

We, the undersigned, in return for the commitment by Mt.Cook Financial (hereinafter “MTC”), to maintain in the names of:

JOINT ACCOUNT HOLDERS
* Name of the First Account Holder:
* Name of the Second Account Holder:
* Name of the Third Account Holder:

with regards to the following accounts (for existing account holders only)

If you are joining an **existing account(s)**, please list the account number(s) to be joined here:

one or more brokerage account(s) (the “Joint Account”), hereby agree that the Joint Account, as well as all financial operations related to it, are covered by the following conditions:

1. Each of us, acting alone, is authorized and entitled to deal in a general manner with MTC as per our terms and services as an individual account holder. Each holder of the Joint Account has the power to bind all other holders of the Joint Account. All the accountholders recognize that, following a transaction, MTC is not required under any circumstance to advise the other holders of the Joint Account or to obtain their consent to act on the instructions of one of the holders of the Joint Account.
2. Without limiting the general scope of the preceding, each holder of the Joint Account may, in particular:
 - 2.1 Give MTC any instruction for a transaction in the Joint Account, including a purchase or sale of securities;
 - 2.2 Withdraw, receive or transfer securities or free credit balances and dispose of them or even close the Joint Account;
 - 2.3 Send correspondence or communications of any sort to MTC;
 - 2.4 Receive personally from MTC requests, notices, trade confirmations, statements of account or communications of any sort;
 - 2.5 Terminate, alter or ratify any agreement related to the Joint Account.
3. The holders of the Joint Account are jointly and severally liable for the obligations set out in this agreement and in the general account opening agreement. Moreover, the accountholders, jointly and severally, agree to indemnify MTC against any loss, damage or liability whether or not this results from any legal action against MTC in connection with the Joint Account, or any withdrawal of cash, securities or other property requested by any account holder acting alone or jointly. In addition, the holders of the Joint Account relinquish the confidentiality of information exchanged between them and the investment representative.

4. It is further agreed that in the event of the death of either or any of the undersigned, the survivor or survivors shall immediately provide MTC written notice thereof, and MTC may, before or after receiving such notice, take such proceeding, require such papers and inheritance or estate tax waivers, retain such portion of and/or restrict transactions in the account as MTC may deem advisable to protect themselves against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of any of the undersigned who shall have died shall be liable and each survivor shall continue to be liable jointly and severally, to MTC for any net debit balance or loss in said account in any way resulting from the completion of transactions initiated prior to the receipt by MTC of the written notice of the death of the decedent or incurred in the liquidation of the account or the adjustment of the interests of the respective parties.

Select Option (A) or (B) below.

If paragraph (B) is retained, fill in the names and percentage amounts of the interests of the respective parties.

<p><input type="checkbox"/> (A) Joint Tenants with Rights of Survivorship</p> <p>It is the express intention of the undersigned to create an estate or account as joint tenants with rights of survivorship and not as tenants in common. In the event of the death of either of the undersigned, the entire interest in the joint account shall be vested in the survivor or survivors on the same terms and conditions as theretofore held, without in any manner releasing the decedent's estate from the liability provided for in the next preceding paragraph.</p>	<p><input type="checkbox"/> (B) Tenants in Common</p> <p>It In the event of the death of either or any of the undersigned the interests in the account as of the close of business on the date of the death of the decedent (or on the next following business day if the date of death is not a business day), shall be as follows:.</p> <p>1.) First Account Holder Name: _____ % Interest: _____</p> <p>2.) Second Account Holder Name: _____ % Interest: _____</p> <p>3.) Third Account Holder Name: _____ % Interest: _____</p>
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Any taxes, costs, expenses or other charges becoming a lien against or being payable out of the account as the result of the death of the decedent, or through the exercise by his or her estate or representatives of any rights in the account shall, so far as possible, be deducted from the interest of the estate of such decedent.

This provision shall not release the decedent(s) estate from the liability provided for in the paragraph next preceding paragraph "(A)" above.

CONFIRMATION	
<p>IN WITNESS WHEREOF and by signing below I/We the undersigned Joint Account Holders acknowledge having received, read, and that I/We understand all pages and sections of this Agreement, and our entire Agreement with MTC including the related Disclosure Docs and that the trading terms and services used in it have been properly provided and/or explained to *me/*us by the provider of this statement. By signing this agreement the Joint Account Holders agrees to be legally bound by its terms and conditions.</p>	
* Signature of First Account Holder:	*Date:
* Signature of Second Account Holder:	*Date:
* Signature of Third Account Holder:	*Date:

Mt. Cook Financial