or money order for \$ \_\_\_\_\_ made payable to E\*TRADE Clearing LLC.
- My completed Account Transfer Form is attached.
- I will transfer funds from an existing account. (For more information go to [etrade.com/newtransfer](http://etrade.com/newtransfer).)
- I plan to wire funds from another financial institution. (For more information go to [etrade.com/newtransfer](http://etrade.com/newtransfer).)

## 6 Sign and Date Your Application

I am of legal age to enter into this contract. I acknowledge that I have received, read, and agree to be bound by the terms and conditions as currently set forth in the E\*TRADE Securities Customer Agreement and as amended from time to time. The E\*TRADE Securities Customer Agreement is available online at [etrade.com/custagree](http://etrade.com/custagree) or by calling 1-800-387-2331. I ACKNOWLEDGE THAT E\*TRADE SECURITIES DOES NOT PROVIDE INVESTMENT, TAX, OR LEGAL ADVICE. I understand that you will supply my name to issuers of any securities held in my account so that I might receive any important information regarding them, unless I notify you in writing not to do so.

*The E\*TRADE FINANCIAL Sweep Deposit Account (SDA) is a deposit account offered by E\*TRADE Bank, a separate but affiliated company of E\*TRADE Securities LLC. If you have elected to have the uninvested cash in your E\*TRADE Securities brokerage account swept into the SDA, your funds in the SDA are not covered by SIPC. Rather, these funds will be held by E\*TRADE Bank and are covered by FDIC insurance up to a maximum of \$100,000.*

**I acknowledge that I have read and agree to the Truth in Savings Disclosure and the Depository Agreement with E\*TRADE Bank.**

Under penalty of perjury, I certify (1) that my Social Security or taxpayer ID number shown on this form is my correct number, (2) that I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report interest or dividends, or (c) I have been notified by the IRS that I am no longer subject to backup withholding [cross out item 2 if you have been notified by the IRS that you are currently subject to backup withholding because you failed to report all interest and dividends on your tax returns], and (3) I am a U.S. person (including a U.S. resident alien). **The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.**

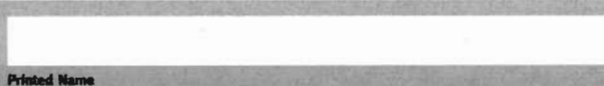
- I am *not* a U.S. person and have attached Form W-8BEN to this application. I have also included a copy of my passport or government-issued ID.

**I UNDERSTAND THAT THIS ACCOUNT IS GOVERNED BY A PREDISPUTE ARBITRATION CLAUSE. I acknowledge that I have received and read a copy of the Customer Agreement which contains a pre-dispute Arbitration Agreement at Section 8, pages 36-37 of the E\*TRADE SECURITIES CUSTOMER AGREEMENT.**

X  07/29/2005  
Signature of Primary Account Holder Date

X   
Signature of Co-Account Holder or Custodian Date

JOHN N DOE  
Printed Name

  
Printed Name

System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, and system performance.

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