

Individual Retirement Account (IRA) Application



Return Options:

Electronically via Message Center:

Log in and go to Client Services > Message Center to attach the file

Regular Mail:

PO Box 2760, Omaha, NE 68103-2760

Overnight Mail:

200 South 108th Avenue
Omaha, NE 68154-2631

Fax: 866-468-6268

Questions? Call a New Accounts representative at 800-276-8746.
Please visit us at www.tdameritrade.com for more information about opening an account.

1

Please select only one.

Type of IRA

- Traditional (Individual Contributory) IRA** - A tax-deferred savings plan. Contributions may be tax-deductible. All distributions are subject to taxes when withdrawn.
- Roth IRA** - A savings plan like the Traditional IRA. Contributions are not tax-deductible, but qualified distributions are federal-tax-free.
- Rollover (Non-Contributory) IRA** - An IRA that receives money from a qualified employer plan, such as a 401(k). This IRA retains equity until it is rolled over into another IRA or qualified employer plan.

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Account Owner Information

Name Prefix (optional): Mr. Mrs. Ms. Dr. Rev.

| | | |
|-------------|--------------|------------|
| First Name: | Middle Name: | Last Name: |
|-------------|--------------|------------|

| | | | |
|----------------|-----------------------|------------------------------|-----------------------|
| Date of Birth: | Number of Dependents: | U.S. Social Security Number: | Mother's Maiden Name: |
|----------------|-----------------------|------------------------------|-----------------------|

Home Address: (no PO box or mail drop)

| | | | |
|-------|--------|-----------|----------|
| City: | State: | Zip Code: | Country: |
|-------|--------|-----------|----------|

Mailing Address: (if different from above)

| | | | |
|-------|--------|-----------|----------|
| City: | State: | Zip Code: | Country: |
|-------|--------|-----------|----------|

| | |
|--|--|
| Primary Phone number: <input type="radio"/> Check here if this is not a U.S. phone number | Secondary Phone number: <input type="radio"/> Check here if this is not a U.S. phone number |
|--|--|



Section 2, Account Owner Information continued

Check here if you are **NOT** a U.S. citizen.

Country of Citizenship:

Country of Dual/Secondary Citizenship (if applicable):

Country of Birth:

Non-U.S. citizens*: Do you hold a current U.S. immigration visa? Yes No

Specify visa type:

Visa Number:

Expiration:

* Nonresident aliens must submit a W-8BEN form, a copy of a current passport, and a copy of a bank or brokerage statement. If a U.S. address is listed, then attach a Letter of Explanation for U.S. Mailing Address/Phone Number for Form W-8. This form can be found on the TD Ameritrade Forms Library: <https://www.tdameritrade.com/form-library>.

Check here if you, your spouse, any member of your immediate families living in the same household, including parents, in-laws, siblings, and dependents is a member of the board of directors, 10% shareholder, or policy-making officer of a publicly traded company. **Specify the company name, ticker symbol, address, city, and state:**

Check here if you, your spouse, any member of your immediate families living in the same household, including parents, in-laws, siblings, and dependents is licensed, employed by, or associated with a broker-dealer firm, a financial services regulator, securities exchange, or member of a securities exchange. If checked, please specify entity below. **If this entity requires its approval for you to open this account, please provide a copy of the required authorization letter (with this application):**

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Investment Objectives

For definitions regarding investment objectives, please see page 11 of the application.

Select the degree of risk you are willing to take with the assets in this account:

Conservative Moderate Aggressive Speculative

Select the primary investment objective for the account:

Conservation Moderate Moderate Growth Growth Aggressive Growth

Select the secondary investment objectives for the account: (Check at least one or all that apply)

Conservation Moderate Moderate Growth Growth Aggressive Growth None

Select the liquidity needs for this account: (Check only one that applies)

Within 3 months 4 - 6 months 7 - 9 months 10 - 12 months More than 1 year

Select the investment time horizon for this account:

Less than 1 year 1 - 3 years 4 - 6 years 7 - 9 years 10-12 years 13 years or more

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Margin Privileges

All qualified accounts are opened as margin-eligible accounts unless you decline margin privileges in this section.

To learn more about the use of margin in a retirement account and the associated risks involved, read the Margin Account Handbook and the Margin Disclosure Document located within the forms library: <https://www.tdameritrade.com/form-library>.

- Check this box if you want to decline margin privileges. If you do not check the box, your account will be opened as a margin account if it qualifies.** By submitting this Account Application without checking the box to decline margin privileges, you represent that you understand and agree that margin features are subject to the terms and conditions of the Client Agreement, which you have agreed to by submitting this Account Application. You understand and acknowledge that securities securing loans from TD Ameritrade may be lent to TD Ameritrade and lent by TD Ameritrade to others. You also acknowledge that if you trade "on margin" you are borrowing money from TD Ameritrade and that you understand the requirements and risks associated with margin as summarized in the Margin Account Handbook and Margin Disclosure Document.

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Funding Your Account

- Regular contribution*
 - Current tax year
 - Previous tax year
- Direct transfer from another IRA**
- Direct rollover** – Irrevocable Qualifying Direct Rollover from my employer’s plan 401(k), 403(b), profit-sharing plan, etc. **OR** 60-Day rollover** – Account Owner agrees to be bound by the election of this deposit as an Irrevocable Qualifying Rollover and attests to the following: the funds deposited do not contain any amounts from a Required Minimum Distribution; are being deposited within the allowable 60-day time period; and this is the only rollover by the Account Owner within the last 12 months.

* If no box is checked, the contribution will be reported as a current-year contribution. **Per IRS regulations, securities cannot be used to satisfy personal or employer contributions.**

** How are a transfer and a rollover different? A rollover is the result of a distribution from a qualified plan or IRA. A transfer of an IRA is the result of a direct transfer from one institution to another. Contact the sending financial institution if you have questions about how your funds are being processed.

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Designation of Beneficiary

You must designate at least one primary beneficiary. If you select coprimary beneficiaries, indicate the percentage of your account you are designating to each. If a primary beneficiary dies prior to the Account Owner, the remaining portion shall be payable proportionately to any surviving primary beneficiaries. You may also designate contingent beneficiaries in the event that your primary beneficiaries do not outlive you. In the event that TD Ameritrade is unable to identify the beneficiaries from the documents provided, the Custodial Agreement will control.

State trust law may vary as to the legality of IRA beneficiaries naming subsequent beneficiaries. Please consult a qualified tax advisor or attorney regarding the applicable trust law for your state of residence. If you name a trust, entity or estate as your beneficiary, additional documentation and certifications will be required to request distribution beyond the named trust, entity, or estate.

If you are married and live in a state with community property statutes and do not designate your spouse as the sole beneficiary, you represent and warrant that your spouse has consented to such designation. Percentages must total 100% for all primary beneficiaries and 100% for all contingent beneficiaries. If percentages are not indicated, they will be deemed equal shares. If percentages indicate an attempt to distribute as equal shares, but do not add up to 100%, the first named beneficiary will receive a slightly higher percentage (for instance, if you indicate 33%, 33.3%, or 33.33% for all three beneficiaries, TD Ameritrade will round the first beneficiary’s percentage up to 33.34% and the other two beneficiaries will each receive 33.33%). Further, when securities cannot be evenly distributed, or there are unclaimed securities, the Account Owner requests that such securities be liquidated and any proceeds from the liquidation be distributed in the percentages requested to the named Beneficiaries.

Subject to the condition(s) set forth in this section, I designate the following as the beneficiary(ies) of my IRA:

All Beneficiary information is required. Please complete all fields.

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Trade Confirmations and Account Statements

I understand that I will receive monthly account statements and trade confirmations electronically, unless I make a selection below. If I do not provide a valid email address, I will receive a quarterly paper statement or a monthly paper statement. Certain types of accounts or activity (such as options trading) require a monthly statement, either electronically or via U.S. mail. I will be responsible for any fees that apply. Accounts with a total liquidation value of \$10,000 or an average of five trades per month over a three-month period are eligible to receive free paper statement and confirmation delivery.

If I elect to receive either electronic statements or electronic confirmations, I will receive shareholder information electronically when available.

Account Statement:

- Electronic Monthly
- Paper Monthly (\$2 fee may apply each month)
- Paper Quarterly (\$2 fee may apply each quarter)

Trade Confirmation:

- Electronic
- Paper

Unless I have checked this box, TD Ameritrade is required to share my name and address with the companies I invest in through your services so they may contact me directly about my investment. If I direct you not to share, you will receive the information on my behalf and will forward it to me. Shareholder information includes proxy material, prospectuses, annual reports, and other corporate communications. In some cases, regulations may require sharing information with the companies in which I have invested despite this election.

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Cash Sweep Vehicle

My uninvested cash will be deposited in the **TD Ameritrade FDIC Insured Deposit Account (IDA)** as a part of the Cash Balance programs. See the Client Agreement for a complete description of the Cash Sweep program. **Other sweep choices are available for clients with household values greater than \$500,000 and cash balances of more than \$100,000.** I understand my account statement will include sweep transactions involving bank deposits or money market funds in lieu of immediate trade confirmations.

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Offer Code (Optional)

By entering an offer code in this field, you represent and warrant that you have read and agree to the applicable Offer Terms & Conditions. If the offer code you enter is invalid, no offer will be applied to your account. If you have questions regarding offer codes, please call 1-800-454-9272.

Offer Code: _____

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Trusted Contact (Optional)

By completing this section, you authorize TD Ameritrade to contact the person(s) named below for the following reasons: if there are questions or concerns about my whereabouts or health status; if TD Ameritrade suspects that I may be a victim of fraud or financial exploitation; if TD Ameritrade suspects that I might no longer be able to handle my financial affairs; to confirm the identity of any legal guardian, executor, trustee, authorized trader, or holder of a power of attorney; or if TD Ameritrade has any other concerns or is unable to contact me about my account(s) held at TD Ameritrade. **Please review the Client Agreement for the full terms and conditions regarding how TD Ameritrade uses this information.**

NOTE: Your Trusted Contact must be someone other than an account owner. You may provide more than two Trusted Contact Persons by completing and signing additional Authorization Forms.

| | | |
|-------------|-----------------|------------|
| First Name: | Middle Initial: | Last Name: |
|-------------|-----------------|------------|

Relationship:

| | |
|---------------|--------|
| Phone number: | Email: |
|---------------|--------|

Mailing Address:

City: _____ State: _____ Zip Code: _____ Country: _____

First Name: _____ Middle Initial: _____ Last Name: _____

Relationship: _____

Phone number: _____ Email: _____

Mailing Address: _____

City: _____ State: _____ Zip Code: _____ Country: _____

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Options Account

Due to the risks involved in options, we are required to obtain the following information. The income information above must be completed to be considered for options.

Check this box to decline options privileges.

Options Objectives (Only required if applying for options.)

For definitions regarding options objectives, please see page 11 of the application.

Types of Transactions: (Check all that apply)

- Stocks Bonds Options

What Are Your Options Investment Objectives: (Check all that apply)

- Growth Speculation Income Conservation of Capital

What Type of Activity Do You Plan to Conduct in Your Options Account?

- | | | |
|---|---|---|
| <input type="checkbox"/> Tier 1 - Covered Write covered calls Write cash-secured puts | <input type="checkbox"/> Tier 2 - Standard Cash Purchase options + Tier 1 - Covered | <input type="checkbox"/> Tier 2 - Standard Margin Create spreads Write covered puts + Tier 2 - Standard Cash |
|---|---|---|

MARGIN REQUIRED

Tier 2 - Standard Margin requires a margin account. If you select this tier, you will automatically be applying for options and margin approval regardless of whether you checked the box to decline margin privileges in Section 4.

Account Owner Options Objectives (Only required if applying for options.)

Years of Investment Experience:

- Less than 1 year 1-2 years 3-5 years 6-9 years 10+ years

Investment Knowledge or Education:

- Limited Good Extensive Professional Trader

Individual Retirement Account Agreement

I am establishing an Individual Retirement Account (IRA) Plan under the TD Ameritrade Clearing, Inc. (Custodian) Prototype Individual Retirement Plan and Custodial Agreement, which is incorporated by reference. I understand that the account is subject to rules and regulations of the United States Internal Revenue Service, and that the funding of the account may have significant tax and financial consequences. I accept responsibility for the information contained in this application and affirm such information is true and correct. I agree to indemnify and hold harmless TD Ameritrade, Inc. and TD Ameritrade Clearing, Inc. from any and all liability and claims for damages resulting from any action taken pursuant to this Agreement.

I designate TD Ameritrade Clearing as Custodian and make the following declaration: Having received and read the Custodial Agreement, I understand that the Custodian will invest and reinvest my account assets only with written direction from me or from a properly appointed investment manager. This document constitutes my authority to execute all trades for my IRA. Confirmations and statements will verify such instructions. All securities, dividends, and proceeds will be held at TD Ameritrade Clearing unless otherwise instructed.

For Individual (Contributory) IRAs: I direct TD Ameritrade Clearing to maintain my deductible, rollover, and direct rollover contribution(s) in a Contributory IRA.

If a nonresident alien, I declare that I have “earned income” actually and actively earned within the United States. Earned income does not include, among other things, money earned from property, interest or dividend income, or money received from a pension or annuity, as deferred compensation or as a deferred incentive award.

I understand this Designation of Beneficiary will be effective on the date received by the Custodian. This Designation of Beneficiary will remain in full force and effect until such time as the Custodian is in actual receipt of a written revocation or change of beneficiary signed by me and in such form and substance as the Custodian deems necessary. If I change the beneficiaries, all previously designated beneficiaries no longer have the right to receive benefits under this Agreement.

I understand that nondeposit investments purchased through TD Ameritrade are not insured by the Federal Deposit Insurance Corporation (FDIC), are not obligations of or guaranteed by any financial institution, and are subject to investment risk and loss that may exceed the principal invested. Unless I have declined the margin feature, I acknowledge that securities securing loans from TD Ameritrade may be lent to TD Ameritrade and lent by TD Ameritrade to others. I also acknowledge that if I trade “on margin,” I am borrowing money from TD Ameritrade and that I understand the requirements and risks associated with margin as summarized in the Margin Handbook and Margin Disclosure Document.

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 utilize a third-party information provider for verification purposes and/or ask for a copy of your driver’s license or other identifying documents. By my signature below, I attest that I am of legal age to contract, and I certify, to the best of my knowledge that the information provided on this application is complete and correct.

This application provides for the deposit of funds or securities into the account. I understand that the funding of this account is subject to the rules and regulations of the U.S. Internal Revenue Service and that my failure to abide by such rules and regulations may have important and possibly irrevocable tax and financial consequences. I attest that the funding information provided is true and correct, authorize TD Ameritrade to deposit the funds or securities according to the funding instructions, and assume full responsibility for this funding transaction. I release and agree to indemnify and hold harmless TD Ameritrade Clearing from any and all liability and claims for damages from any adverse consequences that may result.

I acknowledge that I have received and read the Client Agreement, available at tdameritrade.com or by calling 800-276-8746, which will govern my account. I agree to be bound by the Client Agreement, which may be amended from time to time and which is incorporated by this reference. I release and agree to indemnify and hold harmless TD Ameritrade, Inc. from any and all liability and claims for damages resulting from any action taken pursuant to this Agreement. By my signature below, I attest that I am of legal age to sign a contract and that the information contained in this application is true and correct. I hereby request, subject to acceptance by TD Ameritrade, an account be opened in the name(s) set forth above.

If you wish to trade options in your account, complete the Options Account section.

If an options account has been requested, I agree to abide by the rules of the listed options exchanges and the Options Clearing Corporation, and will not violate current position and exercise limits. I have received and read the Client Agreement that will govern my account, and agree to be bound by it as currently in effect and as amended from time to time. I am aware of the risks involved in options trading and represent that I am financially able to bear such risks and withstand options-trading losses.

Section 12, Individual Retirement Account Agreement continued

If I am a U.S. person for tax purposes:

Under penalties of perjury, I certify that: (1) the number shown on this form is my correct taxpayer identification number; (2) 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 Services (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; (3) I am a U.S. citizen or other U.S. person; and (4) the FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

If I have been notified by the IRS that I am subject to backup withholding because I have failed to report all interest and dividends on my tax return, I must cross out (2) in this certification.

If I am not a U.S. Person for tax purposes:

I am submitting the applicable Form W-8 with this form to certify my foreign status.

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

The Client Agreement applicable to this brokerage account contains a predispute arbitration clause. By signing this agreement, the parties agree to be bound by the terms of the Client Agreement, including the arbitration agreement located in Section 12 of the Client Agreement on page 8.

Account Owner's Signature:

Date:

X

_____|_____| - ____|____| - ____|____|____|____|

Sign Here

Original signatures are required; electronic signatures and/or signature fonts are not authorized.

Investment Products: Not FDIC Insured * No Bank Guarantee * May Lose Value

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Investment Objectives Definitions

Conservation: Reflects your desire to seek very low risk and minimize potential loss of principal. You may seek income from your investments while understanding that returns may not keep pace with inflation. You may also intend to invest over a short period of time.

Moderate: Reflects your desire to seek lower risk and fluctuation in your portfolio, while striving to achieve more stable returns on your investments. It may also mean that you plan to invest over a short period of time.

Moderate growth: Reflects your desire to seek growth in your portfolio by typically using a balance of growth and conservative investment types. It may also mean that you are moderately tolerant of risk and plan to invest for a medium to long period of time.

Growth: Reflects your desire to seek the potential for investment growth, as well as your tolerance for more significant market fluctuations and risk of loss. It may also mean that you plan to invest over a long period of time.

Aggressive Growth: Reflects your desire for potentially substantial investment growth, as well as your tolerance for large market fluctuations and increased risk of loss. It may also mean that you plan to invest over a long period of time.

Options Objectives Definitions

Growth: Investors are seeking the potential for investment growth and have a tolerance for more significant market fluctuations and risk of loss.

Speculation: Investors are seeking short-term market gains that generally have above average, maximum risk, but offer the potential for short-term, maximum gains. These strategies also have the potential for significant losses and investors understand they could lose most, or all, of the money they have invested.

Income: Investors are seeking income with a modest degree of risk. These investors are typically willing to accept lower potential returns in exchange for lower risk and volatility, and understand their returns may not keep pace with inflation.

Conservation of Capital: Investors are seeking to avoid risk and minimize potential loss of principal.

Occupation Codes

| | | |
|--|--|---|
| A42 Accountant/Auditor/Bookkeeper | C82 Compliance/Regulatory Professional | N21 Nurse |
| A62 Adjuster | C92 Consultant | O11 Office Associate |
| A82 Advertiser/Marketer/PR Professional | C43 Counselor/Therapist | O21 Other; If Other, include a description in the Occupation box. |
| A33 Air Traffic Controller | C53 Customer Service Representative | P81 Pharmacist |
| A43 Ambassador/Consulate Professional | D11 Dealer | P91 Physical Therapist |
| A53 Analyst | D61 Dentist | P22 Pilot |
| A63 Appraiser | D31 Distributor | P32 Police Officer/Firefighter/Law Enforcement Professional |
| A73 Architect/Designer | D41 Doctor/Surgeon/Physician | P42 Politician |
| A83 Artist/Performer/Actor/Dancer | D51 Driver | P52 Project Manager |
| A93 Assistant/Executive Assistant | E51 Engineer | R81 Real Estate Professional |
| A44 Athlete | E71 Exterminator | R71 Researcher |
| A64 Attorney/Judge/Legal Professional | F71 Factory/Warehouse Worker | S41 Salesperson |
| A74 Auctioneer | F81 Farmer/Rancher | S51 Scientist |
| L51 Banker/Lending Professional | F91 Financial Planner/Advisor | S61 Seamstress/Tailor |
| B21 Barber/Beautician/Hairstylist | F22 Flight Attendant | S71 Security Guard |
| B31 Broker/Registered Rep | F32 Human Resources Professional | S81 Social Worker |
| B41 Business Executive (VP, Director, etc.) | I41 Importer/Exporter | T41 Teacher/Professor |
| B51 Business Owner | I51 Inspector/Investigator | T51 Technician |
| C81 Caregiver | I81 Investor | T61 Teller |
| C91 Carpenter/Construction Worker/Contractor | I91 IT Professional/IT Associate | T71 Tradesperson/Craftsperson |
| C22 Cashier | J31 Janitor | T81 Trainer/Instructor |
| C32 Chef/Cook | J41 Jeweler | U21 Underwriter |
| C42 Chiropractor | L31 Laborer | V11 Veterinarian |
| C52 Civil Servant | L41 Landscaper | W21 Writer/Journalist/Editor |
| C62 Clergy | M91 Mechanic | |
| C72 Clerk | M22 Military, Officer or Associated | |
| | M32 Mortician/Funeral Director | |

Industry of Occupation Codes

| | | |
|--|--|--|
| A11 Accounting | F11 Fashion/Clothing | O31 Other; If Other, include a description in the Industry of Occupation box |
| A21 Advertising/Marketing | F21 Financial Services | P11 Parking and Car Washes |
| A31 Aerospace/Defense | F51 Firearms and Explosives | P21 Pawn Shops/Brokers |
| A41 Agriculture/Forestry | G11 Gaming/Casino/Card Club | P31 Personal Care/Hygiene (Beauty, Salon, Cosmetics, Massage, etc.) |
| A51 Amusement and Recreation | G21 Government/Public Administration | P41 Pharmaceuticals |
| A61 Animal Services and Veterinary | G31 Grocery/Supermarket | P51 Printing/Publishing |
| A71 Architecture/Design | H11 Healthcare/Medical Services | P71 Professional/Civic Organizations (Non-Retail) |
| A81 Arts/Antiques | H21 Hotel/Hospitality | R11 Real Estate |
| A91 Athletics/Fitness | I11 Import/Export | R21 Religious Organization |
| A32 Automotive | I21 Information Technology (IT) | R31 Repair Services - Home, Auto, and Other |
| B11 Aviation | I31 Insurance | R41 Restaurant/Food Service |
| C11 Bar/Nightclub/Adult Entertainment Club | J11 Jewelry, Gems, and Precious Metals | R51 Retail Sales/Retail Trade |
| C21 Childcare | L11 Legal Services/Public Safety | S11 Science and Biotechnology |
| C31 Cleaning/Janitorial/Housekeeping | L21 Logistics/Supply Chain | S21 Security |
| C41 Communications/Telecommunications | M11 Manufacturing | T11 Transportation |
| C51 Construction/Carpentry/Landscaping | M21 Maritime | T31 Travel |
| C61 Convenience Store/Liquor Store/Gas Station | M31 Media/Entertainment | U11 Utilities (Public) |
| C71 Customer Service and Support | M41 Mining, Oil, and Gas | W11 Wholesale Sales/Trade |
| E11 Education | M51 Money Services Businesses (Check Cashing, Money Transmitting, Payday Loans, Currency Exchange) | |
| E21 Embassy/Consulate | N11 Non-Profit/NGO (Non-Government Agency)/Charity | |
| E31 Energy | | |
| E41 Engineering | | |