

Steps to Quickly Open Your Account with Terra Nova Financial

Thank you for choosing to apply for a **Sole Proprietorship Account with Terra Nova Financial**. Please follow the instructions below to ensure that your account is opened promptly. If you have any questions or would like to open a different type of account, please contact our Support Desk for assistance at 1.800.228.4216.

1. Complete Required Documentation

Below are the documents required in order to open your account:

- œ New Account Application (completed and signed)
- œ Disclaimer (signed)
- œ Terra Nova's Sole Proprietorship Account form (completed, NOTARIZED, and signed)
- œ Sole Proprietorship Certificate
- œ *Non-Resident Entities*: Copy of valid government issued passport & W-8 for the Sole Proprietor on the account

2. Verify Information

Double-check your application for accuracy and signatures. Any missing or incorrect information could result in processing delays.

3. Mail Application

After verifying that your application is ready for submission, please mail every page of the application, with an original signature, to the following address:

Terra Nova Financial, LLC
Attn: New Accounts
100 S. Wacker Drive
Suite 1550
Chicago, IL 60606

4. Fund Your Account

You may fund your account by using a personal check, wire transfer or electronic funds transfer through the ACH system (equity and options accounts only).

The minimum amount required to open an account is \$10,000 for equity, options and futures accounts. For equity day trading, you must fund with at least \$25,000.

The remitter of funds must match the name on the account. Third party funds, money orders, cashier's checks, starter checks and cash are not accepted.

Payment by check: make checks payable to Terra Nova Financial, LLC.

Payment by wire or ACH transfer: go to www.tnfg.com/Active/AccountFunding.aspx and select Equities/Options or Futures for detailed instructions.

Approval decisions are typically made within 24 hours of receipt of a complete application with valid documentation. We will notify you of approval via e-mail, and once funding is verified, will provide your account information and platform login.

SP Rev. 1/2009



TN-CUSTAG

Rep Code: _____ Account #: _____

New Account Application

Type of Registration:

Account Registration: (Please circle one)

Individual	Corporate	General Partnership	Traditional IRA
Joint (Includes JTWROS & JTEN)	Limited Liability Company	Limited Partnership	Roth IRA
Trust	Non-Corporate	Sole Proprietorship	

Account Type: (Please circle one)

Cash Margin Margin & Options

Account Title: _____

(If other than individual or joint, please complete with entity's name)

Account Holder Information:

Name: _____

Physical Address: _____

Date of Birth: _____

Social Security # or Tax ID: _____

Tax Residency Status: (Please circle one)

U.S. Citizen Resident Alien Non-Resident Alien

Citizenship: _____

Home Phone: _____

Work Phone: _____

Fax: _____

E-mail Address: _____

Marital Status: _____

Number of Dependents: _____

Secondary Account Holder Information:

Name: _____

Physical Address: _____

Date of Birth: _____

Social Security # or Tax ID: _____

Tax Residency Status: (Please circle one)

U.S. Citizen Resident Alien Non-Resident Alien

Citizenship: _____

Home Phone: _____

Work Phone: _____

Fax: _____

E-mail Address: _____

Marital Status: _____

Number of Dependents: _____

Mailing Address (if different from home address):

Mailing Address (if different from home address):

Employment Information:

Employment Status: (Please circle one)

Employed Self-Employed Unemployed Retired

Name of Employer:

Employer's Address:

Occupation:

Nature of Business:

Title/Responsibilities:

Employment Information:

Employment Status: (Please circle one)

Employed Self-Employed Unemployed Retired

Name of Employer:

Employer's Address:

Occupation:

Nature of Business:

Title/Responsibilities:

Financial Information:

Annual Income:

Liquid Net Worth:
I.e.: cash, cash equivalents, securities with a ready market, etc.

Total Net Worth:

Tax Bracket:

Source of Income & Assets: (Please check all that apply)

Salary/Employment Income

Inheritance or Gifts

Investments and Interest Income

Other (Please Specify):

For Corporations or Other Business Entities: Source of Assets: (Please check all that apply)

Capital

Commercial Borrowing

Financial Information:

Annual Income:

Liquid Net Worth:
I.e.: cash, cash equivalents, securities with a ready market, etc.

Total Net Worth:

Tax Bracket:

Source of Income & Assets: (Please check all that apply)

Salary/Employment Income

Inheritance or Gifts

Investments and Interest Income

Other (Please Specify):

Retained Earnings

Other (Please Specify):

Credit References:

Bank/Brokerage:

Branch Location:

Account #:

Broker name(s):

Credit References:

Bank/Brokerage:

Branch Location:

Account #:

Broker name(s):

Affiliations & Associations:

Are you currently affiliated or employed by a member of a stock exchange or FINRA?

Yes: _____ No: _____

If so specify company name: _____

Yes: _____ No: _____

If so specify company name: _____

Do you have an affiliation with, or work for a securities firm, bank, trust, or insurance company?

Yes: _____ No: _____

If so specify company name: _____

Yes: _____ No: _____

If so specify company name: _____

Are you a director, 10% shareholder, or policy-making officer of a publicly owned company?

Yes: _____ No: _____

If so specify company name: _____

Yes: _____ No: _____

If so specify company name: _____

Are you a senior foreign government official, an immediate family member of such an official or a close associate of such an official?

Yes: _____ No: _____

If so specify the official's name, relationship to you, and foreign government with which associated:

Yes: _____ No: _____

If so specify the official's name, relationship to you, and foreign government with which associated:

Investment Profile:

Investment Objective: (Please circle)

Capital Preservation

Income

Growth

Investment Hedge

Speculation

Investment Experience: (In years)

Stocks: _____

Bonds: _____

Mutual Funds: _____

Commodities: _____

Options: _____

For Option Accounts:

Types of Option Trades: (Over the past year)

Cash _____ Margin _____ Both _____ Neither _____

Option Trading Frequency: (Over the past year)

Active _____ Moderate _____ Infrequent _____ No Trading _____

Option Strategies Employed last year: (Please circle all that apply)

No Activity Writing Covered Calls Buying Puts & Calls Spreads & Straddles Uncovered Writing

Option Strategies You wish to employ: (Please circle all that apply)

No Activity Writing Covered Calls Buying Puts & Calls Spreads & Straddles Uncovered Writing

Customer Acknowledgements:

_____ (Initial) **Customer represents and warrants that Customer is not a "Foreign Shell Bank", as defined in the Section 313 of the USA Patriot Act or the rules promulgated thereunder, and is not being used by a foreign bank to indirectly provide banking services to another foreign bank that does not have a physical presence in any country.**

Disclosure of Name/Address on Securities You Own

Under Rule 14b-1(c) of the Securities Exchange Act, we are required to disclose to an issuer the name, address, and securities position of our customers who are beneficial owners of that issuer's securities unless the customer objects. Please check the box if you do not want your ownership disclosed.

_____ **I do object to the disclosure of such information.**

_____ **I do not object to the disclosure of such information.**

Fee Acceptance

_____ (Initial) **I acknowledge that Terra Nova Financial, LLC will deduct any applicable fees (such as my monthly software, exchange, educational and news service fees) electronically from my trading account.**

Trade Confirmations and Statements Via Electronic Delivery

_____ **Yes.** Please send my trade confirmations and statements via electronic delivery.

_____ **No.** Please send my confirmations and statements via U.S. Postal Service in addition to posting them electronically. I understand that there are postage and handling fees that may apply.

Duplicate Confirms and Statements (Please complete if you would like another party to receive these documents also. The duplicate confirms and statements will be sent by U.S. Postal Service.)

Name: _____ E-mail Address: _____

Address: _____ City, State, Zip: _____

Informed Consent to Electronic Delivery of Account-Related Documents:

You understand that by checking the box below indicating consent to electronic delivery, you give your informed consent to the electronic delivery of: (1) the documents necessary to establish an account with Terra Nova Financial, LLC ("Terra Nova") including but not limited to, the account agreement, disclosure of credit terms, privacy policy statements, disclosure documents, including the options disclosure document; and (2) other documents that report activity related to the accounts, including trade confirmations and monthly or quarterly account statements ("Account Documentation"). You understand that account opening documents will be provided to you electronically through the website of Terra Nova (www.tnfg.com) during the online account opening process. You understand that when a new confirmation or account statement is posted, you will be notified by standard internet e-mail to your stated e-mail address of record indicating that the document is available online at a specific web page. E-mail notifications will not contain sensitive or confidential Customer information, including account numbers or the identity of the security purchased. You will have the opportunity to print/download hard copies of all Account Documentation, and you acknowledge that you have the ability to print/download hard copies for your records.

You understand that your consent to electronic delivery is effective immediately and will remain in effect unless and until either Terra Nova or you affirmatively revoke it. You understand that you may revoke this consent only by providing notice to Terra Nova Financial, LLC in writing to 100 South Wacker Drive, Suite 1550, Chicago, IL 60606 and that your revocation of consent is effective solely upon receipt by Terra Nova. If you revoke your consent, you will receive future Account Documentation in paper form sent to the address indicated for your account. You understand that you will not be charged any additional cost for the electronic delivery of these documents by Terra Nova, but that you may incur potential associated costs from Internet access providers and telephone companies. Electronic Account Documentation will be posted on servers accessible from Terra Nova's web site. Other than access to the Internet via Terra Nova's web site, you understand that there are no additional hardware or software requirements needed to access the Account Documentation that are the subject of this consent. You acknowledge that you have the systems requirements necessary to download PDF documents and that the software provided by Terra Nova, if any, is sufficient to permit you to print/download PDF versions of Account Documentation. You understand that Terra Nova will notify you in advance of any changes in the hardware and software requirements needed to access Account Documentation covered by this consent.

You represent that you have carefully read and fully understand the terms of this consent. You understand that you are obligated to provide an updated e-mail address to Terra Nova immediately in the event that your stated e-mail address changes.

- You consent to electronic delivery*
- You do not consent to electronic delivery**

* Even if you consent to electronic delivery, you may still request paper versions of Account Activity Documents by contacting Terra Nova.

** If you do not consent to electronically delivery of Account Activity Documents, you understand that you will not be able to receive Account Activity Documents online and that you may request to receive Account Activity Documents by postal mail.

X _____
Applicant's Signature

Date

X _____
Co-Applicant's Signature

Date

Summary of Customer Account Documentation:

In consideration of Terra Nova Financial, LLC, ("Terra Nova") opening and maintaining, and carrying one or more accounts, including, without limitation, cash, margin, options or other (collectively, the "Account(s)") in the name(s) listed as account owner(s) on the Account(s), you agree as follows:

You acknowledge that you have received, read, understand and agree to be bound by the Customer Account Documentation, including, without limitation, the Customer Agreement and the Terra Nova Disclosure Statements (the "Customer Account Documentation") which has been provided to you during the account application process, and hereby agree to be bound by the terms and conditions as they apply to your Account(s), as amended from time-to-time. In addition, you hereby warrant, represent and agree that you are of full legal age to contract in the state where you reside and have the capacity to enter into the Customer Account Documentation. Terra Nova will hold all securities you purchase in "street name". Terra Nova will credit your Account(s) with the sales proceeds of securities sold and will credit your Account(s) with interest or dividends received on positions held in your Account(s). If you wish to have income or proceeds sent to you automatically, please contact Terra Nova for more information. If you wish to have securities transferred and shipped, please contact Terra Nova. By signing this Summary of Customer Account Documentation, you confirm your intention to reinvest cash credit balances held by Terra Nova in your name, and you further confirm that this cash credit balance is being maintained in your Account(s) solely for the purpose of reinvestment. You acknowledge and understand that the Securities Investor Protection Corporation ("SIPC") protects assets in your Account(s) up to \$500,000, with a limit of \$100,000 for cash balances, which are being held for purposes of investment, but SIPC coverage is not available for funds maintained solely for the purpose of earning interest. You acknowledge that these protections do not cover fluctuations in the market value of your securities and that investments in securities are not guaranteed and will fluctuate with market conditions. When selling a security, you understand that you may receive more or less than your original investment. You also acknowledge and agree that Terra Nova may record by any method any and all telephone or other conversations you have with them.

You understand that you are solely responsible for all orders entered including orders entered via any online service using a user ID and/or password. You understand that Terra Nova may offer various ways of accessing your Account(s), including telephone service and online access. You agree that you will attempt to reach and communicate with Terra Nova through an alternative method if you experience any problems in reaching Terra Nova through any particular method or medium. You also agree that reports of execution of orders and statements of your Account(s) shall be conclusive unless you notify Terra Nova of any objection thereto within five (5) days for execution of orders reports, and ten (10) days for account statements, after transmission to you by mail or otherwise.

For Account(s) trading in options ("Options Account(s)"):

You believe and represent that you have sufficient knowledge to invest in options and are CAPABLE OF EVALUATING, CARRYING, AND BEARING THE FINANCIAL RISK AND HAZARDS OF THE OPTION STRATEGIES THAT YOU HAVE REQUESTED. You further represent that you will maintain extra awareness due to the short life and price volatility of options. Before trading in any options, you hereby confirm that you will have received, read and understand The Options Clearing Corporation (the "OCC") disclosure document which has been provided to you during the account application process with respect to transactions in options issued by the OCC. You acknowledge and agree that you will not enter an order for an option contract until after you have read the current disclosure document of the OCC, identifying customer duties, responsibilities and risks associated with options trading.

You agree that you will not, acting alone or in concert with others, either directly or indirectly, hold or control any number of option contracts which exceed the position limits, or exercise a long position in any option contract which will exceed the exercise limits, as fixed from time to time by the exchanges or markets where such option contracts are traded.

For Account(s) trading on margin ("Margin Account(s)"):

Margin Requirements: You shall at all times maintain such securities and other property for margin purposes as required by Terra Nova from time to time in its sole discretion and/or pursuant to applicable laws, rules or regulations, whichever is greater. Terra Nova reserves the right to increase margin maintenance requirements at any time in its sole discretion. You agree to promptly satisfy all margin and maintenance calls. In addition, you acknowledge that Terra Nova is not obligated to (i) request additional securities or other property for margin purposes in the event the Account(s) fall below minimum margin requirements, (ii) notify you of any such deficiency or (iii) allow you time to deposit additional securities or other property.

You understand and agree that Terra Nova may, in its sole discretion and without notice to you, (i) cancel or otherwise liquidate any Account(s) and any transactions executed by Terra Nova on your behalf, (ii) set-off any obligation owing by Terra Nova to you against any obligation of yours, or against any collateral, (iii) satisfy any obligation of yours to Terra Nova from any collateral, (iv) sell any securities, instruments, commodities or other property in any Account(s), and (v) purchase any securities, instruments, commodities or other property, in which you have a short position.

Margin Risk Disclosure: You also understand that although a Margin Account(s) can be used to increase your purchasing power or as a line of credit that is available for use when you desire, it also presents a higher degree of risk than non-leveraged trading. You acknowledge that margin purchasing is a risky strategy and that interest will be charged for any credit extended to you for the purpose of buying, trading or carrying any securities, for any cash withdrawals made against the collateral of securities, or for any other extension of credit.

Short Sales: You understand that acceptance of orders to sell securities short is subject to Terra Nova's ability to borrow an equivalent number of shares of the security that you wish to sell short and certain regulatory restrictions on short sales. You agree that if market conditions change or if Terra Nova is no longer able to borrow the shares, Terra Nova may repurchase for your Account(s), at any time, the security that you sold short and you agree to pay any costs relating in any way to the repurchase of that security.

Loan of Securities: You understand and agree that any and all securities or other property held in your Margin Account(s) may from time-to-time without notice be lent, pledged, re-pledged, hypothecated, re-hypothecated separately or in common with other securities or any other property for any amount due in your Account(s), or for a greater amount as permitted by regulation, and without Terra Nova retaining in its possession and control for delivery a like amount of similar securities or other property. You acknowledge that in connection with such loans, Terra Nova may receive and retain certain benefits to which you will not be entitled and that, in certain circumstances, such loans may limit, in whole or in part, your ability to exercise voting rights of the securities lent.

You further acknowledge that you have received, read, understand and agree to be bound by the pre-dispute clause located under the heading "Agreement to Arbitrate Controversies", paragraph 15 in the Customer Agreement which is contained in the Customer Account Documentation that has been delivered to you during the account application process. In doing so, you agree to resolve any disputes arising out of your Account(s) by arbitration. By signing this Summary of Customer Account Documentation, you also warrant, represent and certify that all the information you provided on the account application, or otherwise submit to Terra Nova, is current, true, accurate, and complete. You further agree that if you experience a material change in circumstances, you will notify Terra Nova in writing of the new information.

Customer understands that any alteration to this Summary of Customer Account Documentation or the Customer Account Documentation itself shall be ineffective to relieve Customer of Customer's Obligations hereunder and thereunder. This Agreement and the opening of any Account(s) including, without limitation, any Options Account(s) or Margin Account(s), shall not be effective until received and approved by Terra Nova.

Certification of Taxpayer ID Number (Substitute W-9)

Under penalty of perjury, you certify that (1) the number shown on this form is your correct taxpayer identification number, (2) you are not subject to backup withholding because (a) you are exempt from backup withholding, or (b) you have not been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified you that you are no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an Individual Retirement Arrangement (IRA), and payments other than interest and dividends) and (3) you are a U.S. person (including a U.S. resident alien). **Certification instructions: You must cross out item (2) above if you have been notified by the IRS that you are currently subject to back up withholding because of underreporting of interest or dividends on your tax return.**

In order to be considered for any Account(s), you must complete all applicable information on the application. Omission of any of the information requested in the application may be grounds for denial of or delay in the approval of your application. **Do not sign this Summary of Customer Account Documentation until you have read the application and the Customer Account Documentation booklet carefully.**

You acknowledge that you have received, read, understood, and agree to abide and be bound by the terms and conditions of the Customer Account Documentation. The Customer Account Documentation is hereby incorporated by reference into this Summary of Customer Account Documentation.

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISIONS OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

THE CUSTOMER AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE IN PARAGRAPH 15 ON PAGE 3. CUSTOMER HAS READ AND UNDERSTOOD, AND AGREES TO BE BOUND BY SUCH PREDISPUTE ARBITRATION CLAUSE.

X _____ Taxpayer ID/Social Security: _____
Applicant's Signature Date

X _____ Taxpayer ID/Social Security: _____
Co-Applicant's Signature Date

FOR INTERNAL USE ONLY

Registered Representative Signature: _____ Date: _____

Registered Representative Printed Name: _____

Approved For: Cash Margin

Principal's Signature: _____ Date: _____

Principal's Printed Name: _____

For Options Accounts Only:

In my capacity as R.O.P., I have reviewed the client's financial conditions, investment objective(s) & investment experience, and on that basis feel the following level of option trading is suitable for this client: (Check all that apply)

- | | | |
|-------------------------------------------------------|----------------------------------------------------------|-------------------------------|
| <input type="checkbox"/> Customer Account Disapproved | <input type="checkbox"/> Customer Account Approved for 1 | Writing Covered Calls |
| | <input type="checkbox"/> Customer Account Approved for 2 | Buying Calls & Puts |
| | <input type="checkbox"/> Customer Account Approved for 3 | Spreading Calls & Puts |
| | <input type="checkbox"/> Customer Account Approved for 4 | Uncovered Equity Put Writing |
| | <input type="checkbox"/> Customer Account Approved for 5 | Uncovered Equity Call Writing |
| | <input type="checkbox"/> Customer Account Approved for 6 | Uncovered Index Writing |

ROP Signature: _____ Date: _____

ROP's Printed Name: _____

Are there other accounts to be linked* to the account being opened? Yes _____ No _____

If so, please indicate the account numbers of each such account: _____

Characteristics and Risks of Standardized Options and Special Statement for Uncovered Option Writers Delivered: _____

* Linked accounts include all accounts acting in concert whose options positions must be aggregated for reporting purposes.



Rep Code _____ Account # _____

DAY-TRADING ACCOUNT DISCLAIMER

I hereby submit this application in order to open an account at Terra Nova Financial, LLC. I intend to use this account to engage in active day trading of securities. I understand that Terra Nova Financial, LLC will execute my trades utilizing the best method it deems appropriate.

I understand that the risk of loss in active day trading of securities can be substantial. I acknowledge that Terra Nova Financial, LLC does not provide investment advice, tax advice or legal advice regarding the suitability or profitability of a security or investment. I acknowledge that Terra Nova Financial, LLC does not make recommendations.

I understand that other persons, such as educators, newsletter writers, other broker dealers, independent contractors or other customers, who make recommendations or suggestions or who provide Terra Nova Financial, LLC with names of prospective customers are not permitted to solicit or accept accounts or orders or to act or say anything on behalf of Terra Nova Financial, LLC. Further more, Terra Nova Financial, LLC cannot vouch for the accuracy or completeness of any information or advice you may have received or receive in the future from any person not employed by Terra Nova Financial, LLC regarding stock, stock option, commodity or commodity option trading or the risks involved in such trading, and that Terra Nova Financial, LLC shall not be responsible for any loss to you resulting from any firm or individual supplying you with advice or information such as quote data, position information, etc.

I understand that active day trading involves entering into many more transactions than does traditional investing. I further understand that as a result of this high volume of transactions, even though the commissions charged by Terra Nova Financial, LLC are substantially discounted, I will incur substantial commissions costs commonly associated with active trading. I further understand that the commission costs I will incur will be significantly higher than is the case with traditional investment strategy because of the high volume of trades initiated. Commission costs will be incurred regardless of whether I make or lose money on a trade.

I acknowledge that I will be the only authorized user of my account except as indicated by a fully executed trading authorization signed by me. I will be fully responsible for the confidentiality and use of my user name(s) and password(s), and I agree that I will be fully and solely responsible for all activities, including brokerage transactions, which arise from the use of my user name(s) or password(s). Furthermore, I accept full responsibility to educate myself as to the usage of the software and hardware used in electronic day trading.

I understand that my orders will be electronically routed to various exchanges and electronic communication networks for execution. I acknowledge and accept the inherent risks of electronic trading. I acknowledge that these risks include, but are not limited to, power failures, software failures, equipment failures and communication failures.

I understand with respect to any activity in my account, I may only trade my own money. Trading funds of other persons may subject me to the registration requirements of securities regulatory authorities. Engaging in such trading activities without appropriate registration may subject me to regulatory action. It is my independent responsibility to determine whether my trading activities subject me to registration requirements under state and/or federal law.

I agree to indemnify and hold Terra Nova Financial, LLC harmless from and against any and all claims, losses, liability, costs and expenses (including but not limited to attorney's fees) caused directly or indirectly by government restriction, exchange or market rulings, communications or power failure, equipment or software malfunctions, wars, strikes or any other cause beyond the reasonable control of Terra Nova Financial, LLC

As required by NASD Rule 2361, you should consider the following points before engaging in day trading activities:

- Ø **Day trading can be extremely risky.** Customers should be prepared to lose all of the funds that they use for day trading. They should not fund their day trading activities with retirement savings, student loans, second mortgages, emergency funds, funds set aside for purposes such as education or home ownership, or funds required for current income.
- Ø **Customers must be cautious of claims of large profits from day trading.** Customers need to be wary of advertisements or other statements that emphasize the potential for large profits in day trading. Day trading can also lead to large and immediate financial losses.
- Ø **Day trading requires knowledge of securities markets.** Day trading requires in-depth knowledge of the securities markets and trading techniques and strategies. In attempting to profit through day trading, an investor must compete with professional, licensed traders employed by securities firms. An investor should have appropriate experience before engaging in day trading.
- Ø **Day trading requires knowledge of a firm's operations.** An investor should be familiar with a securities firm's business practices, including the operation of the firm's order execution systems, procedures, and should confirm that a firm has adequate systems capacity to permit customers to engage in day trading activities.
- Ø **Day trading may result in large commissions.** Day trading may require an investor to trade his or her account aggressively, and pay commissions on each trade. The total daily commissions that they pay on trades may add to losses or significantly reduce earnings.
- Ø **Day trading on margin or short selling may result in losses beyond the initial investment.** When customers day trade with funds borrowed from the firm or someone else, they can lose more than the funds originally placed at risk. A decline in the value of the securities that are purchased may require additional funds be paid to the firm to avoid the forced sale of those securities or other securities in an investor's account. Short selling as part of a day trading strategy also may lead to extraordinary losses, because stock may have to be purchased at a very high price in order to cover a short position.
- Ø **Potential Registration Requirements.** Persons providing investment advice for others or managing securities accounts for others may need to register as either an "Investment Advisor" under the Investment Advisors Act of 1940 or as a "Broker" or "Dealer" under the Securities Exchange Act of 1934. Such activities may also trigger state registration requirements.

Your execution of this agreement indicates your acceptance and acknowledgement that you have read and hereby agree to be bound by the terms of the Terra Nova Financial LLC Disclaimer.

Applicant's Name:

Co-Applicant's Name:

(Please Print)

(Please Print)

X

Applicant's Signature

Date

X

Co-Applicant's Signature

Date



T-SOLEPROP

Account #: _____

SOLE PROPRIETORSHIP

STATE OF: _____

COUNTY OF: _____

_____ being duly sworn, deposes and says:

I am engaged in business under the assumed name and style of _____

located at _____

State of _____.

I am the sole owner of the business so conducted and no other person; firm or corporation has any interest therein. All property held in the assumed name, _____, belongs to me and is my sole property.

By: _____

Name: _____

Title: Sole Proprietor

Date: _____

Signature of Authorized Trader: _____

Signature of Notary Public: _____

(This Form Must Be Notarized or Signature Guaranteed)

Note: Please attach a Sole Proprietorship Certificate



The Customer Account Documentation contained in this booklet sets forth the terms and conditions pursuant to which Terra Nova Financial, LLC, ("Terra Nova") will open and maintain, and will carry one or more accounts, including, without limitation, cash, margin, options or other (collectively, "Account(s)") for you ("Customer"), either individually or jointly with others.

CUSTOMER AGREEMENT

Customer hereby represents, warrants and agrees as follows:

1. Legal Capacity to Enter Into Agreements. If Customer is an individual: Customer is of full legal age in the state in which Customer resides and has the capacity to enter into this Customer Agreement (this "Agreement"). If Customer is a partnership, trust, corporation or any other type of entity: the execution, delivery and performance of this Agreement have been duly authorized by all necessary actions; Customer has full power and authority to execute and deliver this Agreement to Terra Nova, to enter into the transactions contemplated hereunder, and to perform the obligations set forth herein; and the person signing this Agreement on Customer's behalf is duly authorized to do so.

2. Accuracy of New Account Application and Credit Information. The information Customer has provided to Terra Nova in any account application is complete and accurate, including whether Customer is an employee, member or partner of (i) any securities exchange, (ii) any member firm of any securities exchange, (iii) FINRA, (iv) a bank, trust company or insurance company, or (v) any entity controlled or affiliated with an exchange or securities firm. No one except the account holders listed has an interest in the Account(s). Customer will notify Terra Nova promptly in writing of any changes in any such information including, without limitation, changes in Customer's financial circumstances or investment objectives. Customer authorizes Terra Nova to make inquiries for the purpose of verifying its creditworthiness and business conduct and to provide information regarding its performance under this Agreement to credit reporting agencies and to Terra Nova's affiliates. Customer understands that, upon its written request, Terra Nova will tell Customer whether a credit report was requested and provide the name and address of the agency that furnished it. Upon written or oral demand by Terra Nova, Customer will supply such financial information as Terra Nova determines it needs to evaluate Customer's financial condition and ability to perform its obligations under this Agreement. **Important Information About Procedures for Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, Federal law 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.

3. Definitions. The terms "securities," "options," "credit balances," "assets" or "other property," as used herein, shall include, without limitation, cash, stocks, bonds, mutual funds, annuities, financial instruments and commodities of every kind and nature, and all contracts, options and derivatives relating thereto. The term "Customer" shall mean the undersigned and shall include the plural if any Account(s) are jointly owned.

4. Advice and Recommendations, Indemnification. Customer acknowledges that all decisions relating to its investment or trading activity shall be made by Customer or its duly authorized representative (which can be Terra Nova). Customer acknowledges that Terra Nova is under no duty to inquire as to the authority or propriety of any instructions given to them, and that they shall be entitled to rely upon any such instructions without inquiry or investigation, including, without limitation, instructions with respect to the disbursement of funds and the transfer of securities. Customer acknowledges that Terra Nova does not provide legal advice. Customer hereby agrees to hold Terra Nova, their officers, directors, employees, agents and affiliates harmless from any liability, financial or otherwise, or expense (including attorneys' fees and disbursements), on a current basis as incurred, as a result of any losses or damages Customer may suffer with respect to any such decisions, instructions, transactions or strategies or as a result of any breach by Customer of any of its covenants, representations, acknowledgments or warranties herein.

5. Orders, Executions and Account(s) Statements. Terra Nova may execute any transaction authorized by Customer on any exchange or other market where such business is then transacted. Terra Nova may reject any order Customer places with Terra Nova or place restrictions on Customer's Account(s) in its sole discretion. Customer understands that Terra Nova reserves the right to refuse, and assume no responsibility for, orders sent through the mail for the purchase or sale of securities, options, assets or other property. Customer also understands that if Customer requests the transfer or registration of foreign securities, Customer may be responsible for any transfer fees and other fees and expenses charged to it. Customer shall promptly review upon receipt all reports of the execution of orders and statements of Customer's Account(s). Such reports and statements shall be deemed accepted by Customer and shall be binding upon Customer if Terra Nova has not received written objection from Customer within five (5) days with respect to the former and ten (10) days with respect to the latter after transmitted by Terra Nova to Customer.

6. Minimum Deposit and Purchases and Sales. Customer understands that Terra Nova may require Customer to make a minimum deposit into its Account(s) and to maintain a minimum balance in Customer's Account(s) thereafter. To execute purchase orders, Terra Nova generally requires that Customer's Account contain available funds equal to or greater than the purchase price of the securities. To execute sell orders, Terra Nova generally requires that stock certificates be in Customer's Account in good deliverable form. Customer agrees that any purchase or sell order inadvertently accepted by Terra Nova without sufficient funds or negotiable certificates, respectively, in Customer's Account(s), will be subject to liquidation in the case of a purchase order, or buy-in in the case of a sell order, all at Terra Nova's discretion and Customer's expense. In the event full funds are not available in Customer's Account(s) and an order is executed, Customer agrees to promptly make payment to Terra Nova via wire transfer or certified or personal check. If such funds are not received on or before the settlement date, Terra Nova may liquidate Customer's Account(s) and Customer will be liable for any resulting losses and all associated costs incurred by Terra Nova. Without limiting the foregoing, whenever Customer does not, on or before the settlement date, pay in full for any security purchased for Customer's Account, or deliver any security sold for such Account, Terra Nova is authorized (subject to the provisions of any applicable statute, rule or regulation), until payment or delivery is made in full, to pledge, repledge, hypothecate or rehypothecate, on any terms, without notice, any or all securities which Terra Nova may hold for Customer (either individually or jointly with others), separately or in common with other securities or commodities or any other property, for the sum then due, or for a greater or lesser sum and without retaining in its possession and control for delivery a like amount of similar securities or other property.

7. Credit Balances and Fund Availability. Customer understands that Customer may elect to have available credit balances in its Account(s) automatically swept on a daily basis to the money market vehicle that Customer has chosen from Terra Nova's available options ("Designated Sweep Account"). In the event Customer makes such an election, the proceeds of any funds deposited to its Account(s) will be swept to the Designated Sweep Account by Terra Nova and will begin earning dividends or interest on the next business day after such deposit. Customer understands that all purchases and/or redemptions of shares in the Designated Sweep Account will be reflected on its Account statement and that it will not receive

confirmations in connection with such activity. Customer understands that access to such funds may be withheld for up to ten (10) calendar days to ensure that there are sufficient funds in its Account(s) to cover any executed transaction(s).

8. Payment of Obligations Upon Demand, Interest on Debit Balances and Costs of Collection. Customer shall at all times be liable for the payment upon demand, or upon settlement date when applicable, of any debit balance or other obligation, liability or indebtedness (collectively, "Obligations") owing in any of its Account(s); and Customer shall be liable to Terra Nova for any deficiency remaining in any Account(s) in the event of the termination or liquidation thereof, in whole or in part, by Terra Nova or by Customer, and Customer shall make payments of such Obligations upon demand. Debit balances in any Account(s) may be charged interest in accordance with Terra Nova's then-current interest rate schedule for debit balances. The reasonable costs and expenses of enforcement or collection of any debit balance or Obligations, including attorneys' fees and expenses incurred by Terra Nova and any unpaid deficiency in Customer's Account(s), shall be paid or reimbursed by Customer to Terra Nova, as incurred. Terra Nova may accept a lesser sum than due in Customer's Account(s) without prejudice to Terra Nova's right to recover the balance due in such Account(s). Terra Nova shall have the right to accelerate the time fixed in any demand made of Customer.

9. Security for Indebtedness. All securities, options, credit balances, assets and other property whatsoever which Terra Nova may hold, carry or maintain for any purpose, in or for any of Customer's Account(s) or otherwise, whether individually or jointly held with others, whether now owned or hereafter acquired, and any proceeds or distributions therefrom (collectively, "Collateral"), shall be subject to a lien in Terra Nova's favor for the discharge of all Obligations, and Customer hereby grants to Terra Nova a continuing, perfected, first-priority security interest and right of set-off in all Collateral, both of which shall be without regard to Terra Nova having made any advances in connection with Customer's Account(s) and without regard to the number of Account(s) Customer may have with Terra Nova. Subject to the provisions of any applicable statute, rule or regulation, Terra Nova may hold Collateral as security for the payment of any Obligations, and Terra Nova shall have the right to transfer such Collateral in any of Customer's Account(s) from or to any other of Customer's Account(s), when in Terra Nova's judgment such transfer may be necessary for its or their protection. In enforcing their lien, Terra Nova shall have the right to sell, assign, and deliver all or any part of the Collateral in any of Customer's Account(s) to satisfy Customer's Obligations or when Terra Nova otherwise deems it necessary for its or their protection. If Terra Nova believes there is inadequate security for Customer's Obligations or upon any event which in Terra Nova's opinion jeopardizes Customer's Account(s), Terra Nova shall have the right to (i) cancel any outstanding orders for the purchase or sale of securities, options, assets or other property, (ii) close transactions in Customer's Account(s), (iii) buy-in any securities, options, assets or other property of which Customer's Account(s) may be short, or (iv) require Customer to deposit additional Collateral in accordance with the rules and regulations of the Board of Governors of the Federal Reserve System, or any securities regulatory or self-regulatory body to whose jurisdiction Terra Nova is subject. Terra Nova may also, but shall have no obligation to do so, require Customer to deposit such additional Collateral as Terra Nova, in its sole discretion, determines is necessary as security for Obligations. Terra Nova shall have all rights and remedies available to a secured party under any applicable law in addition to the rights and remedies provided herein. Subject to the provisions of any applicable statute, rule or regulation, Terra Nova may take any or all of the foregoing actions without prior notice, tender, demand or call, all of which Customer expressly waives. Customer hereby appoints Terra Nova, its true and lawful agent and attorney-in-fact, with full power to act in Customer's name and on Customer's behalf, with respect to the execution of all instruments and the taking of all action necessary or desirable to effectuate the rights and remedies provided in this Agreement and by applicable law.

10. Events of Default. The following shall constitute an "Event of Default": (i) Customer fails to make payment as and when required pursuant to this Agreement, (ii) Customer fails to provide margin to Terra Nova as and when required or to perform any other Obligations as and when required, (iii) any representation or warranty made by Customer shall have been incorrect or untrue in any material respect when made or repeated or deemed to have been made or repeated, (iv) Customer states that it will not perform any of the Obligations under this Agreement, (v) Customer defaults in the performance of any obligation to Terra Nova under any agreement now or hereafter entered into, (vi) Customer defaults in the payment of any indebtedness for borrowed money, or any guaranty of such indebtedness, upon the maturity (including any accelerated maturity) thereof, (vii) Customer applies for, consents to or is the subject of an application or petition for the appointment of or the taking of possession by, a receiver, custodian, trustee, liquidator or similar person of Customer or of all or a substantial part of Customer's property, admits in writing its inability, or becomes unable to pay its debts generally as such debts become due, makes a general assignment for the benefit of creditors, files or is the subject of the filing or entry of a petition or order for relief under Title 11 of the U.S. Code or any similar law of any jurisdiction regarding reorganization, liquidation, dissolution, insolvency, or relief of debtors or of an application for a protective decree under the Securities Investor Protection Act of 1970, or (viii) Terra Nova believes that it may be unable to apply without delay, property that it is holding or expects to receive from Customer against any Obligations to Terra Nova under this Agreement or in connection with any transactions executed by Terra Nova on Customer's behalf.

11. Remedies. Upon the occurrence of any Event of Default, Terra Nova may, in its sole discretion and without notice to Customer, (i) cancel or otherwise liquidate any of Customer's Account(s) and any transactions executed by Terra Nova on Customer's behalf, (ii) set-off any obligation owing by Terra Nova to Customer against any Obligation of Customer, or against any Collateral, (iii) satisfy any Obligation of Customer to Terra Nova from any Collateral, (iv) sell, or be deemed to have sold, any securities, instruments, commodities or other property in any of Customer's Account(s), and (v) purchase, or be deemed to have purchased, any securities, instruments, commodities or other property, in which Customer has a short position. All purchases or sales pursuant to this Section may be effected in public or private purchases or sales in which Terra Nova may be the purchaser or seller, in each case as Terra Nova may deem appropriate in its sole discretion and at such price or prices as Terra Nova may deem satisfactory in its sole discretion. Any grace or notice period required by agreement or custom prior to exercise of such remedies may be shortened or eliminated by Terra Nova if it determines, in its sole discretion, that it is reasonable to do so under the circumstances. Customer shall be liable for all costs and expenses, including attorney's fees and expenses, as incurred in connection with the enforcement or collection by Terra Nova of its rights or claims against Customer hereunder or under any transactions.

12. SIPC and Other Insurance Coverage. Customer understands that Terra Nova is a member of the Securities Investor Protection Corporation ("SIPC") and that SIPC currently protects the assets in each of Customer's Account(s) up to \$500,000, with a limit of \$100,000 for cash balances, which are being held for purposes of investment. Customer acknowledges that these protections do not cover fluctuations in the market value of Customer's securities. Customer represents and warrants that all credit balances in its Account(s) are being held for purposes of investment.

13. Joint Account(s). No one except Customer has an ownership interest in any of Customer's Account(s) unless such interest is disclosed below. If there is more than one Account holder (each, a "Joint Owner"), each Joint Owner acknowledges that it is liable, jointly and severally, for all Obligations incurred pursuant to this Agreement. Each Joint Owner further acknowledges that each has the authority, acting alone and without notice to the other(s), to deal with Terra Nova fully and completely, including, without limitation, to (i) buy, sell or otherwise deal in securities, options, assets or other property, (ii) receive confirmations, statements and communications of every kind related to their Account(s), (iii) receive and dispose of money, securities, options, assets or other property, and (iv) make agreements on behalf of their Account(s) and terminate or modify same or waive any provisions thereof, and without any obligation by Terra Nova to notify any other person. Terra Nova shall be under no obligation to inquire as to the purpose or propriety of any instruction received from any Joint Owner. In the event Terra Nova receives conflicting or inconsistent instructions from any Joint Owner(s), Terra Nova may either follow any such instructions or refrain from following any such instructions until they shall have been reconciled in writing to its satisfaction. In the event of the death of any Joint Owner that is a natural person, the surviving Joint Owner(s) shall give Terra Nova immediate written notice thereof. Terra Nova may take any such action, as it deems advisable to protect itself against tax, liability, penalty or loss. The estate of any deceased Joint Owner shall be liable and each surviving Joint Owner shall be liable, jointly and severally, for any Obligations incurred prior to receipt of

written notice of such death. Unless Terra Nova is notified otherwise, Terra Nova may consider the Joint Owners to hold their Account(s) as joint tenants with rights of survivorship, and upon the death of any Joint Owner(s), the entire Account(s) shall become the property of the other Joint Owners(s) equally, without in any manner releasing the deceased Joint Owner's estate from liability.

14. Applicable Rules and Regulations. Customer acknowledges that this Agreement and all orders and transactions executed in Customer's Account(s) hereby incorporate and shall be subject to all applicable federal and state laws and regulations, and the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market and its clearinghouse (if any) where the transactions are executed.

15. AGREEMENT TO ARBITRATE CONTROVERSIES.

THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE. BY SIGNING AN ARBITRATION AGREEMENT THE PARTIES AGREE AS FOLLOWS:

- § ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY, EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED.
- § ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.
- § THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.
- § THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD.
- § THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.
- § THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION. IN SOME CASES, A CLAIM THAT IS INELIGIBLE FOR ARBITRATION MAY BE BROUGHT IN COURT.
- § THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

CUSTOMER AGREES THAT ANY CONTROVERSY RELATING TO: (I) ANY ORDER OR TRANSACTION; (II) CUSTOMER'S ACCOUNT (S); OR (III) THIS AGREEMENT OR ANY OTHER AGREEMENT THAT CUSTOMER HAS WITH TERRA NOVA, WHETHER ENTERED INTO PRIOR, ON OR SUBSEQUENT TO THE DATE HEREOF, WILL BE SUBMITTED TO ARBITRATION CONDUCTED ONLY PURSUANT TO THE CODE OF ARBITRATION OF THE NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC. ARBITRATION MUST BE INITIATED BY SERVICE UPON THE OTHER PARTY OF A WRITTEN DEMAND FOR ARBITRATION OR NOTICE OF INTENTION TO ARBITRATE. JUDGEMENT, UPON ANY AWARD RENDERED BY THE ARBITRATORS, OR OF A MAJORITY OF THEM, SHALL BE FINAL, AND MAY BE ENTERED IN ANY COURT, STATE OR FEDERAL, HAVING JURISDICTION. NO PERSON SHALL BRING A PUTATIVE OR CERTIFIED CLASS ACTION TO ARBITRATION, NOR SEEK TO ENFORCE ANY PRE-DISPUTE ARBITRATION AGREEMENT AGAINST ANY PERSON WHO HAS INITIATED IN COURT A PUTATIVE CLASS ACTION; OR WHO IS A MEMBER OF A PUTATIVE CLASS UNTIL: (I) THE CLASS CERTIFICATION IS DENIED; OR (II) THE CLASS IS DECERTIFIED; OR (III) THE CUSTOMER IS EXCLUDED FROM THE CLASS BY THE COURT. SUCH FORBEARANCE TO ENFORCE AN AGREEMENT TO ARBITRATE SHALL NOT CONSTITUTE A WAIVER OF ANY RIGHTS UNDER THIS AGREEMENT EXCEPT TO THE EXTENT STATED HEREIN.

16. Control or Restricted Securities. Customer acknowledges that there may be delays in connection with the processing of any securities governed by Rule 144 or 145(d) of the Securities Act of 1933, as amended, and Customer shall not hold Terra Nova liable for any losses caused directly or indirectly by such delays. Further, Customer shall advise Terra Nova of the legal status and availability of such securities prior to placing an order, and shall promptly and timely furnish Terra Nova with the necessary documents to effect transfer.

17. Responsibility Regarding Certain Securities. Certain securities may grant the holder(s) valuable rights that may expire unless the holder(s) takes some action. Such securities include, without limitation, options, warrants, convertible securities, bonds and securities subject to a rights plan or tender or exchange offer. Customer acknowledges that it is responsible for knowing the rights and terms of all securities in its Account(s). Terra Nova is not obligated to notify Customer of any corporate action or take any action on Customer's behalf without specific instructions from Customer.

18. Limitations on Use of Terra Nova's Services. Customer is authorized to use materials that are made available by Terra Nova for Customer's own needs, and Customer is not authorized to sell access to any such materials or to make copies of any such materials for sale to others. Customer shall not delete copyright or other intellectual property rights notices from printouts of electronically accessed materials.

19. Consent to Monitoring and Recording. Customer understands that Terra Nova may monitor or tape record telephone conversations with all of their customers, including Customer, and Customer consents to such monitoring or recording.

20. Governing Law and Assignment. This Agreement and its enforcement shall be governed by the laws of the State of Illinois (without regard to its conflict of law provisions); shall cover individually and collectively all of Customer's Account(s) which Customer may open or reopen with Terra Nova; shall inure to the benefit of Terra Nova's successors and assigns, whether by merger, consolidation or otherwise; and shall be binding upon Customer's heirs, executors, administrators, successors and personal representatives. Customer may not assign its rights and duties hereunder without first obtaining Terra Nova's prior written consent. Terra Nova may assign its rights and duties under this Agreement and may transfer Customer's Account(s) and this Agreement to its successors and any affiliated assigns without notice to Customer, or to any other entity with prior notice to Customer.

21. Losses Due to Extraordinary Events; Limitation of Liability. Terra Nova shall not be liable for loss caused directly or indirectly by war, strikes, natural disasters, government restrictions, exchange or market rulings, suspensions of trading, computer or communications line failures, or delays in the transmission of orders due to a breakdown or failure of transmission facilities or other conditions beyond Terra Nova's reasonable control. Terra Nova shall not be liable in connection with the execution, clearing, handling, purchasing or selling of securities, options, assets or other property, or other action, except for willful misconduct and gross negligence on its part.

22. Entire Agreement and Severability. This Agreement, any addenda hereto, and the terms and conditions contained in statements and confirmations, contain the entire agreement between the parties with respect to the subject matter hereof. If any provision or condition of this Agreement shall be held to be invalid or unenforceable by any court, or regulatory or self-regulating agency or body, such provision shall be deemed modified, or, if necessary, rescinded in order to comply with the relevant court, or regulatory or self-regulatory agency or body. The validity of the remaining provisions and conditions shall not be affected thereby, and this Agreement shall be carried out as if such invalid or unenforceable provision or condition was not contained herein. Customer acknowledges that it has entered into this Agreement and will enter into transactions in consideration of and in reliance upon the understanding that all such transactions constitute a single business and contractual relationship and have been made in consideration of each other. Accordingly, in addition to any of the other rights and obligations set forth in the Agreement, (i) Customer agrees to perform all of its obligations in respect of each such transaction, (ii) Terra Nova shall be entitled to set-off claims and apply property held by Terra Nova in respect of any such transaction or otherwise against obligations owing to Terra Nova in respect of any other such transaction or otherwise, and (iii) payments, deliveries and

other transfers made by Terra Nova in respect of any such transaction shall be deemed to have been made in consideration of payments, deliveries and other transfers in respect of any other such transaction, and the obligations to make any such payments deliveries and other transfers may be applied against each other and netted by Terra Nova.

23. Presumption of Receipt of Communications. Communications may be sent to Customer at its address given in any account application as a mailing address, or at such other address as Customer may hereafter give Terra Nova in writing. All communications so sent, whether by mail, telegraph, messenger, electronic data communication, fax or otherwise, shall be considered delivered to Customer personally, whether or not actually received. Any communications or Account(s) assets sent to Customer by Terra Nova shall be sent to Customer's address of record as furnished to Terra Nova by Customer. Terra Nova shall not be liable for any errors, discrepancies or inaccuracies in such Customer information as received from Customer.

24. SEC Rule 14b-1(c): Communication between Companies and Shareholders. Pursuant to Rule 14b-1(c) under the Securities Exchange Act of 1934, as amended, Terra Nova will release Customer's name, address, and security positions to requesting companies in which Customer owns shares that are held in its Account(s), unless Terra Nova receives notice from Customer in writing that it objects.

25. Modification and Waiver. Customer agrees that Terra Nova may modify the terms of this Agreement, or any addendum hereto, at any time upon prior notice. If the modifications are unacceptable to Customer, Customer agrees to notify Terra Nova in writing within ten (10) days of such written notice. Customer further agrees that all transactions entered into after Terra Nova's initial notification shall be subject to the modifications. Under no circumstances may Customer make a modification without Terra Nova's prior written consent. Any failure by Terra Nova to insist at any time upon compliance with this Agreement or with any of its terms shall not constitute or be considered a waiver by Terra Nova of any of its rights.

26. Binding Notice of Agreement. Customer agrees that Terra Nova shall not be bound by any representation or agreement made by any of its employees or agents which purports to affect or diminish Terra Nova's rights under this Agreement.

27. Accuracy of Reports. Customer agrees to carefully review all monthly or quarterly Account statements and confirmations promptly upon receipt for accuracy and consistency with Customer's instructions and investment objectives and immediately notify Terra Nova if such documents are not received in a timely manner or are inaccurate. Notwithstanding the foregoing, if Customer is over credited with funds or securities, Customer agrees to promptly return such funds or securities upon Customer's discovery of the error or request by Terra Nova.

28. Notice. All notices and other communications to Terra Nova required or permitted under this Agreement shall be in writing and shall be directed to 100 South Wacker Drive, Suite 1550, Chicago, IL 60606 Attention: Compliance Officer, or to such other person or address as Terra Nova shall furnish in writing. Complaints may be directed to Terra Nova at the above address or via email to compliance@tnfg.com.

29. Termination. Customer may terminate this Agreement or any of its Account(s) at any time upon written notice. Terra Nova may terminate this Agreement or any of Customer's Account(s) at any time for any reason. Customer shall remain responsible for all Obligations initiated or authorized by Customer, including, without limitation, any transactions, whether arising before or after termination.

30. Headings. The headings contained in each Section are for descriptive purposes only and shall not be deemed to modify or qualify any of the rights or obligations set forth in each such Section.

OPTIONS ACCOUNTS

Customer hereby represents, warrants and agrees that, with respect to trading options in its Account(s) (its "Options Accounts"):

31. Risk Factors. Options trading involves a high degree of risk and is not suitable for all investors. Customer is fully aware of the risk inherent in options trading, and has determined that options trading is suitable in light of its particular financial circumstances and investment objectives. Customer is prepared financially to undertake the risks associated with options trading, which may include a total loss of premium and transaction costs.

32. OCC Disclosure; Applicable Rules and Regulations. Customer shall not enter into any purchase or sale of any options contract without having received, read and fully understood the terms, conditions and risks of options trading set forth in the current disclosure document issued by the Options Clearing Corporation ("OCC") available entitled the [Characteristics and Risks of Standardized Options Brochure](#). Each options transaction is subject to the rules and regulations of the OCC, the exchange or market where such transaction is executed, FINRA, and various other state and federal regulatory and self-regulatory entities (collectively, the "Rules and Regulations"). Customer shall comply with all such Rules and Regulations, as well as any of Terra Nova's policies, and Terra Nova shall handle Customer's options transactions and Options Account in accordance with the Rules and Regulations.

33. Limitations. Acting alone or in concert with others, Customer shall not exceed the lesser of the position and exercise limits imposed by (i) the OCC or other regulatory or self-regulatory entities having jurisdiction over the exchange or markets in which option transactions are executed, and (ii) Terra Nova in its sole discretion. Terra Nova may modify or amend any house position or exercise limits at its sole discretion and without prior notice.

34. Cleared Funds; Customer Responsibilities. In order to process options orders, Terra Nova requires that Customer's Options Account contain "cleared funds" equal to or greater than the purchase price of the options. Notwithstanding the foregoing, Customer is responsible for all of its orders, including, without limitation, any orders Terra Nova executes to purchase options in Customer's Options Account even if the Options Account does not contain cleared funds which exceed available funds.

35. Option Exercise and Expiration. Customer must give notice to exercise options pursuant to Terra Nova's current requirements and time limitations. If Customer exercises a "call" option, Customer must meet the Obligations of purchasing the underlying security. If Customer exercises a "put" option, Customer agrees to release the underlying security to Terra Nova. The failure to follow these procedures may result in the option expiring worthless, even though it might have a monetary value on the expiration date. When Customer owns an option that is about to expire "in the money," Terra Nova may, in its sole discretion or in accordance with the Rules and Regulations, and without notification to Customer, close out the option. Terra Nova may take this action in order to prevent an exercise that would require the purchase or sale of the underlying security for which Customer does not have sufficient funds. This is in no way to be construed as an obligation on Terra Nova's part to sell or exercise such options on Customer's behalf.

36. Prohibited Options Transactions. Unless Customer receives prior authorization from Terra Nova, Customer shall not place trades that are not permissible under the option level for which Customer is approved.

37. Uncovered Options Positions. If any option position in Customer's Options Account becomes uncovered without Terra Nova's prior approval, Terra Nova may, without prior notice to Customer, take immediate action to cover Customer's position, and Customer shall be responsible for any resulting losses.

38. Special Risks Associated With Uncovered Option Writing. In the event that Customer receives authorization from Terra Nova for uncovered option writing, there are special risks associated with uncovered option writing that expose the investor to potentially significant losses, including, without limitation, the following. The writer of an uncovered call may incur large losses if the value of the underlying security exceeds the exercise price; and the writer of an uncovered put may incur large losses if the value of the underlying security declines below the exercise price. Uncovered option writing is not suitable for everyone. The strategy is only for the knowledgeable investor who understands the risks, has the financial capacity and willingness to incur potentially substantial losses, and has sufficient liquid assets to meet applicable margin requirements. If the value of the underlying instrument moves against Customer as an uncovered options writer, Terra Nova may request additional margin payments. If Customer does not make such margin payments, Terra Nova may liquidate stock or options positions in any one of Customer's accounts at Terra Nova's sole discretion and without prior notice.

39. Random Automated Allocation Method. Exercise assignment notices for option contracts are allocated among short option positions in accordance with a random automated method of allocation. A more detailed description of Terra Nova's allocation method is available upon request.

40. SMA Calculations for Options Accounts. Each business day Terra Nova will calculate the aggregate initial margin requirement for options positions held in the account. Terra Nova will decrease SMA by the amount of any increase in margin required and will increase SMA by the amount of any decrease in margin required as a result of this daily calculation.

MARGIN ACCOUNTS

Customer hereby represents, warrants and agrees that, with respect to trading on margin in its Account(s) (its "Margin Accounts"):

41. Initial Margin and Margin Maintenance Requirements. Customer shall at all times maintain such securities and other property in its Account(s) for margin purposes as required from time to time by Terra Nova in its sole discretion and/or pursuant to applicable laws, rules or regulations, whichever is greater. Customer agrees to promptly satisfy all margin and maintenance calls. Customer acknowledges that Terra Nova is not obligated to (i) request additional securities or other property for margin purposes in the event the Account(s) falls below minimum margin requirements, (ii) notify Customer of any such deficiency or (iii) allow Customer time to deposit additional securities or other property. Terra Nova reserves the right to increase margin maintenance requirements at any time in its sole discretion.

42. Interest Charges on Debit Balances. Customer agrees to pay interest on all debit balances on a non-aggregated basis in any Account(s). Interest shall be computed and charged in accordance with Terra Nova's standard methods and procedures in effect from time to time. In no event, however, shall such interest rate exceed the maximum rate permitted by applicable law. Customer understands that the interest charge made to its Account(s) at the close of a charge period will be added to the opening balance for the next charge period unless paid.

43. Pledge of Securities, Options and Other Property. All securities and other property now or hereafter held, carried or maintained by Terra Nova in or for any Account(s) may, from time to time and without notice to Customer, be pledged, repledged, hypothecated or re-hypothecated by Terra Nova, either separately or in common with other securities and other property, for any amount due in any Account(s), and Terra Nova may do so without retaining in its possession or under its control for delivery a like amount of similar securities or other property.

44. Short Sales. Customer agrees that any "short" sale by Customer shall be so designated to Terra Nova at the time such order is placed and Customer hereby authorizes Terra Nova to mark any such order as being "short." Customer agrees that all short sale transactions shall be executed in a Margin Account. Customer understands that to facilitate a short sale, Terra Nova must borrow the securities that Customer sells short. Customer agrees that if (i) market conditions change, (ii) Terra Nova is unable to borrow the securities, (iii) the lender recalls the securities, or (iv) the provisions of SEC Regulation SHO (mandatory close out for short sales in threshold securities resulting in a fail to deliver) become applicable, Terra Nova may attempt to reborrow the securities, but Customer understands that Terra Nova may need to cover the short position in the Account on the open market at the then-current market price and market conditions. Customer understands that it will be responsible for any resulting loss or associated costs (including but not limited to interest paid on borrowed shares to cover the short incurred by Terra Nova) in connection with "short" transactions.

45. Loan of Securities. Terra Nova is authorized to lend to itself, as principal or otherwise, or to others any securities held by Terra Nova in any Account(s), and Terra Nova shall have no obligation to retain in its possession and control a like amount of such securities. In connection with such loans, Terra Nova may receive and retain certain benefits (including interest on collateral posted for such loans) to which Customer shall not be entitled. In certain circumstances, such loans may limit, in whole or in part, Customer's ability to exercise voting rights of the securities lent.

46. Margin Loans. From time to time Terra Nova may, at its sole discretion, make loans to Customer for the purpose of purchasing, carrying or trading in securities, options or other property ("Margin Loans"). Margin Loans will be made in a Margin Account. The minimum and maximum amount of any particular Margin Loan may be established by Terra Nova in its sole discretion regardless of the amount of Collateral (as hereinafter defined) delivered to Terra Nova and Terra Nova may change such minimum and maximum amounts from time to time without notice to Customer.

47. Ownership of Certain Securities. With respect to securities against which margin credit is extended to Customer: (i) Customer is not, and will not be, the beneficial owner of greater than three percent (3%) of the number of outstanding shares of any class of equity securities, and (ii) Customer does not and will not control, is not and will not be controlled by and is not and will not be under common control with, the issuer of any such securities. Customer will notify Terra Nova immediately if the foregoing representation is or becomes inaccurate.

48. Credit Statement Policy. Customer acknowledges that Customer has received, read and understood the disclosure statement explaining the conditions under which interest will be charged to the Account(s), how rates of interest are determined, how debit balances are determined, and the methods of computing interest.

THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE IN SECTION 15. CUSTOMER HAS READ AND UNDERSTOOD, AND AGREES TO BE BOUND BY, SUCH PREDISPUTE ARBITRATION CLAUSE.

Customer understands that any alteration to this Customer Agreement shall be ineffective to relieve Customer of Customer's Obligations hereunder. This Agreement and the opening of any Account(s) including, without limitation, any Options Account(s) or Margin Account(s), shall not be effective until received and approved by Terra Nova.

