

CHANGE IN TERMS REQUEST FORM (INCLUDING THE "INTEREST RATE CONVERSION NOTICE")

Use this Change In Terms Request Form ("Form") provided by The Bancorp Bank, N.A. ("Bank" or "us") when submitting a change in terms request for a securities-backed line of credit account ("SBLOC") or insurance-backed line of credit account ("IBLOC") (individually and collectively referred to in this Form as "Account"). The Form may be completed and then submitted to the Bank by the Account owner ("Borrower," "my," "you," or "your") or the Borrower's authorized financial professional, financial professional firm, financial advisor, life insurance agent, or broker (referred to in this Form as "Financial Professional(s)"). All other defined terms used in this Form have the meanings assigned to them in the SBLOC Agreement or the IBLOC Agreement (collectively referred to in this Form as "Agreement").

A requested change in terms will not be effective until (a) Borrower or Financial Professional, as permitted, has executed and returned this Form and any additional documents requested by the Bank; (b) Bank confirms its approval of the requested change(s); and (c) in the case of the submission of an Interest Rate Conversion Notice ("Notice"): (i) the Notice has been received and accepted by the Bank; and (ii) the applicable Interest Rate Conversion Fee ("Fee") (described below) has been paid. The effective date of the change in terms requested in the Notice is described in your Account Agreement.

PART 1: Requestor

Borrower Financial Professional

PART 2: Account Information

Account Type

Securities-Backed Line of Credit Insurance-Backed Line of Credit*

Account Title

Account Number

* No Line of Credit increase is permitted within one-hundred-eighty (180) calendar days of the loan origination date. Maximum number of Line of Credit increases is two (2) within a twelve-month period.

PART 3: Change in Terms Requests

Please complete the applicable section(s).

A. Loan Amount Change

Increase Line of Credit to: _____ Decrease Line of Credit to: _____

Increase Line of Credit to maximum amount based on eligible Collateral.

Purpose of Increase/Use of Funds

NOTE: Neither an SBLOC nor IBLOC can be used for the purchase of additional securities or to pay off a margin loan that was used to purchase securities. If you have any questions about these limitations, please contact the Bank at 866.435.1370 before submitting your request for a change in terms.

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B. Interest Rate Change Options

Option 1: Interest Rate Conversion Notice

NOTE: Please consult your Financial Professional to confirm if the 36-Month Fixed Rate SBLOC or IBLOC option is currently available.

Convert my Account from the existing Variable Rate to the current 36-Month Fixed Rate

Convert my Account from the existing 36-Month Fixed Rate to the current Variable Rate**

Convert my Account from the existing 36-Month Fixed Rate to the current 36-Month Fixed Rate**

** The non-refundable Fee of \$500.00 applies to these requests.

Fee Payment Options:

Please select one (1) of the following Fee payment options:

Initiate a one-time payment of \$500 from my Account.

A check for \$500 will be mailed to the Bank. I understand the request will not be processed until the Bank receives the check.

Debit a one-time payment of \$500 from my Bank deposit account. The deposit account number is: _____

I authorize the Bank to originate an Automated Clearing House (ACH) transfer of \$500 to the Bank from my deposit account at the financial institution identified below. (Please provide all requested information and sign below.)

Deposit Account Name	Deposit Account Number	Account Type	
Financial Institution Name	ABA Routing Number (Please verify the financial institution uses this number for ACH transfers.)		
Financial Institution Address	City	State	ZIP Code

I hereby certify that no authorization of any party other than my authorization is necessary to provide for the withdrawal of funds from my account as contemplated by this authorization and that I am a Borrower on the Account with the Bank and an authorized signer on the account at the financial institution identified above. I acknowledge that the origination of ACH transfers must comply with the provisions of U.S. law.

Signature of Borrower/Authorized Signer	Date (mm/dd/yyyy)
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Option 2: Interest Rate Review

Request interest rate review

Request custom interest rate (for a line of credit of \$1 million or more)

NOTE: Additional documentation may be required.

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C. Collateral Change

Securities-Backed Line of Credit

Note: Your request may not be approved if the registration of the pledged Securities Account and the titling of the SBLOC are different.

Additional Securities Account(s) to be pledged as Collateral (include any and all sub-accounts, if applicable):

Securities Account Number(s)	Securities Account Title
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Remove pledged Securities Account(s) as Collateral:

Securities Account Number(s)	Securities Account Title
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Replacement Securities Account(s) to be pledged as Collateral (attach additional page(s) if necessary):

Securities Account Number(s)	Securities Account Title
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Securities Account Number(s)	Securities Account Title
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Insurance-Backed Line of Credit

Note: Borrower must be the owner of the whole-life insurance policy. Policy must be issued by a Bank-approved insurance carrier. Consult a tax advisor before pledging a policy as Collateral.

Additional life insurance policy to be pledged as Collateral:

Life Insurance Company	Life Insurance Policy Number
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Remove pledged life insurance policy as Collateral:

Life Insurance Company	Life Insurance Policy Number
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Replacement life insurance policy to be pledged as Collateral (attach additional page(s) if necessary):

Life Insurance Company	Life Insurance Policy Number
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Life Insurance Company	Life Insurance Policy Number
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NOTE: Additions, reductions, or other collateral related changes may subject the loan to a different variable interest rate tier.

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D. Partner Change

Partner shall mean the firm to which the Bank provides an integrated cash management solution including branded and/or non-branded banking services. Please complete this section if you will be switching your Securities Account(s) held as Collateral for an SBLOC to a new firm partnered with the Bank.

Replace pledged Securities Account(s) as Collateral due to change in Partner:

Current partner to be removed

Securities Account Number

Securities Account Title

New partner to be added

Securities Account Number

Securities Account Title

E. Document Delivery Method

Please select one:

Mail to: _____

Fax to: _____

Electronic Signature: _____
Email Mobile Phone

PART 4: Financial Professional Information

Financial Professional Name

Financial Professional Firm Name

Email

Phone (include area code and extension)

Address

City

State

ZIP Code

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PART 5: Signature(s)

Signature(s) Required

I am the Borrower for the Account identified in Part 2 or the authorized Financial Professional for the Account.

Signature of Borrower

Date (mm/dd/yyyy)

Print Borrower Name

Signature of Authorized Financial Professional

Date (mm/dd/yyyy)

Print Authorized Financial Professional Name

Financial Professional Complete User ID (if applicable)

Please **mail** or **fax** this completed Form to:

The Bancorp
Attn: Loan Department
409 Silverside Road, Suite 105
Wilmington, DE 19809

Fax: 302.791.5787
Phone: 866.435.1370

LPL FINANCIAL LLC (LPL) RELATIONSHIP SUMMARY

Effective March 31, 2022

LPL (referred to as “we” or “us”) is registered with the U.S. Securities and Exchange Commission as a broker-dealer and an investment adviser. We have a network of financial professionals (“Professionals”) who offer brokerage and investment advisory services. Brokerage and investment advisory services, and the fees we charge for them, differ, and it’s important that you understand the differences. This relationship summary will

explain the various services we offer, how we charge for those services, and conflicts of interest that exist when we provide our services. To help you research firms and financial professionals, you can access free and simple tools at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Our Professionals offer brokerage services, investment advisory services, or both, depending on their licenses. Each Professional generally provides access to a range of investment products, such as stocks, bonds, exchange-traded funds (ETFs), mutual funds, annuities, and alternative investments. Please note that the range of investment options available to you may be limited depending on the licenses your Professional holds or if he or she is located at a financial institution that does not offer certain options. Your Professional or account program may also have specific

requirements, such as account or investment minimums. We encourage you to ask your Professional whether any investment limitations or account requirements apply.

If your Professional offers you both brokerage and advisory services, your Professional will inform you when he or she offers an investment recommendation or advice, and whether the recommendation or advice is part of a brokerage or advisory service. Some of the key differences between brokerage and investment advisory services are described below.

Brokerage Services

- Brokerage services include taking your orders and executing your securities transactions; making recommendations for you to buy, sell, or hold securities; and holding your securities for safekeeping (known as having “custody” of your securities).
- In most cases, we provide recommendations to you on specific investments, but you make the final investment decisions for your account. We also have a program available through a limited number of financial institutions in which you make investment decisions on your own without any recommendations from us.
- We don’t monitor brokerage account investments for you, unless we state otherwise in writing.
- We may provide brokerage services (but not investment recommendations) to you if your Professional is providing advisory services through a separate investment advisory firm.

Investment Advisory Services

- Some of the investment advisory services we offer include wrap fee programs and non-wrap fee programs; mutual fund asset allocation programs; advisory programs offered by third-party investment advisory firms; financial planning services; retirement plan consulting; investment research; digital advice programs; and other custom advisory services.
- You’ll typically grant us discretion to buy and sell investments in your account without asking you in advance. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. In other investment advisory accounts, you grant investment discretion to another financial institution.
- Some of our investment advisory accounts are nondiscretionary, which means you are required to preapprove each investment transaction that we recommend.
- We’ll typically monitor accounts, and specific investments within accounts, on an ongoing basis to align with your investment goals. However, in limited-scope consulting or advisory relationships, we won’t provide ongoing monitoring.

More detailed information about our advisory services can be found in the [Form ADV for your advisory program](#). Detailed information about our brokerage services can be found at [Brokerage Compensation Information and Related Conflicts of Interest](#). If viewing a paper version of this form, please visit lpl.com/CRS for hyperlinks to these documents.

🔗 Questions to ask your Professional:

- *Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

What fees will I pay?

Investing is an individual journey, and we want to provide you with options. Below we outline the fees you could be charged for both brokerage and advisory accounts depending on your investment

choices. Fee Schedules for our brokerage and advisory programs can be found lpl.com.

Fees Associated with Brokerage Services

- For brokerage services, we charge a transaction-based fee (sometimes referred to as a commission) every time you buy or sell an investment. The amount you pay as a transaction-based fee varies according to the particular investment and amount invested. The more trades you make, the more transaction-based fees we earn. This creates an incentive to encourage you to trade often.
- For investments in stocks or ETFs, the transaction-based fee is usually charged as a separate commission or sales charge. For investments in bonds, this fee is typically included as part of the price you pay for the investment (called a markup or markdown).
- For investments in certain products like mutual funds, annuities, and alternative investments, we receive transaction-based fees from the investment product sponsor in the form of asset-based sales charges (e.g., sales loads). These fees are based on the amount invested in a product and, depending on the product, may be based on how long you hold the investment. Our receipt of asset-based sales loads creates an incentive to recommend products or sponsors that include such charges.

Fees Associated with Investment Advisory Accounts

- For investment advisory services, we typically charge an ongoing quarterly fee (sometimes referred to as an asset-based fee). This fee is a percentage of the value of your account. You pay this fee even if you don't buy or sell investments. The more assets you have in an asset-based fee account, the more you'll pay us in fees. This creates an incentive to encourage you to increase the size of your account, including by transferring or rolling over assets from other accounts. For some types of accounts, there is a per transaction charge in addition to an asset-based fee. We may also charge an hourly fee or fixed fee for additional services such as financial planning and consulting services that are of limited duration or nature.
- For wrap fee program accounts, you will pay us a single asset-based fee for advisory services. This fee also covers most transaction costs and certain administrative and custodial costs associated with your investments. If you expect to trade infrequently or to pursue a "buy and hold" strategy, a wrap fee program may cost you more than paying for the program's services separately, and you may want to consider a brokerage relationship rather than an advisory relationship.
- The fee you pay to your Professional is generally negotiated with him or her directly, and subject to different maximums, depending on the advisory program selected.

Other Fees and Costs

If applicable to your account, we'll charge you directly for other fees in addition to brokerage commissions and advisory fees, including: (1) account maintenance fees such as custody, trade confirmation processing, corporate actions, and transfer fees; (2) cash management fees such as cash sweep, checking, and wire fees; and (3) investment specific fees such as those for

administration of alternative investments or for foreign securities. See the Fee Schedules for our brokerage and advisory programs at lpl.com for more information. You should understand that these fees are not charged by us if your investment is in an account that is held directly with the sponsor, and not in an LPL investment account.

You may also incur fees charged by the particular investment product in which you are invested, including mutual funds, ETFs, and other pooled funds, in addition to brokerage commissions and advisory fees charged by us. Some of these fees may be shared, as described below in [Third-Party Payments](#). Certain investment products have significant fees triggered by particular events, e.g., annuities may include mortality, expense, and administrative fees, and fees for excessive transfers or early withdrawals.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Detailed

information on our advisory fees can be found in the [Form ADV for your advisory program](#). Detailed information on our brokerage fees can be found at [Brokerage Compensation Information and Related Conflicts of Interest](#) and, depending on the investment product in which you invest, may be included in the product's prospectus or other offering document. If viewing a paper version of this form, please visit lpl.com/CRS for hyperlinks to these documents.

📌 Questions to ask your Professional:

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation as your broker-dealer or act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you. Here are some examples to help you understand what this means. If you have questions about whether any of these situations could apply to your investments, ask your Professional.

Third-Party Payments

We receive compensation from third parties related to investments you make in certain products, including mutual funds, ETFs, annuities, alternative investments, and other investments. This compensation includes ongoing distribution charges (e.g., 12b-1 fees or trail payments), which an investment product charges you and then pays to us. We also receive fees from investment products and/or their sponsors for recordkeeping and other administrative services we provide in relation to your investments. In some accounts we offer, uninvested cash is automatically placed into interest-bearing federally insured bank accounts. We receive fees for your participation in these “cash sweep” programs from the banks sponsoring the programs. The fees we receive are typically higher than the interest you earn on the cash held in the bank accounts and are in addition to any fees you pay to us. This creates an incentive for LPL if you maintain a cash balance in your account. [Revenue sharing payments](#) are another type of third-party compensation we receive from sponsors who participate in our marketing programs. These programs support our product marketing to our Professionals and for education and training efforts, and facilitate communications between sponsors and our Professionals. Finally, certain sponsors pay us to make their investment products available on our platform. Because we receive

payments from these third parties, there is an inherent incentive for us to recommend or invest your assets in those investment products. Detailed information regarding third-party payments can be found in the [Third-Party Compensation and Related Conflicts of Interest](#) document on lpl.com.

Principal Trading

In brokerage accounts, we sometimes directly buy from you or sell to you investments including bonds or certain shares of mutual funds, unit investment trusts (UITs), or alternative investments. These are called principal trades. If the principal trade involves a bond, we receive a markup or markdown by either buying the bond from you at a lower price than we will sell it for or by selling the bond to you at a higher price than we bought it for. That creates an incentive for us to either buy the bond from you at the lowest price possible or sell the bond to you at the highest price possible and maximize our profit on the principal trade. In advisory accounts, purchases of mutual funds, UITs, or alternative investments may be processed through our proprietary account, but we do not receive a markup or markdown in these trades. Also, in certain advisory accounts where a third-party investment advisory firm has discretion, we trade as principal and receive a markup or markdown.

Detailed information on our conflicts of interest can be found in the [Form ADV for your advisory program](#) and in [Brokerage Compensation Information and Related Conflicts of Interest](#). If viewing a paper version of this form, please visit lpl.com/CRS for hyperlinks to these documents.

📌 Questions to ask your Professional:

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our Professionals are primarily independent contractors, although a portion are employees or employees of an affiliated company. The agreement between each Professional and LPL sets out the payments we make to them. Those who provide investment advisory services receive a portion of the advisory fee you pay. Professionals who provide you brokerage services receive a portion of the commissions or markups/markdowns from your trades. Receiving a portion of the advisory or brokerage fees you pay to us creates an incentive for them to encourage you to increase your investment account size or trade more frequently. We also compensate Professionals based on production, including payments based on the amount of client assets they service and the products they sell. In addition, our Professionals receive different levels of compensation for selling different types of investments or services. This could include, for example, a share of the 12b-1 fees, trail payments, or sales loads paid to us by an investment product. Although your Professional must recommend investment products or manage your account in your best interest, these additional forms of compensation create an incentive for them to recommend specific financial products.

Our Professionals may receive compensation from us in other ways, including:

- Transition assistance if he or she moves to LPL from another company. This assistance can include forgivable loans, advance payment of advisory fees, and/or waiving or reducing other

costs associated with transitioning the Professional's business. This assistance creates an incentive to migrate and maintain business on our platform from another investment platform, and to sell or recommend the sale of investments held in an account if we do not offer those investments.

- Waived or reduced costs and fees (e.g., for administrative services that we provide for your accounts, attending our conferences and events, and free or reduced-cost marketing materials). These waived and reduced costs and fees create an incentive for Professionals to associate with us instead of other financial firms.
- Equity awards in our parent company, LPL Financial Holdings Inc., which give your Professional an incentive to remain with us during the vesting period applicable to his or her stock holdings (the period of time before the stock is unconditionally owned). This also gives the Professional a financial interest in the success of our business.

Your Professional is legally required to act in your best interest and not put his or her interests ahead of your own. We have systems in place to mitigate the conflicts of interest that arise from the way he or she makes money, including systems to review whether a recommendation is in your best interest. More information on compensation can be found at [Brokerage Compensation Information and Related Conflicts of Interest](#). If viewing a paper version of this form, please visit lpl.com/CRS for a hyperlink to this document.

Do you or your financial professionals have legal or disciplinary history?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research LPL and our Professionals.

❏ Questions to ask your Professional:

As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

Please visit the [Disclosures page on lpl.com](#) for more information, including a copy of the agreement for the account and/or program you are considering, the Form ADV Brochure for any advisory program you are considering, detailed information on our brokerage services under [Brokerage Compensation and Related Conflicts of Interest](#), and more information regarding our brokerage and advisory programs under [Third Party Compensation and Related Conflicts of Interest](#).

Please visit the [Investor Regulatory & Educational Resources page](#) on lpl.com to learn more about how to determine your investment objective and risk tolerance, among other items.

We are affiliated with other investment firms. If your Professional works with Fortigent, LLC, you can find the relationship summary for that firm at lpl.com/fortigent.html. More information on our affiliations can be found in the [Form ADV for your advisory program](#).

If viewing a paper version of this form, please visit lpl.com/CRS for hyperlinks to cross-referenced documents.

To request up-to-date information or a copy of this relationship summary, please call us at (800) 558-7567.

We also encourage you to review the general information provided by the U.S. Securities and Exchange Commission regarding investing, choosing an investment professional, and related considerations, available by visiting Investor.gov.

❏ Questions to ask your Professional:

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker dealer? Who can I talk to if I have concerns about how this person is treating me?

LPL Financial Collateral Loan Request Form

LRF

Account Number									
Rep ID on Account									

Instructions: To be used when applying for a securities backed line of credit. Financial professional and client must complete each section and submit via email with the line of credit application. Bank emails are located on the Collateral Loan Application Process Document for each bank located on the Resource Center.

1. Bank Issuing Line of Credit (Required)

2. Line of Credit Information (Required)

List the names of all borrowers

List all LPL accounts being pledged

Are the accounts being pledged existing LPL accounts or new? (If new, submit a statement with Collateral Loan Request Form)

Estimated amount of time the client intends to hold the line of credit

Estimated amount the client intends to borrow

3. Restriction on Use of Loan (Required)

By signing, I attest that I will not use any funds from the line of credit to buy additional securities, whether at LPL or otherwise, or to pay off a margin loan at LPL Financial LLC ("LPL") or any credit facility used to carry margin stock at other financial institutions.

Account Holder Signature

Account Holder Name (print)

Date (required)

Account Holder Signature

Account Holder Name (print)

Date (required)

Account Holder Signature

Account Holder Name (print)

Date (required)

Account Holder Signature

Account Holder Name (print)

Date (required)

4. Acknowledgment (Required)

I/we acknowledge by signing below that I/we have discussed the LPL Collateral Loan Program with an LPL Financial financial professional and that I understand the following:

Compensation to LPL and Conflicts of Interest

- LPL offers loan credit facilities issued by several different banks, all of which have agreed to compensate LPL. This application only applies for an SBLOC from one of those banks. LPL may have a financial interest in recommending one bank's loan over another.
- LPL will receive as continuing annual compensation as much as [0.75] % of the balance outstanding on the loan. This is in addition to the advisory fees that advisory clients pay to LPL for the advisory services on the account. Therefore, LPL has a financial interest in you establishing the loan.
- I understand that additional important disclosures concerning conflicts of interest are available on the Legal Disclosure section of LPL.com.
- I/we understand that loan arrangements other than a collateral loan are available at LPL and through other lenders and that I might be able to obtain more favorable terms from other source. LPL has determined the terms and conditions of the potential loan are commercially reasonable, although the interest rate charged may be higher due to the compensation that the Bank has agreed to pay LPL. In the event that the requested rate is below the bank's standard rates, LPL may have a financial disincentive to facilitate the lower rate because such lower rate could reduce LPL's compensation. In addition, LPL has a financial interest in maximizing its total loan volume with one or more of the banks in order to increase its compensation.



4. Acknowledgment (Required) (continued)

Financial Considerations/Impact of Line of Credit on Account/Restrictions

- I have discussed with my advisor whether the collateral loan is consistent with my financial goals and is appropriate for me given the costs and risks. If the collateral loan is for an investment advisory account, I have also discussed with my advisor the impact the loan could have on the management of the account.
- The key terms, conditions, and associated risks of entering into a collateral loan have been discussed with me, including: potential impacts of a market downturn; tax implications if pledged securities are liquidated; and the potential impact of an increase in interest rates.
- All accounts being pledged as collateral belong to the borrowing parties or pledgers.
- All owners of the accounts being pledged as collateral have signed this Collateral Loan Request Form and acknowledge that the accounts will be designated as pledged accounts.
- All owners of the accounts being pledged attest that these are not retirement accounts, an estate account, UTMA/UGMA account or custodial account.
- All of the information provided in this Collateral Loan Request Form is true, correct, and complete and I/we agree to notify LPL and the Bank of any changes to the information.
- I/we acknowledge that having concentrated positions in the collateralized account increases the chance of a collateral call.
- I/we further acknowledge that LPL is not involved in or responsible for any decision by the Bank related to the issuance of any loan.
- I/we understand that margin is not permitted on pledged accounts and by signing below I/we attest that all margin balances and capabilities have been removed from my/our account.
- I/we understand that checkwriting is not permitted on pledged accounts and by signing below I/we understand LPL will remove checkwriting capability from my/our account.
- I/we understand that in the event of a collateral call there is the potential for liquidation of assets that could result in taxable consequences.
- I/we understand any automatic distribution options are not permitted on pledged accounts and will be removed from the account once pledged as collateral.

Account Holder Signature	Account Holder Name (print)	Date (required)
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Account Holder Signature	Account Holder Name (print)	Date (required)
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Account Holder Signature	Account Holder Name (print)	Date (required)
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Account Holder Signature	Account Holder Name (print)	Date (required)
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Financial Professional / Authorized Person Signature	Financial Professional / Authorized Person Name (print)	Rep ID	Date (required)
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Account Number

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