E*TRADE FINANCIAL

etrade.com
1-800-ETRADE-1

COMPLETE YOUR E*TRADE APPLICATION IN THREE EASY STEPS.

The IRA application you requested begins on the following page. You can either complete it using your computer and then print it out for mailing, or print it and fill it out by hand.

To complete your application, simply:

1. Scroll down and fill out each field by typing in the appropriate information. Home Phone (555) 555-5555
   - To move quickly from one field to the next, press the **Tab** key.
   - If you'd like to complete the application by hand, skip this step and move on to Step 3.

2. Review your application to ensure it is complete and print it by clicking the button on the top toolbar.
   If you are going to fill out the application using your computer, it is important that you print it once you have completed it. Adobe® Reader® does not support saving your work for printing at a later time.

3. Sign and date your application, and mail it to the appropriate address:

By regular mail:	By overnight mail:
E*TRADE P.O. Box 1542 Merrifield, VA 22116-1542	E*TRADE 671 N. Glebe Road, 10th Floor Arlington, VA 22203

If your application requires additional documents, please be sure to enclose them with your application.
Please refer to the chart below to determine if additional documents are required:

If...	Required Documents
You are employed by a registered broker-dealer, a securities exchange, or FINRA	• 407 compliance letter from your firm's compliance officer.
You are a Non-US Resident	• Visit *www.global.etrade.com*
Someone other than the account holder will have trading authorization over the account	• Power of Attorney Form. Click here to access form.
You would like to fund your account by check	• Check made payable to E*TRADE. • The check must indicate the following: ◦ Your social security number (SSN) ◦ The IRA contribution year • Visit *etrade.com/aboutdeposits* for more information regarding check deposits.
You would like to fund your account by Transfer of Account	• Account Transfer Form. Click here to access form.
You would like to fund your account by Direct Rollover	• You must notify your former employer that you wish to roll over your assets to E*TRADE; they will instruct you on the requirements to authorize the distribution. • The Plan Administrator should issue the distribution check made payable to E*TRADE. • The check must indicate the following: ◦ **"For the benefit of:** *Your Name*" ◦ Your account number

Need Help?
Call us at **1-800-ETRADE-1** (1-800-387-2331) from 7 a.m. to midnight ET, seven days a week.

E*TRADE FINANCIAL®

IRA APPLICATION

E*TRADE Securities LLC
P.O. Box 1542
Merrifield, VA 22116-1542

etrade.com

How to Apply for an Individual Retirement Account

- Complete all sections
- Be sure to sign and date the completed application.
- Mail the completed application to the address to the left.
- Questions? Call **1-800-387-2331** (+1-678-624-6210 from outside the U.S.) from 7 a.m. to midnight ET, seven days a week.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT
To help the government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

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

1 Account Type

Select only one of the account types below. For help choosing the right IRA, visit *etrade.com/ira* or call 1-800-387-2331.

For Individuals ☐ Traditional IRA ☐ Roth IRA ☐ Rollover IRA

2 Account Owner Information

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

☐ Mr. ☐ Mrs. ☐ Ms. ☐ Dr.		**Name** (first, middle initial, last)	
Home Street Address (cannot be a P.O. box)		**City, State, ZIP**	
Mailing Address (if different from above; P.O. box may be used)		**City, State, ZIP**	
Home Phone	**Business Phone**	**E-mail Address** (required for account updates; refer to Section 6)	
Date of Birth (mm/dd/yyyy)	**Social Security Number/Tax ID Number**	**Employer**	**Specific Occupation**
Employment Status ☐ Employed ☐ Self-employed* ☐ Retired ☐ Student ☐ Not Employed		**Line of Business*** (required for self-employed persons)	
Business Street Address		**City, State, ZIP**	
Marital Status ☐ Single ☐ Married ☐ Divorced ☐ Widowed		**Number of Dependents** (Including self) ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ **Other:** ______	
Are you employed by a registered broker-dealer, a securities exchange, or FINRA? ☐ **No** ☐ **Yes** (you must submit a compliance letter with this application)		**Are you an officer, director, 10% shareholder, or policymaker of a publicly held company?** ☐ **No** ☐ **Yes** (specify companies) ______	
Do you have accounts at other brokerage firms or mutual fund companies? ☐ **No** ☐ **Yes** ☐ **Full Commission** ☐ **Discount** (traditional)			

If you're *not* a U.S. resident, please provide the following information.

Passport Number	**Passport Country of Issuance**	**Country of Legal Residence** (please attach Form W-8BEN)

NOTE: If you are a non-U.S. resident, please attach a photocopy of your passport or government-issued identification. We cannot open your account without this documentation.

If you're *not* a U.S. citizen, please provide the following information.

Country of Citizenship

If you have been at your current address for less than six months, please provide your previous address.

Street Address	**City, State, ZIP**

Continued on next page

3 IRA Beneficiaries

Designate beneficiaries to receive payment of the value of your IRA upon your death. If no primary beneficiary survives you, the balance of your IRA will be distributed to any contingent beneficiaries named below.

Name and Address	Birth Date	Social Security Number	Relationship	Type of Beneficiary	Share %*
				☐ Primary ☐ Contingent	%
				☐ Primary ☐ Contingent	%
				☐ Primary ☐ Contingent	%
				☐ Primary ☐ Contingent	%

*Enter whole % amounts only. Total must add up to 100% per beneficiary type (e.g. allocation for three primary beneficiaries would be 34%, 33%, and 33%). If you wish to designate more than four primary or contingent beneficiaries, attach a separate sheet and include all the information as indicated above.

Spousal Consent (needed only if you live in a community property state and are not naming your spouse as the primary beneficiary)

I am the spouse of the above-named IRA account holder. I acknowledge that I have received a fair and reasonable disclosure of my spouse's property and financial obligations. Due to the important tax consequences of giving up my interest in this IRA, I have been advised to see a tax professional. I hereby give the IRA account holder any interest I have in the funds or properties deposited in this IRA and consent to the beneficiary designation indicated above. I assume full responsibility for any adverse consequences that may result. No tax or legal advice was given to me by E*TRADE Securities.

✗ ____________________
Signature of Spouse

____
Date

4 Investment Profile

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

Overall Investment Objective for This Account (choose only one)

- ☐ **Capital preservation**
  Minimize the potential for any loss of principal.
- ☐ **Income**
  Provide current income rather than growth of principal.
- ☐ **Growth**
  Increase investment value over time while accepting price fluctuations.
- ☐ **Speculation**
  Assume the highest degree of risk for potentially higher returns.

Investment Experience

- ☐ None
- ☐ Limited
- ☐ Good
- ☐ Excellent

Annual Income

- ☐ $0–$14,999
- ☐ $15,000–$24,999
- ☐ $25,000–$49,999
- ☐ $50,000–$99,999
- ☐ $100,000–$199,999
- ☐ $200,000+

Approximate Net Worth (excluding residence)

- ☐ $0–$24,999
- ☐ $25,000–$49,999
- ☐ $50,000–$99,999
- ☐ $100,000–$499,999
- ☐ $500,000–$999,999
- ☐ $1,000,000+

Approximate Liquid Net Worth (cash, stocks, etc.)

- ☐ $0–$14,999
- ☐ $15,000–$24,999
- ☐ $25,000–$49,999
- ☐ $50,000–$99,999
- ☐ $100,000–$199,999
- ☐ $200,000–$499,999
- ☐ $500,000–$999,999
- ☐ $1,000,000+

How often do you trade?

- ☐ 0-3 trades per month
- ☐ 4-9 trades per month
- ☐ 10+ trades per month

Does anyone other than the account holder have trading authorization over the account?

☐ Yes ☐ No

If yes, please complete and mail the Power of Attorney form to add an individual as having trading authority.
Click here to access the Power of Attorney form.

Continued on next page

5 Account Funding

Tell us how you will provide your initial Traditional, Roth, or Rollover IRA contribution. Select one or more of the following.

By Check
(make payable to E*TRADE Clearing LLC)

☐ This is a new contribution for year __________. I have enclosed a check for $ ____________.

☐ This is an indirect rollover of assets I have withdrawn from another retirement plan within the past 60 days. I have enclosed a check for $ ____________________.

By Transfer

☐ I wish to transfer an existing IRA account from another financial institution. A completed Account Transfer Form is attached. Click here to access the Account Transfer form.

☐ I will transfer funds from an existing E*TRADE Securities or E*TRADE Bank account (for more information go to *etrade.com/newtransfer*)

By Wire

☐ I plan to wire funds from another financial institution (for instructions go to *etrade.com/newtransfer*).

By Conversion

☐ I wish to convert an existing E*TRADE Securities Traditional IRA to a Roth IRA. I will request a Roth IRA Conversion online after my new Roth IRA is opened.

By Direct Rollover*

☐ I wish to directly rollover pre- or after-tax assets from my 401(k), 403(b) or other eligible employer-sponsored plan into a Rollover IRA. This transaction is non-taxable.

☐ I wish to directly rollover after-tax assets from my 401(k), 403(b) or other employer-sponsored plan into a Roth IRA. This transaction is non-taxable.

☐ I wish to directly rollover pre-tax assets from my 401(k), 403(b) or other employer-sponsored plan into a Roth IRA. This transaction is taxable.

☐ I wish to directly rollover after-tax assets from my Roth 401(k) or Roth 403(b) to a Roth IRA. This transaction is non-taxable.

***NOTE:** To initiate the process, you must notify your former employer that you wish to roll over assets to E*TRADE Securities and fill out any forms required to authorize the distribution.

6 Account Options

Earn Income on Your Uninvested Cash

Select only *one* of the following choices for the cash balance in your account.
For current rates and other information, go to *www.etrade.com/rates.*

Taxable Income

☐ E*TRADE FINANCIAL Extended Insurance Retirement Sweep Deposit Account (Offers daily interest and FDIC insurance up to $500,000.)†

☐ E*TRADE FINANCIAL SweepMax™ Retirement Sweep Deposit Account (Offers daily interest and FDIC insurance up to $250,000. Requires electronic delivery of account records.)†

☐ JP Morgan Liquid Asset Money Market Fund- ETRADE Class (Requires electronic delivery of account records.)

ⓘ JPMorgan Liquid Assets Money Market Fund – Morgan Class (Limited Availability)††

† If you choose the E*TRADE FINANCIAL SweepMax™ Retirement Sweep Deposit Account ("SweepMax Retirement SDA") or the E*TRADE FINANCIAL Extended Insurance Retirement Sweep Deposit Account ("ERDA"), we will mail you a copy of the BSA Account agreement and the BSA Rate & Fee Schedule, which can also be found at *www.etrade.com/bsaaccountagreement* and *www.etrade.com/bsarateandfee.com*, respectively. If you do not check a box, you will automatically be enrolled in the ERDA. You may change your selection at any time. With the ERDA, your uninvested cash is held at E*TRADE Bank and up to four other ERDA Program Banks. For more information, please visit *www.etrade.com/sweepoptions.*

†† This sweep option is only available to the following persons: (i) customers with $10 million or more in E*TRADE Securities brokerage accounts; (ii) clients of investment advisers that have aggregate discretionary assets of $10 million or more in E*TRADE Securities brokerage accounts; and (iii) advisory clients of affiliated investment advisers. Qualified customers should call us at 1-800-ETRADE-1 upon account opening to sign up for this option.

E*TRADE Securities LLC receives compensation in connection with the purchase and holding of mutual fund shares by its customers. For more information regarding these payments, please go to *www.etrade.com/prospectus*.

Receive Your Account Documents Online

For your convenience, account documents such as monthly statements, trade confirmations, and tax documents will be delivered to you via a secure online file cabinet instead of by mail. We will notify you at the primary authorized person's e-mail address provided in section 2 whenever a new document is available. **This feature is provided automatically, unless declined below.**

I would prefer to receive the following items by U.S. mail:

☐ Monthly statements
☐ Trade confirmations
☐ Prospectuses
☐ Corporate reports, proxies, and reorganization notices

You must provide us with your e-mail address in section 2 to receive electronic account documents.

You may change your delivery preferences at any time. With respect to documents you elect to receive electronically, you agree to all the terms of section 13 of the E*TRADE Securities Customer Agreement at *etrade.com/custagree*.

Continued on next page

7 Sign and Date Application

I have read the E*TRADE Securities IRA Plan Agreement and Disclosure Statement, which is available online at *etrade.com/iraagree* or by calling 1-800-387-2331. I have read and understand the terms and conditions that apply to this IRA as contained in this document and agree to be bound by those terms and conditions. Within seven days from the date I open this IRA, I may revoke it without penalty by mailing or delivering a written notice to E*TRADE Securities. I have received and read the prospectus and any other relevant investment information for the investments in which my IRA assets will be invested. I take complete responsibility for the type of investment instruments I choose in my IRA, and I release E*TRADE Securities from any liability regarding the performance of any investment I make. I consent to the beneficiaries designated in section 3. I understand that I may change my beneficiaries by completing an IRA Designation of Beneficiary Form and sending it to E*TRADE Securities. I assume complete responsibility for determining that I am eligible for an IRA each year I make contributions, ensuring that all contributions I make are within the limits set forth by the tax laws and paying any taxes or penalties due on distributions or on improper contributions.

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

I acknowledge that I have been informed by E*TRADE Securities LLC, and I understand that securities products, such as stocks, bonds, options, mutual funds, and exchange-traded funds and other securities products and services offered by E*TRADE Securities are not insured by the FDIC, are not deposits or other obligations of, and are not guaranteed by either E*TRADE Bank, E*TRADE Savings Bank or any other bank, and are subject to investment risks, including the possible loss of the principal amount invested.

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

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

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

✗ **Signature of IRA Holder** **Date**

Print Name

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

The E*TRADE FINANCIAL family of companies provides financial services that include trading, investing, and banking. Securities products offered by E*TRADE Securities LLC, Member FINRA/SIPC. Your brokerage account is carried by E*TRADE Clearing LLC, Member NYSE/FINRA/SIPC.

IRA OPTIONS TRADING APPLICATION

E*TRADE FINANCIAL

E*TRADE Securities LLC
P.O. Box 1542
Merrifield, VA 22116-1542

This application is optional. Complete this form if you would like to apply to add options trading capability to your IRA.
Visit *etrade.com/options* to learn more about the risks and rewards of options trading.

Options Activity
Select only one box. If no box is selected, you will be considered for Level One activity only.

- ☐ **Level One: Write Covered Calls**
- ☐ **Level Two: Level One + Purchases/Cash-secured Puts**
- ☐ **Level Three: Level Two + Spreads**
  Important: To receive Level Three options approval, you must sign and return the Authorization and Indemnification Agreement found on the following page.

Investment Objective for Options Trading (choose only one)

- ☐ **Capital preservation** Minimize the potential for any loss of principal.
- ☐ **Income** Provide current income rather than growth of principal.
- ☐ **Growth** Increase investment value over time while accepting price fluctuations.
- ☐ **Speculation** Assume the highest degree of risk for potentially higher returns.

Any section left blank will be assumed to be zero or none.

Marital Status
☐ Single
☐ Married
☐ Divorced
☐ Widowed

Number of Dependents (including self)
☐ 1
☐ 2
☐ 3
☐ 4
☐ Other: ____________

Options Investment Knowledge
☐ None
☐ Limited
☐ Good
☐ Excellent

Options Trading Experience
☐ None
☐ Covered calls
☐ Cash-secured puts
☐ Purchases
☐ Spreads

Years of Experience
Stocks: ____ yrs.
Bonds: ____ yrs.
Options: ____ yrs.
Futures: ____ yrs.

Total Transactions per Year

Stocks	Bonds	Options	Futures
☐ 0–9	☐ 0–9	☐ 0–9	☐ 0–9
☐ 10–14	☐ 10–14	☐ 10–14	☐ 10–14
☐ 15–24	☐ 15–24	☐ 15–24	☐ 15–24
☐ 25–74	☐ 25–74	☐ 25–74	☐ 25–74
☐ 75+	☐ 75+	☐ 75+	☐ 75+

Average Transaction Size
☐ 0–$9,999
☐ $10,000–$24,999
☐ $25,000+

Read and sign below to apply to trade options in your IRA account.
Important: You must also sign in section 7 of the IRA Application before we can open your account. You cannot use this application to upgrade an existing account. If you would like to add options trading capability to an existing account, please use the Margin/Option Account Upgrade Form, which can be found at *etrade.com/forms*.

I agree not to enter into any options transactions until I have received, read, and understood the disclosure document entitled *Characteristics and Risks of Standardized Options,* which can be found at *etrade.com/optionsagree.* [We will also mail you a copy of this document.] I am aware of the special risks and obligations of options trading. I have read, understood, and agree to be bound by the options trading terms and conditions outlined in section 10 of the E*TRADE Securities Customer Agreement, and as amended from time to time. The E*TRADE Securities Customer Agreement is available online at *etrade.com/custagree* or by calling 1-800-387-2331.

✗ ______________________ Signature of IRA Holder

______________________ Date

For E*TRADE Securities Use Only:

I have reviewed this application and believe the account is suitable for: ☐ Cash

☐ Not approved ☐ Options Level One ☐ Options Level Two ☐ Options Level Three

Approved ____________ Date ________

Approved ____________ Date ________

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

IRA OPTIONS TRANSACTIONS AUTHORIZATION AND INDEMNIFICATION AGREEMENT

E*TRADE Securities LLC
P.O. Box 1542
Merrifield, VA 22116-1542

Overnight Mail
E*TRADE Securities LLC
671 N. Glebe Road, 10th Floor
Arlington, VA 22203

IRA Account Number (or Social Security Number)

REQUIRED ONLY FOR OPTIONS APPROVAL LEVEL THREE IN IRA ACCOUNTS

1. I hereby authorize E*TRADE Securities LLC and E*TRADE Clearing LLC (collectively, "E*TRADE") to accept instructions for the purchase and sale in my Individual Retirement Account ("IRA") of certain put and call options and certain other options strategies (the "Option Transactions") in my IRA permitted by the terms of my IRA and other agreements governing my IRA.
2. My request to engage in Option Transactions in my IRA is made entirely on my own initiative, and the decision to engage in such Option Transactions is solely my own. My decision to engage in Option Transactions was not directly or indirectly solicited, nor was any recommendation made, by E*TRADE or any of its affiliates, agents, or employees.
3. I am familiar with the terms, conditions, and risks associated with options trading and more specifically with the Option Transactions strategy (or strategies) that I intend to utilize in my IRA. I have made such determinations and analyses as I, in my sole judgment, have considered necessary concerning the suitability of engaging in Option Transactions in my IRA (i.e., risk, return, liquidity, etc.), and, in connection therewith, I have reviewed the booklet *Characteristics and Risks of Standardized Options*.
4. To the extent that I have, in my sole judgment, considered it necessary or advisable, I have consulted third parties (and not E*TRADE or its affiliates, agents, or employees) regarding Option Transactions. I hereby represent and warrant that engaging in Option Transactions is suitable for my IRA.
5. I understand that E*TRADE may provide research or other information relating to options and other investments and may provide such information with respect to Option Transactions. I understand and agree that any such research or other information is provided solely as an incident to the provision of brokerage services by E*TRADE to my IRA and is not intended to serve as a primary basis for my investment decisions relating to my IRA. I hereby represent, warrant, and agree that any such research or other information that may be provided will not serve as a primary basis for my decision to engage in Option Transactions. I acknowledge and agree that E*TRADE's decision to effect any Option Transaction does not imply its approval of any Option Transaction in my IRA and that neither E*TRADE nor any of its affiliates, agents, or employees is a fiduciary with respect to my IRA or any of the assets held in my IRA.
6. I understand that under Section 408(e)(4) of the Internal Revenue Code of 1986, as amended (the "Code"), if I pledge any part of my IRA as security for a loan, the part that I pledged will be treated as a distribution to me. I hereby confirm that I have discussed engaging in Option Transactions in my IRA with my professional tax advisor and that my professional tax advisor has advised me that, although Option Transactions may be conducted in a margin account within my IRA, engaging in Option Transactions will not result in a prohibited pledge of the assets of my IRA and therefore will not result in a deemed distribution from my IRA under Section 408(e) of the Code. I also hereby confirm that I have consulted my professional tax advisor concerning whether engaging in Option Transactions in my IRA could give rise to any prohibited transactions within the meaning of Section 4975(c)(1) of the Code and that my professional tax advisor has advised me that engaging in Option Transactions in my IRA will not give rise to any prohibited transactions.
7. I hereby confirm that Option Transactions in my IRA will not require collateral or result in liabilities or obligations in excess of the value of the assets in my IRA. I agree that sufficient collateral will be available in my IRA to cover any potential assignment arising from any Option Transaction; and if an assignment creates a short position or debit balance in the margin portion of my IRA, the deficit condition will be covered immediately with assets in my IRA. I understand that if I fail to adhere to these limitations and a short position or debit balance in the margin portion of my IRA account cannot be covered with assets in my IRA, adverse consequences may occur. These adverse consequences include, but are not limited to, the possible imposition of excise taxes under Section 4973 of the Code on deemed excess contributions and being treated as receiving a distribution for purposes of Section 408(e)(4) of the Code even though I may not have received a cash or in-kind distribution from my IRA. I understand that such a distribution would be subject to federal and state income tax and, depending on my age, may be subject to a premature-distribution penalty.
8. I hereby represent, warrant, and covenant that (a) my IRA is not subject to the Employee Retirement Income Security Act of 1974, as amended, and (b) I will not engage in any transaction in my IRA that involves any extension of credit by E*TRADE or any of its affiliates.
9. I have not, and will not, rely on E*TRADE for legal or tax advice in connection with engaging in Option Transactions. I will not hold E*TRADE responsible for any adverse tax consequences or penalties that I or my IRA may incur in connection with Option Transactions.
10. I agree that neither E*TRADE nor any of its affiliates, agents, or employees shall have any liability for any consequential, incidental, special, exemplary, punitive, or any similar damages with respect to my engaging in Option Transactions in my IRA, and I hereby irrevocably and unconditionally waive any right I may have to claim or recover any such damages (even if I have informed E*TRADE of the possibility or likelihood of such damages) from E*TRADE or any of its affiliates, agents, or employees. In addition, I hereby fully and forever release and discharge E*TRADE and its affiliates, agents, and employees and agents of any of them and agree to indemnify each of them from any and all liability or responsibility for any and all claims of whatever nature, losses, costs, charges, fees, expenses, penalties, and damages in any way arising from or as a result of (a) E*TRADE's effecting and/or executing any Option Transactions in my IRA, (b) E*TRADE's acting as a custodian for my IRA, or (c) the failure or breach at any time of any representation, warranty, or covenant made by me in this Agreement. I further agree that this indemnification obligation will continue in effect indefinitely.
11. I agree that in the event of a conflict between the terms of this Agreement and any other agreement to which E*TRADE or any of its affiliates and I are parties, the terms of this Agreement will control.
12. I understand that E*TRADE may change any of the terms and conditions of this Agreement and/or eliminate any term or condition anytime. E*TRADE may, but does not intend to as a matter of course, notify me of modifications to this Agreement by mailing or e-mailing a written notice or new Agreement to me. I understand that the normal method of notifying me of modifications to the Agreement will be to post the information on the E*TRADE Securities Web site. I agree that directing any transaction in my IRA after notice of a change to this Agreement, or failure to close my IRA within 30 calendar days of notice of a change to this Agreement, means that I accept the change. Any changes required by law will be effective immediately.
13. This Agreement shall be binding upon my heirs, executors, administrators, and permitted assigns, and it will inure to the benefit of successors or assigns of E*TRADE.

✗

Signature of IRA Holder

Print Name **Date**