

FINANCIAL INFORMATION

ANNUAL INCOME

- | | | |
|---|---|---|
| <input type="radio"/> \$25,000-\$49,000 | <input type="radio"/> \$50,000-\$99,000 | <input type="radio"/> \$100,000-\$249,000 |
| <input type="radio"/> \$250,000-\$499,000 | <input type="radio"/> \$500,000-\$999,000 | <input type="radio"/> OVER \$1,000,000 |

LIQUID NET WORTH

- | | | |
|---|---|---|
| <input type="radio"/> \$25,000-\$49,000 | <input type="radio"/> \$50,000-\$99,000 | <input type="radio"/> \$100,000-\$249,000 |
| <input type="radio"/> \$250,000-\$499,000 | <input type="radio"/> \$500,000-\$999,000 | <input type="radio"/> OVER \$1,000,000 |

TOTAL NET WORTH

- | | | |
|---|---|---|
| <input type="radio"/> \$25,000-\$49,000 | <input type="radio"/> \$50,000-\$99,000 | <input type="radio"/> \$100,000-\$249,000 |
| <input type="radio"/> \$250,000-\$499,000 | <input type="radio"/> \$500,000-\$999,000 | <input type="radio"/> OVER \$1,000,000 |

INVESTMENT EXPERIENCE

FUTURES

- YES NO

COMMODITIES

- YES NO

STOCKS/BONDS

- YES NO

OTHER _____

FINANCIAL OBJECTIVES

- INCOME GROWTH TRADING & SPECULATING OTHER _____

I/We represent(s) that the foregoing information is true and correct, and will notify Irwin Consulting of any material changes. Irwin Consulting reserves the right, but has no duty, to verify the accuracy of information provided, and to contact such bankers.

INDIVIDUAL ACCOUNT HOLDER SIGNATURE

JOINT ACCOUNT HOLDER SIGNATURE

DATE (MM/DD/YYYY) _____

DATE (MM/DD/YYYY) _____

TERMS AND CONDITIONS

PARTIES

In this Agreement, the term "You" and "Your" shall mean You, individually, individual(s), Corporation(s) or Party/Parties who is/are the Account owner(s), has/have an interest in the Account(s), and consent(s) to be bound by the Terms of this Agreement and each other party on whose behalf may use the Services at any time. All references to "We", "Us" or "Our" shall refer to For Irwin Consulting, its employees, officers and directors.

THE FOLLOWING IS A LEGALLY BINDING CONTRACT BETWEEN YOU AND US AND GOVERNS YOUR RELATIONSHIP WITH US. BY CONDUCTING TRANSACTIONS WITH US, YOU ARE ACCEPTING AND AGREEING TO ABIDE BY ALL OF THESE TERMS AND CONDITIONS.

PURCHASES, SALES, AND FEES

We undertake on a "best efforts" basis, to sell or purchase securities on behalf of You, as per your instructions. Until such time as You receive a confirmation order of the sale and/or purchase, We shall not warrant that any trade, in whole or in part, can be completed.

In all transactions that We make on Your behalf, You pay a handling fee of 1%. This fee of 1% is levied on either the sale or purchase of Securities.

APPLICABLE LAW

To the maximum extent permitted by Applicable Law, this Agreement shall be governed by and construed in accordance with all relevant Rules and Regulations, and Customs of the Exchange or Market wherever executed.

FORCE MAJEURE

We shall not be liable for loss caused directly or indirectly by any exchange or market ruling, government restriction, or any "force majeure" (e.g., flood, extraordinary weather conditions, earthquake or other act of God, fire, war, insurrection, riot, communications or power failure, equipment or software malfunction) or any other cause beyond the reasonable control of Us.

RISK

You understand that all purchases of investments involve risk and may not be suitable to all purchasers. Losses may be my entire principal of any or all purchases. The past performance of the price or value of any Asset, Security, Industry, Sector, Market, or Financial Product does not guarantee future results or returns.

PERSONAL INFORMATION AND ACCURACY OF NEW ACCOUNT APPLICATION

You herein confirms to Us that all information provided by You is accurate and of a legal and truthful nature.

You affirm that he or You are of legal contracting age in your jurisdiction, or that Your entity has the legal authority to enter into this contract, and that You have read this contract. We shall keep Your details and transactions strictly confidential. You agree to notify Us in writing should there be any changes of material fact.

TERMINATION, ELECTRONIC TRANSACTION CONFIRMATIONS, AND ACCOUNT STATEMENTS

You may close Your account at Your discretion after all Debit Balances are paid, by sending Us written notice at any time. The Terms and Conditions of this Agreement will survive termination of Your Account and will continue to apply to any disputed or other remaining matters involving Your relationship with Us. We may terminate this Agreement for any reason, effective immediately, by notifying You. Any outstanding balances due to You will be paid to You as instructed by You.

It is Your responsibility to review all confirmations of transactions immediately on receipt, whether delivered to you electronically, by postal mail or otherwise. You will notify Us of any objection to the Terms of a Confirmation within one (1) day after my receipt of Your confirmation. We are entitled to treat the Terms of the Confirmation as accurate and conclusive unless You object within two (2) days of receipt. In all cases, We reserve the right to determine the validity of Your objection.

It is Your responsibility to review all Account statements promptly on receipt, whether delivered to You electronically, by postal mail or otherwise. You will notify Us of any objection (including any claim of improper transfers, omissions, check alterations, forgeries, other errors or fraudulent occurrences) to the information contained in Your Account statement (excluding securities transactions, which are covered by transaction confirmations as stated above) within five (5) days after Your receipt of the statement. We are entitled to treat the information contained in the Account statement as accurate and conclusive unless You object within five (5) days of receipt. In all cases, We reserve the right to determine the validity of Your objection to the information contained in the Account statement.

CHANGE TO TERMS AND CONDITIONS AND PRIOR AGREEMENTS

Upon notice to You, We may add, delete or otherwise modify any portion of this Agreement, in whole or in part at any time. Your continued use of the Services 10 days after receipt of such notice shall represent Your acceptance of such terms.

All previous agreements between You and Us are superseded by the Terms and Conditions herein.

AUTHORIZED SIGNATORIES

Signatures given will be used in this and further transactions between You and Us as a means of identification. You agree that the signature(s) are accurate and signed by You or Your Entities. By signing this agreement, You and or Your Entities are legally bound and agree to these terms and conditions.

I/We represent(s) that the foregoing information is true and correct, and will notify Irwin Consulting of any material changes. Irwin Consulting reserves the right, but has no duty, to verify the accuracy of information provided, and to contact such bankers.

INDIVIDUAL ACCOUNT HOLDER SIGNATURE

JOINT ACCOUNT HOLDER SIGNATURE

DATE (MM/DD/YYYY) _____

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