Account Application And Agreement 账户申请和协议

Reset Form

### To open and fund your new investment account(s), please provide all the information requested. Be sure to initial any corrections, cross-outs and white-outs. Any corrections to the Tax ID or SSN will require the submission of a new W9.

要开立和资助您的新投资账户，请提供所需的所有信息。 一定要初步修改，交叉和淘汰。 对税号或SSN的任何更正都需要提交新的W9。

**STEP 1. ACCOUNT INFORMATION 步骤1. 账户信息**

|  |
| --- |
| Account Title (Name of this account)帐户名称（此帐户的名称） |
| Account Number帐号 | **Broker Rep Code 经纪人代码** | **Open Date** (mm/dd/yyyy)开户日期（mm / dd / yyyy） |

|  |  |
| --- | --- |
| **TYPE OF ACCOUNT 账户类型** | **ADDITIONAL REQUIRED PAPERWORK附加要求的纸质资料** |
|  **Individual 个人账户** |  |
|  **Joint Tenant 共同拥有人账户** |  |  |  |  |
| 账户持有人是否相互结婚？ 是 不是 | 租户数量 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Tenancy Clause 租赁条款⃝ 社区财产账户⃝ 共有人整体账户 | 具有生存权的社区财产账户拥有生存权的联合共有人账户 | 普通共同性质P %\_\_\_\_\_\_\_ J%\_\_\_\_\_\_\_\_\_ |
| **监管账户 :** UGMA UTMA State Code州代码: |  |
| **信托:** 可撤销 I不可撤销 Additional Distinction附件区别:遗嘱 家庭 慈善 生活 | Copy of the Trust, Certificate of Trust 提供信托，信托证书复印件 |
|  **Sole Proprietor 独资经营者** | Declaration of Sole Propriety 提供唯一适当声明 |
| **公司:**   C Corp  S Corp | Corporate Certification, Articles of Incorporation提供公司认证，公司章程 |
|  **LLC** | LLC Resolution LCC决议 |
| **Non-Profit Organization非盈利机构** | 提供组织文件/章程、实体董事会决议、501（c）地位证明和其他可能需要的文件 |
| **Partnership合伙** | Certificate of Partnership 提供合伙证书 |
| **Estate** – Person or Entity appointed to act on behalf of the account:遗产 - 被指定代表账户行事的人或实体：管理者  个人代表 执行人被指定以账户方式行事的人数 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Copy of Death Certificate, Affidavit of Domicile, Letter of Testamentary or Court Appointment, other documents may be required.可能需要其他文件的死亡证明复印件，住所宣誓书，遗嘱书或法院委任书。 |
|  **COR Clearing LLC IRA** 传统 Inherited IRA  展期 Roth  Inherited Roth SEP  SIMPLE Coverdell | 收养协议和计划文件，根据IRA的类型的其他可能需要的项目文件 |
| **COR Clearing LLC 退休账户** 分红计划 现金收购计划  403(b) 401(k) 个人 (K) | QRP Disclosure Document, additional paperwork may be required.QRP披露文件，可能需要的额外的文件。 |
|  **非COR Clearing LLC 退休账户** | Certificate of Trust信托证书 |
|  **其他:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | 例如，黄金托管账户、投资俱乐部 |

如果业主是非美国籍人士，则必须由非美国籍人士提供适当的IRS表格w-8。

账号:

**STEP 2. PRIMARY ACCOUNT HOLDER INFORMATION 第2步. 主要账户持有人信息**

*注意：主要帐户持有人可能包括所有者，未成年人，病房，遗嘱执行人或实体。*

 *在UGMA / UTMA帐户中，未成年人是主要帐户持有人，托管人是次要帐户持有人。*

**仅针对个人拥有的帐户完成 - 不要在实体帐户上使用授权方（参见步骤3）**

|  |  |  |  |
| --- | --- | --- | --- |
| First Name名字 | Middle Initial中间 | Last Name姓 | Social Security Number社会安全号码 |
| Date of Birth (mm/dd/yyyy)出生日期（mm / dd / yyyy） | Gender性别* 男 女不知道
 | 婚姻状况 | 已婚 单身离异 丧偶 | Dependents家属 | 住房* 自有 租赁
 |

**C仅适用于实体拥有的账户 - 公司，房地产，信托，有限责任公司，合伙企业等。**

|  |  |  |
| --- | --- | --- |
| Entity Name (if applicable)实体名称（如果适用） | Formation Date形成日期 | Tax Identification Number税务识别号码- |

**适用所有账户类型**

**Contact Information联系信息**

|  |  |  |  |
| --- | --- | --- | --- |
| Home or Mobile Phone家庭电话或者手机号码 | Business Phone公司电话 | Foreign Phone外国电话号码 | Email Address邮件地址 |

**Address(es) 地址Physical Address** (no PO Box)地址（无邮政信箱）

|  |  |
| --- | --- |
| Address 1地址1 | Address 2地址2 |
| City城市 | State州（区） | Zip Code邮政编码 |
| Country国家 | Province省份 | Foreign Postal Code外国邮政编码 |
| Address 1地址1 | Address 2地址2 |
| City城市 | State州（区） | Zip Code邮政编码 |
| Country国家 | Province省份 | Foreign Postal Code外国邮政编码 |
| Address 1地址1 | Address 2地址2 |
| City城市 | State州（区） | Zip Code邮政编码 |
| Country城市 | Province省份 | Foreign Postal Code外国邮政编码 |

**Mailing Address** (if different from Physical)邮寄地址(如与物理地址不同)

**Previous Physical Address** (if Physical is less than 6 months old)以前的物理地址（如果物理地址少于6个月）

## Citizenship公民身份

Please check only one:请检查这一条：

*Proof of address is required for each non-US Person and US Citizens living abroad. Non-Resident Alien must provide a valid Government ID and a form W-8每个非美国公民和居住在国外的美国公民都需要地址证明。非居民必须提供有效的政府证件和表格w-8*

美国人 美国华侨 非居民外国人

法定和税务居民国家:

美国人 其他(指定)

**USA Patriot Act Information (Required by Federal Law)美国爱国者法案信息（联邦法律要求）**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

|  |
| --- |
| 所有申请人必须提供以下资料，非居民外国人还必须提交一个完整的W8表格。* 驾驶证 护照  State ID 州代号 Foreign Tax ID外国税号  Other Government-issued ID其他政府签发的身份证号
 |
| Place/Country of Issuance发行地/国家 | ID No:证件号码： | Issue Date (mm/dd/yyyy)发行日期 (mm/dd/yyyy) | Expiration Date (mm/dd/yyyy)失效日期（mm / dd / yyyy） |

**Employment and Industry Affiliations就业和产业的关系**

|  |
| --- |
| * 雇佣  自雇人员 退休人员  失业  家庭主妇  学生

*If Employed/Self-Employed is indicated, please complete all employment fields.如果有雇员/自雇人才，请填写工作领域。**If Retired or Unemployed is indicated, please indicate former Occupation.如果显示退休或者失业，请注明前职业。* |
| Employer Name雇主姓名 | Years Employed就业年限 | Phone Number电话号码 | Occupation职业 | Business Nature业务性质 |
| Employer’s Address雇主地址 | City城市 | State州（区） | Zip Code邮政编号 |
| Country城市 | Province省份 | Foreign Postal Code外国邮政编号 |
|  |

账号:

**Industry and Other Affiliations行业和其他从属关系**

|  |
| --- |
| *是您、您的配偶或任何其他直系亲属，包括父母、姻亲、兄弟姐妹或家属吗：* |
| * 是  不是

IF CHECKED YES, OBTAIN AND ATTACH THE COMPLIANCE OFFICER’S LETTER OF APPROVAL如果检查是，则获取并附上合规官的批准函 | **是由证券业雇用或与之相关的（例如，独资经营者，合伙人，高级职员，董事，分公司经理，注册代表或经纪人 - 经纪公司的其他关联人）或金融服务监管机构吗？**如果是，请在下面指定实体。 如果此实体要求您批准开立此帐户，请提供所需授权书的副本（使用此应用程序）。经纪人 - 经销商或市政证券经纪人  投资顾问FINRA或其他自律组织  州或联邦证券监管机构实体名称: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| * 是  不是
 | **一家公职人员，董事或10％（或更多）股东在一家上市公司？ 你的头衔是什么？** 10% 股东  CEO  CFO  COO  其他职位公司的名称和符号: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| * 是  不是
 | **非美国国家的高级军事，政府或政治官员？**国家名称: |

**STEP 3. SECONDARY ACCOUNT HOLDER INFORMATION第3步. 二级账户持有人信息**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

注意：次要帐户持有人可能包括其他帐户所有者，保管人，保管人，监护人或受托人/官员。 在UGMA / UTMA帐户中，未成年人是主要帐户持有人，托管人是次要帐户持有人。

完成联名账户持有人，托管人，受托人，授权方

|  |  |  |  |
| --- | --- | --- | --- |
| First Name姓名 | Middle Initial中间 | Last Name姓 | Social Security Number社会安全号码 |
| Date of Birth (mm/dd/yyyy)出生日期 (mm/dd/yyyy) | Gender性别* 男  女 不知道
 | 婚姻状况 | 已婚 单身已离婚 丧偶 | 家属 | 住房* 自有 租赁
 |

**Complete for all Account Types适用于所有账户类型**

**Contact Information联系方式信息**

|  |  |  |  |
| --- | --- | --- | --- |
| Home or Mobile Phone家庭电话或者手机号码 | Business Phone公司电话号码 | Foreign Phone外国电话号码 | Email Address邮寄地址 |

**Address(es) 地址Physical Address** (no PO Box)物理地址（无邮政信箱）

|  |  |
| --- | --- |
| Address 1地址1 | Address 2地址2 |
| City城市 | State州（区） | Zip Code邮政编号 |
| Country国家 | Province省份 | Foreign Postal Code外国邮编号码 |
| Address 1地址1 | Address 2地址2 |
| City城市 | State州（区） | Zip Code邮政编号 |
| Country国家 | Province省份 | Foreign Postal Code外国邮编号码 |
| Address 1地址1 | Address 2地址2 |
| City城市 | State州（区） | Zip Code邮政编号 |
| Country国家 | Province省份 | Foreign Postal Code外国邮政号码 |

邮寄地址（如果与物理不同）

以前的实际地址（如果物理不到6个月）

## Citizenship国籍

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Please check only one:请检查这一条：

*Proof of address is required for each non-US Person and US Citizens living abroad. Non-Resident Alien must provide a valid Government ID and a form W-8每个非美国公民和居住在国外的美国公民都需要地址证明。非居民必须提供有效的政府证件和表格w-8*

美国 美国华侨 非居民留置权的国家

法定及税务居民:

美国 Other (specify)其他(指定)

账号:

**USA Patriot Act Information (Required by Federal Law)美国爱国者法案信息（联邦法律要求）**

|  |
| --- |
| 所有申请人必须提供以下信息，非居民外国人还必须提供一个完整的W-8。驾驶证 护照 州ID 外国税号  其他政府签发的身份证 |
| Place/Country of Issuance发行的地方/国家 | ID No:证件号码： | Issue Date (mm/dd/yyyy)发行日期 (mm/dd/yyyy) | Expiration Date (mm/dd/yyyy)失效日期（mm / dd / yyyy） |

**Employment and Industry Affiliations就业和产业关系**

|  |
| --- |
| * 雇佣  自雇人员 退休  失业  家庭主妇  学生

*If Employed/Self-Employed is indicated, please complete all employment fields.如果有雇员/自雇人士，请填写所有工作领域。**If Retired or Unemployed is indicated, please indicate former Occupation.如果显示退休或失业，请注明前职业。* |
| Employer Name雇主姓名 | Years Employed就业年限 | Phone Number电话号码 | Occupation职业 | Business Nature业务性质 |
| Employer’s Address雇主地址 | City城市 | State州（区） | Zip Code邮编号码 |
| Country国家 | Province省份 | Foreign Postal Code外国邮编号码 |

**Industry and Other Affiliations行业和其他从属关系**

|  |
| --- |
| *是您、您的配偶或任何其他直系亲属，包括父母、姻亲、兄弟姐妹或家属吗：* |
| * 是  不是

IF CHECKED YES, OBTAIN AND ATTACH THE COMPLIANCE OFFICER’S LETTER OF APPROVAL如果检查是，则获取并附上合规官的批准函 | **是由证券业雇用或与之相关的（例如，独资经营者，合伙人，高级职员，董事，分公司经理，注册代表或经纪人 - 经纪公司的其他关联人）或金融服务监管机构吗？**如果是，请在下面指定实体。 如果此实体要求您批准开立此帐户，请提供所需授权书的副本（使用此应用程序）。经纪人 - 经销商或市政证券经纪人  投资顾问FINRA或其他自律组织 州或联邦证券监管机构实体名称: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| * 是  不是
 | **一家公职人员，董事或10％（或更多）股东在一家上市公司？ 你的头衔是什么？** 10% 股东  CEO  CFO  COO  其他职位公司的名称和符号: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| * 是  不是
 | **非美国国家的高级军事，政府或政治官员？**国家名称: |

**STEP 4. ACCOUNT FUNDING AND FEATURES第4步.账户资金和功能**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Initial Funding Source初始资金来源**



|  |
| --- |
| What is the **initial** source of funds for this account? If you are transferring assets from another financial institution, please indicate the origin of those investments.这个帐户的初始资金来源是什么？ 如果您从其他金融机构转移资产，请说明这些投资的来源。 |
| Investments投资 | Compensation补偿 | Retirement Assets退休资产 | Gift礼品 | Donations捐赠 |
| 保险赔付 | 继承 | 社会保障福利 | Legal Settlement法律 | 配偶/父母 |
| 彩票/博彩 | 业务收入 | 销售业务或财产 | 其他(指定)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

**Money Fund Instructions货币基金指示**

|  |  |
| --- | --- |
| COR Insured Deposit (DLD) COR保险存款（DLD）Do Not Sweep to COR Insured Deposit (DLD) 不扫描到COR保险存款（DLD）**免责声明:通过草签本文件，我代表我同意并授权参加所选的SWEEP计划。本人承认已阅读及明白有关的条款及细则项目包含在客户协议中。** | PRIMARY主要的\_\_\_\_\_\_\_\_\_\_\_\_**(INITIALS****REQUIRED)首字母要求** |

**Dividend Standing Instructions股息常务指示**



|  |  |
| --- | --- |
| Cash Options (select one)现金选择（选择一个）存入免费信贷余额每周邮寄给客户的股息股息每半月邮寄给客户每月向客户邮寄的股息 | Dividend Reinvestment (select one)股息再投资（选择一项）Cash dividends – Opt-in for Reinvestment现金股息 - 选择加入投资No Reinvestment没有再投资Reinvestment all – Opt-out for Cash dividends全部再投资 - 选择退出现金股息 |

**Trading Privileges交易特权**







|  |  |
| --- | --- |
| Cash现金 |  |
| 保证金（不适用于所有账户类型） | 我了解COR保证有限责任公司根据本账户申请和协议的条款和条件自行决定授予保证金特权。但 还需要单独的保证金账户协议。 |
| 选项（不适用于所有帐户类型） | 我理解COR Clearing LLC根据本账户申请和协议的条款和条件自行决定授予期权特权。但 还需要单独的期权账户协议。 |

账号:

**STEP 5. ACCOUNT INVESTMENT PROFILE步骤5.账户投资概况**



|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Annual Income年收入**$\_\_\_\_\_\_\_\_\_\_\_\_\_ | **Net Worth净值**$\_\_\_\_\_\_\_\_\_\_\_\_\_ | **流动净值**$\_\_\_\_\_\_\_\_\_\_\_\_\_ | **Risk Tolerance 风险容忍度** | **Tax Bracket税率** |
| Under $25,000$25,001 - $50,000$50,001 - $100,000$100,001 - $200,000$200,001 - $500,000$500,001 - $1 millionOver $1 million | **(excluding residence)**Under $50,000$50,001 - $100,000$100,001 - $500,000$500,001 - $1 million$1,000,001 - $3 millionOver $3 million | Under $25,000$25,001 - $50,000$50,001 - $100,000$100,001 - $200,000$200,001 - $500,000$500,001 - $1 million$1,000,001 - $3 millionOver $3 million | Low低Moderate中等Aggressive激进Speculative投机 | 0%10%12%22%24%32%35%37% |
| **投资的估计价值** | **Liquidity Needs流动性需求** | **Time Horizon时间地平线** | **Annual Expenses****年度费用** | **Special Expenses特殊费用** |
| under $10,000up to $24,000up to $50,000up to $200,000under $500,000over $500,000 | less than 1 year1 – 5 years5 – 10 years10 – 15 yearsOver 15 yearsNot applicable不适用 | Undefined未定义less than 1 year1 – 5 years5 – 10 years10 – 15 yearsOver 15 years | $50,000 and under$50,001 - $100,000$100,001 - $250,000$250,001 - $500,000Over $500,000 | $50,000 and under$50,001 - $100,000$100,001 - $250,000$250,001 - $500,000Over $500,000*Timeframe*Within 2 years3 – 5 years6 – 10 years |
| **投资知识** |
| Limited有限的Good好Excellent优秀 |
|  **Investment Objective 投资目标** |
| 当前收入（A） - 保留资本，主要考虑当前收入平衡（F） - 资本增值与当期收入之间的平衡，主要考虑因素是当期收入增长与收入（G） - 资本增值之间的平衡当前收入主要考虑资本增值 | 增长（H） - 通过优质股权投资和很少或没有收入进行资本增值最大增长（I） - 风险较高且收入很少甚至没有收入的最大资本增值。推测（J） - 最大总回报潜力，涉及a通过投资广泛的证券来提高风险。 |

**Investment Experience 投资经历 Years of Experience经验年限 Transactions per year每年的交易**



|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 共同基金/交易所交易基金 | 0 | 1 - 5 | Over 5 | 0 - 5 | 6 - 15 | * Over 15
 |
| Individual Stocks个股 | 0 | 1 - 5 | Over 5 | 0 - 5 | 6 - 15 | * Over 15
 |
| Bonds债券 | 0 | 1 - 5 | Over 5 | 0 - 5 | 6 - 15 | * Over 15
 |
| Options期权 | 0 | 1 - 5 | Over 5 | 0 - 5 | 6 - 15 | * Over 15
 |
| Securities Futures证券期货 | 0 | 1 - 5 | Over 5 | 0 - 5 | 6 - 15 | * Over 15
 |
| Annuities年金 | 0 | 1 - 5 | Over 5 | 0 - 5 | 6 - 15 | * Over 15
 |
| 替代方案（结构性产品，对冲基金等） | 0 | 1 - 5 | Over 5 | 0 - 5 | 6 - 15 | * Over 15
 |
| Margin保证金 | 0 | 1 - 5 | Over 5 | 0 - 5 | 6 - 15 | * Over 15
 |

**STEP 6. TRUSTED CONTACT第6步.值得信赖的联系**

□



|  |
| --- |
| 通过选择为可信联系人（“TCP”）提供信息，您授权您的代理联系并向TCP披露有关您和您的帐户的信息：* 向TCP提供有关您或您的帐户的信息，但不提供TCP在您的帐户上进行交易的能力
* 询问您当前的联系信息或健康状况
* 询问另一个人或实体是否具有代表您行事的法定权力（例如，法定监护人或保护人，执行人，受托人或授权书持有人）

技术合作计划必须至少年满18岁，必须是帐户所有者以外的其他人，不能是您的投资顾问和/或您的代理人。 代理可以提供有关您或您的帐户的TCP信息，但不允许TCP在您的帐户上进行交易。I decline to identify a Trusted Contact at this time.我此时拒绝确定可信联系人。 |
| Name (First, Middle Initial, Last)姓名（名字，中间部分，姓） | Relationship关系 |
| Primary Telephone Number主要电话号码 | Email Address电子邮件地址 |
| Mailing Address邮寄地址 |
| City城市 | State州（区） | Zip Code邮政编码 |
| Country国家 | Province省份 | Foreign Postal Code外国邮政编码 |
| COR Clearing，LLC提供的结算，托管或其他经纪服务，成员FINRA和SIPC。 商标均属于其各自的所有者。 | Page 5 of 6COO1 07/18 |

账号:

**STEP 7. W-9 CERTIFICATION 步骤7. W-9认证**

|  |
| --- |
| **Under penalties of perjury, I certify that:根据伪证处罚，我证明：**1. **The number shown on this form is my correct Social Security Number or Taxpayer Identification Number (or I am waiting for a number to be issued to me), and此表格上显示的号码是我正确的社会安全号码或纳税人识别号码（或者我正在等待发给我的号码），以及**
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 Service (IRS) that I am subject to backup withholding as a result of a failure to report all intere st or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and我不受备用预扣税的影响，因为：（a）我可以免除备用预扣税，或者（b）我没有得到美国国税局（IRS）的通知，我可能会因为预扣而扣留预扣款 没有报告所有的部门或股息，或者（c）美国国税局已通知我，我不再需要支持预扣，并且**
3. **I am a US citizen or other US person (defined below), and我是美国公民或其他美国人（定义如下），和**
4. **The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. 在此表格上输入的FATCA代码（如果有）表明我免于FATCA报告是正确的。Definition of a US Person**

**For federal tax purposes, you are considered a US person if you are:出于联邦税的目的，如果您符合以下条件，则您被视为美国人：*** **An individual who is a US citizen or US resident alien,作为美国公民或美国居民外国人的个人，**
* **A partnership, corporation, company or association created or organized in the United State or under the laws of the United States,在美国或根据美国法律创建或组织的合伙企业，公司，公司或协会，**
* **An estate (other than a foreign estate), or房地产（外国房地产除外），或**
* **A domestic trust (as defined in IRS Regulations section 301.7701-7)**

 **国内信托（如国税局条例301.7701-7中所定义）****Certification instructions.认证说明****You must cross out Item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For mortgage interest paid, acquisition or abandonm ent of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN.** **如果您已经获得美国国税局的通知，您目前需要支付预扣款，因此您未能在纳税申报单上报告所有利息和股息，则必须将上述第2项划掉。 对于抵押利息的支付，收购或放弃担保财产，取消债务，对个人退休安排（IRA）的供款，以及一般而言，除利息和股息以外的付款，您无需签署认证，但您必须提供 你正确的TIN。****If you a re an exempt payee (if you are unsure, ask us for a complete set of IRS instructions), enter your exempt payee code (if any) here:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_****如果您是免税收款人（如果您不确定，请向我们索取完整的IRS说明），请在此处输入您的免税收款人代码（如果有）：\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_****If you are exempt from FATCA reporting (if you are unsure, ask us for a complete set of IRS instructions), enter your exempti on from** **FATCA reporting code (if any) here: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_****如果您免于FATCA报告（如果您不确定，请向我们索取完整的IRS说明），请在此处输入您对FATCA报告代码（如果有）的豁免：\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  |
| **The IRS does not require your consent to any provision of this document other than the certifications required to avoid backu p** **withholding.****税务局不要求你同意本文件的任何规定，但避免回扣的证明。**  |

## BY SIGNING THIS AGREEMENT, YOU ACKNOWLEDGE THAT SECURITIES NOT FULLY PAID FOR MAY BE LOANED TO COR CLEARING, LLC OR LOANED OUT TO OTHERS.

通过签署本协议，您承认没有完全支付的证券可以退还给COR CLEARING，LLC或贷款给其他人。

**PLEASE NOTE THAT THIS ACCOUNT APPLICATION AND AGREEMENT CONTAINS A PREDISPUTE ARBITRATION AGREEMENT IN THE TERMS AND CONDITIONS ACCOMPANYING THIS ACCOUNT APPLICATION AND AGREEMENT. YOU ACKNOWLEDGE RECEIVING A COPY OF THIS ACCOUNT APPLICATION AND AGREEMENT.**

**请注意，此账户申请和协议包含与本账户申请和协议相关的条款和条件中的预审仲裁协议。 您承认已收到本帐户申请和协议的副本。**

**STEP 8. SIGNATURE S第8步. 签名**

*To help the government fight the funding of terrorism and money laundering activities, federal laws require all financial org anizations to obtain, verify and record information that identifies each person who opens an account. That means that COR will ask for your name, address, date of birth and other information that will allow us to identify you. We may also require a copy of your driver’s license or other government-issued identifying document.*

*为帮助政府打击资助恐怖主义和洗钱活动，联邦法律要求所有财务组织获取，验证和记录识别每个开户人员的信息。 这意味着COR会询问您的姓名，地址，出生日期以及其他可以让我们识别您身份的信息。 我们可能还需要您的驾驶执照或其他政府颁发的身份证明文件的副本。*

### By signing this Account Application and Agreement, you affirm that you are of full legal age in the state of jurisdiction in which you reside and have the capacity to enter into this Account Application and Agreement. You further affirm that you have read, understood and agree to the Terms and Conditions attached to this Account Application and Agreement.

通过签署此帐户申请和协议，您确认您在您居住的司法管辖区域具有完全法定年龄，并且有能力签署此帐户申请和协议。 您进一步确认您已阅读，理解并同意本帐户申请和协议所附的条款和条件。

**ACCOUNT HOLDER/TRUSTEE/CORPORATE OFFICER SIGNATURE账户持有人/受托人/公司官员签名**

|  |  |  |
| --- | --- | --- |
| Account Owner Signature 账户所有人签名 | Print Name 打印名称 | Date 日期 |
| Account Co-Owner Signature 账户共有人签名 | Print Name 打印名称 | Date 日期 |

**APPROVALS核准**

Page 6 of 6 COO1 07/18

|  |  |  |
| --- | --- | --- |
| Broker Signature 经纪人签名 | Print Name 打印名称 | Date 日期 |
| General Principal Signature 普通主签名 | Print Name 打印名称 | Date 日期 |

COR Clearing，LLC，FINRA和SIPC成员提供的清算，托管或其他经纪服务。 商标均属于其各自的所有者。

CUSTOMER AGREEMENT客户协议

#### This Customer Agreement (“Agreement”) sets forth the Terms and Conditions that govern Your brokerage account with COR Clearing LLC, Member SIPC. Throughout this Agreement, the words, “You” and/or “Your” means COR Clearing LLC (“COR”) its successors and assigns and “I”, “Me”, “My”, or “Myself” means the beneficial owner(s) of the brokerage account.

本客户协议（“协议”）规定了与您的经纪账户有关的条款和条件，COR Clearing LLC是SIPC会员。 在本协议中，“您”和/或“您的”一词是指COR Clearing LLC（“COR”）其继承人和受让人，“我”，“我”，“我的”或“我自己”是指受益所有人 （s）经纪账户。

**TO: My Introducing Broker Dealer and COR:** In consideration of You opening and/or carrying one or more accounts on My behalf, I represent and agree with respect to all accounts, whether upon margin or cash, as follows:

TO：我的介绍经纪人经销商和COR：考虑到您代表我开立和/或运送一个或多个账户，我代表并同意所有账户，无论是保证金还是现金，如下：

1. **Representation as to Capacity.** If an individual, I am of legal age under the laws of the State where I reside and authorized to have a brokerage account carried by COR, which is subject to the terms of this Agreement and, except as otherwise disclosed to You, I am not an employee of any exchange or FINRA and I am not an employee or associated person of a member firm of any exchange or of a member firm of FINRA. I will promptly notify You if I become so employed or associated. To the extent that I have not already disclosed to You the following, I will notify You in writing if I, My spouse or immediate family member living in My household becomes a director, 10% beneficial shareholder, or an affiliate of a publicly traded company. If an entity, I am duly formed, validly existing and in good standing in My state of organization, have full power and authority to open and/or have a brokerage account carried by COR, which is subject to the terms of this Agreement, to abide by and fulfill My obligations under this Agreement, and the persons authorized on the account are fully authorized to act on My behalf. No person, except Me (or any person named in a separate agreement), has any interest in the account carried pursuant to this Agreement. I acknowledge that unless COR receives written objection from Me, under SEC Rule 14B-1(c), COR may provide My name, address, and security positions to requesting companies in which I hold securities.

 1.关于能力的表述。如果是个人，我根据我居住的国家/地区的法律享有法定年龄，并被授权拥有COR承担的经纪帐户，这受到本协议条款的约束，除非另有披露给您，否则我不是任何交易所或FINRA的雇员，我不是任何交易所或FINRA成员公司的成员公司的雇员或关联人。如果我受雇或关联，我会及时通知你。如果我还没有向您透露以下内容，我将以书面形式通知您，如果我，我的配偶或住在我家中的直系亲属成为董事，10％受益股东或上市公司的附属公司。如果一个实体，我已正式成立，在我的组织状态中有效存在并且信誉良好，则拥有完全的权力和权力，可以开立和/或拥有由COR承担的经纪账户，该账户受本协议条款的约束，遵守并履行本协议项下的义务，并且授权该帐户的人员有权代表我行事。除Me（或单独协议中指定的任何人）外，任何人均不对根据本协议承运的账户拥有任何权益。我承认，除非COR收到我的书面反对意见，根据美国证券交易委员会规则第14B-1（c）条，COR可以向我持有证券的请求公司提供我的姓名，地址和担保头寸。

1. **Authorization.** I appoint You as my agent for the purpose of carrying out My directions to You in accordance with the Terms and Conditions of My Agreement with You for My account and risk with respect to the purchase or sale of securities. To carry out Your duties, You are authorized to open or close brokerage accounts, place and withdraw orders and take such other steps as are reasonable to carry out My directions. Unless I give You discretion by written authorization, all transactions will be done only on My order or the order of My authorized delegate except as described in Section 8.

 2.Authorization。 我指定您作为我的代理人，以便根据我与您的协议的条款和条件对我的指示执行我的指示以及购买或出售证券的风险。 为履行您的职责，您被授权开立或关闭经纪账户，下达和撤销订单，并采取合理的其他步骤来执行我的指示。 除非我通过书面授权酌情决定，否则所有交易将仅在我的订单或我的授权代表的订单中完成，除非第8节中所述。

1. **Role and Responsibility of Clearing Broker.** I understand that COR carries My account(s) as clearing broker pursuant to a carrying agreement, also referred to as a clearing agreement, between My Introducing Broker Dealer and COR, and that COR will clear all transactions under this Agreement pursuant to that carrying or clearing agreement. If My account has been introduced to COR and is carried by COR acting solely as a “clearing broker,” I agree that COR is only responsible for the execution, clearing and bookkeeping of transactions made and is not otherwise responsible for the conduct of My Introducing Broker Dealer. I further understand that transactions may be executed by other broker-dealers, including My Introducing Broker Dealer as principal. I understand that COR provides no investment advice in connection with this account nor does COR give advice or offer any opinion with respect to the suitability of any transaction, security or order. Until receipt from Me of written notice to the contrary, COR may accept from My Introducing Broker Dealer without inquiry or investigation, (i) orders for the purchase or sale of securities and other property on margin, if I have elected to have a margin account, or otherwise, and (ii) any other instructions concerning said accounts. COR shall look solely to My Introducing Broker Dealer unless otherwise directed by My Introducing Broker Dealer, and not to Me with respect to any such orders or instructions; except that I understand that COR will deliver confirmations, statements, and all written or other notices, including margin maintenance calls if applicable, with respect to My account directly to Me with copies to My Introducing Broker Dealer, and that COR will look directly to Me or My Introducing Broker Dealer for delivery of margin, payment, or securities. I agree to hold COR harmless from and against any losses, costs or expenses arising in connection with the delivery or receipt of any such communication(s), provided COR has acted in accordance with the above. The foregoing shall be effective as to My account until written notice to the contrary is received from Me by COR or My Introducing Broker Dealer. You will respond to inquiries I may make concerning My brokerage account and if any inquiry is in the form of a complaint regarding My Introducing Broker Dealer, COR will be responsible for (i) promptly notifying My Introducing Broker Dealer about the complaint; (ii) providing Me with an acknowledgement that COR has done this; and (iii) providing a copy of My complaint to My Introducing Broker Dealer’s designated examining authority.

 3.清算经纪人的角色和责任。我了解COR根据我的介绍经纪人经销商和COR之间的承运协议（也称为清算协议）将我的账户作为清算经纪人承运，并且COR将根据该协议清算本协议项下的所有交易或清算协议。如果我的账户已被引入COR并由COR作为“清算经纪人”承担，我同意COR仅对交易的执行，清算和簿记负责，并且不对我的介绍的行为负责。经纪人经销商。我进一步了解交易可能由其他经纪自营商执行，包括我的介绍经纪人经销商作为委托人。我了解COR并未提供与此帐户相关的投资建议，COR也不会就任何交易，安全或订单的适用性提供建议或提供任何意见。在收到我的书面通知之前，COR可以不经询问或调查从我的介绍经纪人经销商那里接受，（i）如果我选择有保证金账户，可以通过保证金购买或出售证券和其他财产的订单或（ii）与该账户有关的任何其他指示。除非My Introducing Broker经销商另有指示，否则COR应仅向My Introducing Broker经销商查询，而不是就任何此类订单或指示向我提供;除了我理解COR将直接向我的账户提交确认书，声明以及所有书面或其他通知（包括保证金维护电话，如果适用），并将副本发送给我的介绍经纪人经销商，并且COR将直接查看我或我的介绍经纪人经销商提供保证金，付款或证券。如果COR按照上述规定行事，我同意对因交付或接收任何此类通信而产生的任何损失，成本或费用保持COR无害。上述内容对我的账户有效，直至COR或我的介绍经纪人经销商收到我的相反书面通知。您将回复我可能就我的经纪账户进行的查询，如果有任何关于我的介绍经纪人经销商的投诉，COR将负责（i）及时通知我的介绍经纪人经销商有关投诉; （ii）向我提供COR已经做到这一点的确认; （iii）向我的介绍经纪交易商指定的审查机构提供我的投诉副本。

1. **Effect of Reports and Statements.** I agree that reports of execution of orders and statements of My account shall be conclusive if not objected to within ten (10) days after transmittal to Me by mail or otherwise. Such objection may be oral or in writing, but any oral objection must be immediately confirmed in writing.

 4.报告和陈述的影响。 我同意，如果在通过邮件或其他方式传送给我之后的十（10）天内没有提出异议，我的帐户执行订单和声明的报告将是最终的。 此类异议可以是口头或书面形式，但任何口头异议必须立即以书面形式予以确认。

1. **Important Information About Procedures for Opening and/or Maintaining an 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 Me: When I open or maintain an account carried by COR, You will ask for My name, address, date of birth and other information that will allow You to identify Me. You may also ask to see My driver’s license or other identifying documents and subsequently make copies for the records.

 5.关于开立和/或维护账户的程序的重要信息。 为了帮助政府打击资助恐怖主义和洗钱活动，联邦法律要求所有金融机构获取，验证和记录识别每个开户人员的信息。 这对我意味着什么：当我打开或维护COR所携带的帐户时，您将询问我的姓名，地址，出生日期以及其他可以让您识别我的信息。 您也可以要求查看我的驾驶执照或其他身份证明文件，然后复制记录。

1. **SIPC and Other Insurance Coverage.** I understand that COR is a member of the Securities Investor Protection Corporation (SIPC), which provides protection for accounts up to $500,000 (including $250,000 for claims of cash) per client as defined by SIPC rules. An explanatory brochure is available upon request or at [www.sipc.org](http://www.sipc.org/) or via telephone at (202) 371-8300. I understand that COR has acquired an additional $24.5 million coverage through a third party insurance company. This brings the total protection to $25 million with a limitation of $1 million on claims for cash balances for each client (as defined by SIPC rules). I understand that such coverage does not include transactions or trading losses or declines in the value of securities.

 6.SIPC和其他保险范围。 据我所知，COR是证券投资者保护公司（SIPC）的成员，该公司为SIPC规则定义的每个客户提供高达500,000美元（包括250,000美元现金索赔）的账户保护。 可根据要求或在www.sipc.org或致电(202)371-8300获取解释性手册。 据我所知，COR通过第三方保险公司获得了额外的2450万美元保险。 这使得总保护额达到2500万美元，每个客户的现金余额索赔限额为100万美元（由SIPC规则定义）。 我理解这种保险不包括交易或交易损失或证券价值的下降。

1. **Telephone Recordings.** I understand and agree that any telephone conversation with You will or may be recorded for accuracy and I consent to such recording.

 7.电话录音。 我理解并同意，与您的任何电话交谈都将被记录或准确记录，我同意进行此类录音。

1. **Oral Authorization.** I agree that You shall be entitled to act upon any oral instructions given by Me so long as You reasonably believe such instruction was actually given by Me.

 8.口头授权。 我同意，只要您有理由相信我实际给出了此类指示，您就有权按照我给出的任何口头指示行事。

1. **Payment of Indebtedness.** In the event I become indebted to You in the course of operation of this account, I agree that I will repay such indebtedness upon demand. I agree that if after demand I fail to pay the indebtedness, You may close My account and liquidate any assets in My account at Your discretion in an amount sufficient to pay My indebtedness. As security for any and all liabilities arising in favor of You, I pledge to COR a security interest in all property held by COR in any account maintained by COR for Me individually, jointly or in the name of another person or entity. COR is hereby authorized to make whatever disposition of pledged property it may deem appropriate to realize the security afforded by this provision, and I will remain liable for any deficiency. I further agree that COR shall be entitled to exercise the rights and remedies, with respect to the pledged property, generally afforded a secured party under the Uniform Commercial Code. The reasonable costs of collection of any debit balance and any unpaid deficiency in My accounts, including attorney’s fees incurred by You shall be reimbursed by Me to You.

 9.偿还债务。如果我在这个账户的运作过程中欠你的话，我同意我会按要求偿还这种债务。我同意，如果在要求之后我未能支付债务，您可以自行决定关闭我的账户并清算我账户中的任何资产，金额足以支付我的债务。作为对您有利的任何和所有责任的担保，我向COR承诺COR在COR为我个人，共同或以他人或实体的名义维护的任何账户中持有的所有财产的担保权益。特此授权COR对其认为适当的质押财产进行任何处置以实现本规定所提供的担保，我将对任何不足之处承担责任。我进一步同意，COR有权行使与质押财产有关的权利和补救措施，通常根据“统一商法典”为担保方提供。收取任何借方余额的合理费用以及我账户中任何未支付的欠款，包括您支付的律师费，均由我向您报销。

1. **Sell Orders; Deliveries and Settlements.** Unless otherwise specifically designated, any order directing the sale of Property shall be deemed to be a “long” sale, and in connection with any such order, I represent that I am the owner of the property subject of such order and agree to deliver the property to You in negotiable form on or before the settlement date. In the event that I fail to deliver the property to You by the close of business on the settlement date, You are authorized, in your discretion and without notice to Me, to (i) delay settlement, (ii) purchase comparable property to cover My position, or (iii) cancel the transaction. You may also charge any loss (including Interest), commission and fees to My account.

 10.Sell Orders; 交货和结算。 除非另有特别指定，否则任何指示出售物业的命令均应视为“长期”销售，并且就任何此类订单而言，我声明我是该订单的财产所有者并同意交付 在结算日或之前以可转让的形式向您出示财产。 如果我未能在结算日结束时将财产交给您，则您有权自行决定并且不通知我，（i）延迟结算，（ii）购买可比财产以涵盖 我的立场，或（iii）取消交易。 您还可以向我的帐户收取任何损失（包括利息），佣金和费用。

1. **Buy Orders; Settlements.** When I have directed that property be purchased, I agree to provide sufficient collected funds to cover such purchase on or before the settlement date. In the event that I fail to provide sufficient funds, You may, at your option and without notice to Me, (i) charge a reasonable rate of interest, (ii) liquidate the property subject of the buy order, or (iii) sell other property owned by Me and held in any account. You may also charge any consequential loss to My account.

 11.购买订单;住区。 当我指示购买房产时，我同意在结算日期或之前提供足够的资金来支付此类购买。 如果我未能提供足够的资金，您可以根据您的选择而不通知我，（i）收取合理的利率，（ii）清算买单的财产标的，或（iii）卖出 我拥有并在任何账户中持有的其他财产。 您还可以向我的帐户收取任何后果性损失。

1. **Distributions.** In the event that I sell a security prior to its ex-dividend/distribution date, and I receive the related cash/stock dividend or distribution in error, I direct You on My behalf to pay such dividend/distribution to the entitled purchaser of the securities I sold, and I guarantee to promptly reimburse You for, or deliver to You, said dividend or distribution.

12.Distributions。 如果我在除息日/分配日之前出售证券，并且我收到相关的现金/股票股息或错误分配，我会指示您代表我支付此类股息/分配给有权购买者。 我出售的证券，我保证及时偿还您的股息或分配给您，或交付给您。

1. **Restrictions on Trading.** I understand that You may, in Your discretion, prohibit or restrict the trading of securities, or the substitution of securities, in any of My accounts. I understand that You may execute all orders by Me on any exchange or market, unless I specifically instruct You to the contrary.

 13.交易限制。 我了解您可以自行决定禁止或限制我的任何账户中的证券交易或证券替代。 我理解您可以在任何交易所或市场上执行我的所有订单，除非我特别指示您相反。

1. **Governing and Applicable Law.** This Agreement and all transactions made in My account shall be governed by the laws of the State of New York, (regardless of the choice of law rules thereof) except to the extent governed by federal securities law, the Federal Arbitration Act, and to the constitution, rules, regulations, customs and usage of the exchanges or market (and its clearing house) where executed.

 14.管理和适用法律。 本协议和我账户中的所有交易均受纽约州法律管辖（不论其法律规则的选择），但受联邦证券法，联邦仲裁法和 执行时交易所或市场（及其结算所）的章程，规则，规定，习惯和用法。

1. **Ratification; Sub-Brokers and Agents; Extraordinary Events; Indemnification.** You may employ sub-brokers or other agents in connection with the execution of any order or the consummation of any other transaction hereunder, and You shall be responsible only for reasonable care in their selection. I understand that You shall not be liable for loss caused directly or indirectly by government restrictions, exchange or market rulings, suspension of trading, war, strikes, natural disasters or any other conditions or causes beyond Your control or anticipation, including, but not limited to, delays in the transmission of orders due to breakdown or failure of transmission or communication facilities. I agree to indemnify and hold You harmless from any loss, damage or liability arising out of any transaction in which You act, directly or indirectly, as My agent, absent any willful or grossly negligent conduct by You.

 15. 批准；次级经纪人和代理人；非常事件；赔偿。您可以雇用子经纪人或其他代理人执行任何订单或完成本协议下的任何其他交易，您只应对其选择中的合理谨慎负责。 我理解您不对因政府限制，交换或市场裁决，暂停交易，战争，罢工，自然灾害或任何其他超出您控制或预期的条件或原因而直接或间接造成的损失承担责任，包括但不限于 由于故障或传输或通信设施故障导致的订单传输延迟。 我同意赔偿并使您免于因您作为我的代理人而直接或间接行事的任何交易所造成的任何损失，损害或责任，且不存在您的任何故意或严重疏忽行为。

1. **Mutual Fund Transactions.** In the event that I purchase or hold a mutual fund, I agree to read and understand the terms of its prospectus. I understand that certain mutual funds reserve the right to change their purchasing, switching or redemption procedures and/or suspend or postpone redemptions under certain market conditions. I further understand that any mutual fund order entered with You is placed by You on a best efforts basis as prescribed and recognized by the individual fund, and that You are not responsible for unexecuted orders due to the failure of any communication system. I agree to be fully responsible for the information contained within the mutual fund prospectus and to hold You harmless for any deficiencies contained therein. I authorize You to act as My agent in the purchase and redemption of fund shares.

 16共同基金交易。 如果我购买或持有共同基金，我同意阅读并理解其招股说明书的条款。 我了解某些共同基金保留在某些市场条件下更改其购买，转换或赎回程序和/或暂停或推迟赎回的权利。 我进一步理解，任何与您签订的共同基金订单均由您根据个人基金的规定和认可尽力安排，并且由于任何通信系统的失败，您不对未执行的订单负责。 我同意对共同基金招股说明书中包含的信息承担全部责任，并保证您对其中包含的任何缺陷无害。 我授权您在购买和赎回基金份额时担任我的代理人。

1. **Joint Account Authorization.** In consideration of Your carrying a joint account for the persons identified as the account holders, we jointly and severally agree to be fully and completely responsible and liable for this account and to pay on demand any balance due. Each of us, or any person authorized to act on behalf of the account under a separate agreement, has full power and authority to make purchases and sales, withdraw funds and securities from, or to do anything else with reference to the account. You are authorized and directed to act upon instructions received from any of us. Suitability information provided by us reflects the combined interests of all joint owners. We understand that tax reporting information is processed using the social security number of the person first named in the registration. Each of us agrees to hold You and Your employees and agents harmless from and indemnify them against any losses, causes of action, damages and expenses (including attorney’s fees) arising from or as the result of You, Your employees or agents following the instructions of any of us. COR in its sole discretion may at any time suspend all activity in the joint account pending instructions from a court of competent jurisdiction or require that instructions pertaining to the joint account or the property therein be in writing, signed by all of us. You may recover from the account or from any of us such costs as You may incur, including reasonable attorney’s fees, as the result of any dispute among us relating to or arising from the account. Upon any event that causes a change in the ownership of the joint account (divorce, death, assignment, etc.), all remaining accountholders or survivors shall immediately notify You in writing. You may take such actions in the account as You deem advisable to protect against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of the decedent or departing accountholder shall be liable together with each of the remaining or surviving accountholders, jointly and severally, to You for any net debit balance or loss in the account in any way resulting from any transactions initiated prior to notification to You or incurred in the liquidation of the account or the adjustment of the interests of the respective parties. Notwithstanding the governing law provisions of this Agreement, the legal ownership of our accounts shall be governed by the internal laws of the state of residence.

 联名账户授权。考虑到您为被确认为账户持有人的人员持有联名账户，我们共同和个别地同意对该账户负全部责任和义务，并按要求支付任何应付余额。我们每个人或根据单独协议授权代表账户行事的任何人都有充分的权力和权力，可以参考账户进行购买和销售，从中提取资金和证券，或做任何其他事情。您被授权并被指示根据我们任何人的指示行事。我们提供的适用性信息反映了所有共同所有者的综合利益。我们了解税务报告信息是使用首次在注册中指定的人的社会安全号码处理的。我们每个人都同意让您和您的员工和代理人免受损害，并且免于因您，您的员工或代理人遵照以下指示而产生的任何损失，诉讼因由，损害赔偿和费用（包括律师费）。我们任何人COR可自行决定在任何时候暂停联合账户中的所有活动，等待有管辖权的法院的指示或要求有关联合账户或其中财产的指示采用书面形式，由我们所有人签署。您可以从账户或我们任何一方收回您可能产生的费用，包括合理的律师费，因为我们之间有关账户的任何争议或由此产生的任何争议。如果任何导致联合账户所有权发生变更的事件（离婚，死亡，转让等），所有剩余的账户持有人或幸存者应立即以书面形式通知您。您可以在您认为可行的帐户中采取此类行动，以防止任何现有或未来法律或其他方面的任何税务，责任，处罚或损失。在向您通知之前发生的任何交易中，由于任何交易产生的任何净借方余额或账户损失，死者或离任账户持有人的财产应与每个剩余或现存的账户持有人共同和各自共同承担责任。或者在清算账户或调整各方利益时发生的。尽管本协议有管辖法律规定，但我们账户的合法所有权应受居住国内部法律管辖。

1. **Liens.** I further agree, jointly and severally if this is a joint account, that all property including cash or securities You may at any time be holding or carrying for Me shall be subject to a lien in Your favor for the discharge of obligations of the account to You. Such lien is to be in addition to and not in substitution of the rights and remedies You otherwise would have.

 18. 留置。我进一步同意，如果这是一个联合账户，所有财产，包括您可以随时持有或携带我的现金或证券，将受到对您有利的留置权，以履行账户的义务。 您。 此类留置权是对您本来可以拥有的权利和补救措施的补充而非替代。

1. **Definitions of the Word “Property.”** For all purposes of this Agreement, the word “Property” means of all kinds, monies and all contracts, investments and options relating thereto, whether for present or future delivery, and all distributions, proceeds, products and accessions of all such property. This includes all such property held, maintained or carried by You in any manner for Me.

 19.“财产”一词的定义。就本协议的所有目的而言，“财产”一词是指各种类别，资金和所有合同，投资和与之相关的选择，无论是现在还是将来交付，以及所有分配，收益 ，所有这些财产的产品和加入。 这包括您以任何方式为我持有，维护或携带的所有此类财产。

1. **Effect of Attachment or Sequestration of Accounts.** You shall not be liable for refusing to obey any orders given by or for Me with respect to any account(s) that has or have been subject to an attachment or sequestration in any legal proceeding against Me, and You shall be under no obligation to contest the validity of any such attachment or sequestration.

20.附加或扣押账户的影响。 对于在任何针对我的法律诉讼中已经或曾经受到附加或扣押的账户，您不应对拒绝服从或由我发出的任何命令承担责任，并且您没有义务 对任何此类附件或扣押的有效性提出质疑。

1. **Event of Death.** It is further agreed that in the event of My death or the death of one of the joint account holders, the representative of My estate or the survivor or survivors shall immediately give You written notice thereof, and You may, before or after receiving such notice, take such proceedings, require such papers and inheritance or estate tax waivers, retain such portion of and/or restrict transactions in the account as You may deem advisable to protect You against any tax, liability, penalty or loss under any present or future laws or otherwise. Notwithstanding the above, in the event of My death or the death of one of the joint Account Holders, all open orders shall be canceled, but You shall not be responsible for any action taken on such orders prior to the actual receipt of notice of death. Further, You may in your discretion close out any or all of My accounts without awaiting the appointment of a personal representative for My estate and without demand upon or notice to any such personal representative. The estate of any of the account holders who shall have died shall be liable and each survivor shall continue liable, jointly and severally, to You 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 You 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. Such notice shall not affect Your rights under this Agreement to take any action that You could have taken if I had not died.

 21.死亡事件进一步同意，如果我的死亡或其中一名联名账户持有人死亡，我的财产代表或幸存者或幸存者应立即向您发出书面通知，并且您可以在收到此类通知之前或之后，采取此类诉讼，要求此类文件和继承或遗产税免除，保留此类部分和/或限制帐户中的交易，因为您认为可以保护您免受任何现有或未来法律规定的任何税务，责任，处罚或损失或者其他。尽管如此，如果我的死亡或其中一个联名账户持有人死亡，所有未结订单都将被取消，但您不应对在实际收到死亡通知之前对此类订单采取的任何行动负责。此外，您可以自行决定关闭我的任何或所有账户，而无需等待我的遗产的个人代表的任命，也无需要求或通知任何此类个人代表。任何已经死亡的账户持有人的财产应承担责任，并且每个幸存者应继续对您的任何净借方余额或所述账户中的任何净借方余额或损失承担连带责任。您收到死者死亡的书面通知或在清算账户或调整各方利益时发生的书面通知。此类通知不得影响您根据本协议采取的任何行动，如果我没有去世，您可以采取的行动。

1. **Tax Reporting.** The proceeds of sales transactions and dividends paid will be reported to the Internal Revenue Service in accordance with applicable law.

 22.税收报告。 销售交易和已支付股息的收益将根据适用法律向国家税务局报告。

1. **Information Accuracy.** I (a) certify that the information and representations contained in this Agreement and any other document or information that has been or will be furnished to You in connection with My account(s) is complete, true and correct, and acknowledge that knowingly giving false information for the purpose of inducing You to extend credit is a federal crime, (b) authorize You to contact any individual or firm noted herein or on the documents referred to in subsection (a) of this Section and any other normal sources of debit or credit information, (c) authorize anyone so contacted to furnish such information to You as You may request, and (d) agree that this Agreement and any other document or information I furnish in connection with My account is Your property, as the case may be. I shall promptly advise You of any changes to the information in such agreements, documents, or information. You may retain this Agreement and all other such documents or information and their respective records at Your sole discretion, whether or not credit is extended.

 23.信息准确性。我（a）证明本协议中包含的信息和陈述以及已经或将要向您提供的与我的帐户相关的任何其他文件或信息是完整，真实和正确的，并承认故意提供虚假诱导您延长信用额度的信息属于联邦犯罪，（b）授权您联系此处所述的任何个人或公司或本节（a）小节中提及的文件以及任何其他正常的借记来源或信用信息，（c）授权任何如此联系的人根据您的要求向您提供此类信息，并且（d）同意本协议以及我提供的与我的帐户相关的任何其他文件或信息是您的财产，视具体情况而定是。我会及时通知您有关此类协议，文件或信息中信息的任何变更。无论信贷是否延长，您都可以自行决定保留本协议和所有其他此类文件或信息及其各自的记录。

1. **Credit Information and Investigation.** I authorize You to obtain reports and provide information toothers concerning My creditworthiness and business conduct. Upon My request, You agree to provide Me a copy of any report so obtained.

 24.信用和调查。 我授权您获取报告并向其他人提供有关我的信誉和商业行为的信息。 根据我的要求，您同意向我提供所获得的任何报告的副本。

1. **Equity Orders and Payment for Order Flow.** Securities and Exchange Commission rules require all registered broker-dealers to disclose their policies regarding any “payment for order flow” arrangement in connection with the routing of customer orders. “Payment for order flow” includes, among other things, any monetary payment, service, property, or other benefit that results in remuneration, compensation, or consideration to a broker or dealer from any broker or dealer in return for directing orders. You transmit customer orders for execution to various exchanges or market centers based on a number of factors. These include: size of order, trading characteristics of the security, favorable execution prices (including the opportunity for price improvement) access toreliable market data, availability of efficient automated transaction processing and reduced execution costs through priceconcessions from the market centers. Certain of the market centers may execute orders at prices superior to the publicly quoted market in accordance with their rules or practices. While a customer may specify that an order be directed to a particular market center for execution, the order- routing policies, taking into consideration all of the factors listed above, are designed toresult in favorable transaction processing for customers. The nature and source of any payments and /or credits received by You in connection with any specific transactions will be furnished upon written request.

25.订单流的平等订单和付款。证券交易委员会规则要求所有注册经纪自营商披露与客户订单路由相关的任何“订单流量支付”安排的政策。 “订单流程付款”包括（其中包括）任何货币支付，服务，财产或其他利益，其导致经纪人或交易商向经纪人或交易商提供报酬，补偿或代价，以换取指示。您可以根据多种因素将客户订单传输到各个交易所或市场中心。这些包括：订单的大小，证券的交易特征，有利的执行价格（包括价格改善的机会）访问可靠的市场数据，有效的自动交易处理的可用性以及通过市场中心的价格优惠降低执行成本。某些市场中心可以根据其规则或惯例以高于公开报价市场的价格执行订单。虽然客户可以指定将订单指向特定市场中心以供执行，但是考虑到上面列出的所有因素，订单路由策略被设计成为客户提供有利的交易处理。您收到的与任何特定交易有关的任何付款和/或信用的性质和来源将根据书面请求提供。

1. **Free Credit Balances.** To the extent that I have elected to participate in the COR Insured Deposit (DLD) program, I authorize You to invest the free credit balances in My account. I authorize You, without further notice, to redeem Myfundsfrom the DLD Program to the extent necessary to satisfy any debits arising in any of My accounts. I understand that I have the option of liquidating the balance of my DLD Program funds and either keeping them or returning the proceeds to My account. I have chosen this option in full understanding of the alternatives available to Me as well as the cost, benefits and risks of this selection and the alternatives.

 26.免费信用余额。 如果我选择参加COR保险存款（DLD）计划，我授权您在我的账户中投资免费信用余额。 我授权您在不另行通知的情况下，将Myfunds从DLD程序中赎回到必要的范围内，以满足我的任何账户中出现的任何借方。 我知道我可以选择清算我的DLD计划资金的余额，并保留它们或将收益返还给我的账户。 我已经选择了这个选项，充分了解了我可以使用的替代方案，以及这种选择和替代方案的成本，收益和风险。

1. **Fees and Charges.** I understand that there are charges for commissions and fees for executing buyand sell orders and for other services provided under this Agreement. I agree to pay such commissions and fees at the then prevailing rate. I acknowledge that the prevailing rate of commissions and fees may change and that change may occur without notice. I agree to be bound by such changes. I specifically agree to pay a reasonable rate of interest on the principal amount of any debit balance carried with respect tothe account. Interest due on the account is payable on demand. In the case of any stock borrow I request, I understand and agree that COR may charge Me borrow rates that it determines in its sole discretion and which COR will disclose upon request to My Introducing Broker Dealer. I also agree to pay such expenses incurred by You in connection with collection of any unpaid balance due on My accounts, including, but not limited to, attorney’s fees allowed by law.

 27.费用和收费。 我理解，执行买卖订单和本协议下提供的其他服务需要收取佣金和费用。 我同意按照现行费率支付这些佣金和费用。 我承认现行的佣金和费用率可能会发生变化，而且可能会发生变更，恕不另行通知。 我同意受这些变化的约束。 我特别同意就账户的任何借方余额的本金金额支付合理的利率。 应付账款的利息按需支付。 如果我要求任何股票借款，我理解并同意COR可以向我收取其自行决定的借款利率以及哪些COR将根据要求向我的介绍经纪人交易商披露。 我还同意支付您因收取我的账户应付的任何未付余额而产生的费用，包括但不限于法律允许的律师费。

1. **Prohibition on Freeriding.** In a cash account, a customer must pay for the purchase of a security before selling it. If a customer buys and sells a security before paying for it, the customer is engaging in an activity that is prohibited by federal regulations and which is called freeriding. Accordingly, I understand and agree that if I purchase securities in a cash account and sell them before payment is received by COR, COR will place that account on restricted status for a period of 90 calendar days following the trade date for a first offense, 180 days for a second offense, and 1 year for a third offense, or place other restrictions as required or permitted by law or regulation. During any period of restriction, unless My cash account contains funds in advance of the trade sufficient to pay for any new purchase in full, I agree that I will not be permitted to purchase or sell any new securities in that account. I agree that COR will cancel or remove any trades from My cash account that are made in violation of these or any other legal or regulatory prohibitions on freeriding. COR and I agree that nothing stated in this section constitutes a modification of any laws or regulations to which COR and I are subject.

 28.禁止自由骑行。在现金账户中，客户必须在出售之前支付购买证券的费用。如果客户在付款之前购买并出售证券，则客户正在参与联邦法规禁止的活动，称为自由骑行。因此，我理解并同意，如果我在现金账户中购买证券并在COR收到付款之前将其出售，COR将在交易日期后的90个日历日内将该账户置于受限状态，180第二次犯罪的日期，第三次犯罪的1年，或法律或法规要求或允许的其他限制。在任何限制期内，除非我的现金账户在交易之前包含足以支付全部新购买的资金，否则我同意不会在该账户中购买或出售任何新证券。我同意COR将取消或删除我的现金账户中违反这些或任何其他法律或监管禁令的交易。 COR和我同意本节中的任何内容均不构成对COR和我所适用的任何法律或法规的修改。

#### Arbitration.

* 1. **The following general provisions apply to all arbitrations pursuant to this section:**
		1. **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.**
		2. **Arbitration awards are generally final and binding; a party’s ability to have a court reverse or modify an arbitration award is very limited.**
		3. **Pre-arbitration discovery is generally more limited than and different from court proceedings. The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.**
		4. **The arbitration award is not required to include factual findings or legal reasoning and any party’s right to appeal or seek modification of rulings of the arbitrators is strictly limited. The arbitrators do not have to explain the reason(s) for their award.**
		5. **The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.**
		6. **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.**
		7. **The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.**
	2. **Any controversy or claim arising out of or relating to this Agreement shall be settled by FINRA arbitration procedures then in effect. I agree that any judgment upon an award rendered by arbitration may be entered in any court having proper jurisdiction.**
	3. **This Agreement to arbitrate constitutes a waiver of the right to seek a judicial forum unless such a waiver would be void under the federal securities laws.**
	4. **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 who has not opted out of the class with respect to any claims encompassed by the putative class action until:**
		1. **the class certification is denied; or**
		2. **the class is decertified; or**
		3. **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.**

* 1. **The venue for all arbitration proceedings arising out of or relating to this Agreement shall be Omaha, NE. By having an account subject to the terms of this Agreement, I acknowledge and accept Omaha as the arbitration hearing location.**
	2. **This Agreement to arbitrate does not entitle Me to obtain arbitration of claims that would be barred by the relevant statute of limitations if such claims were brought in a competent jurisdiction.**

**29.Arbitration。**

**a。以下一般规定适用于依据本节规定的所有仲裁：**

**i。本协议的所有当事方均放弃在法庭上起诉对方的权利，包括陪审团审判的权利，但提出索赔的仲裁论坛的规则除外。**

**ii。仲裁裁决通常是最终裁决并具有约束力;一方提出法院撤销或修改仲裁裁决的能力非常有限。**

**iii。预审仲裁的发现通常比法院程序更为有限。当事人获得文件，证人陈述和其他发现的能力在仲裁中通常比在法庭诉讼中更为有限。**

**iv。仲裁裁决不需要包括事实调查结果或法律推理，任何一方的上诉权或寻求修改仲裁员裁决的权利都受到严格限制。仲裁员无需解释其裁决的原因。**

**v。仲裁员小组通常包括少数与证券业有关联的仲裁员。**

**vi。某些仲裁论坛的规则可能会对提起仲裁请求施加时间限制。在某些情况下，不符合仲裁条件的索赔可以提起诉讼。**

**vii。提出索赔的仲裁论坛的规则及其任何修正案应纳入本协议。**

**b。由本协议引起的或与本协议有关的任何争议或索赔应由FINRA现行的仲裁程序解决。我同意对仲裁裁决作出的任何判决可以在具有适当管辖权的任何法院进行。**

**c。本仲裁协议构成放弃寻求司法论坛的权利，除非根据联邦证券法，此类弃权将无效。**

**d。任何人不得将推定或认证的集体诉讼提交仲裁，也不得寻求对在法庭上提出假定集体诉讼的任何人强制执行任何争议前仲裁协议;或者谁是假定班级的成员，他们在推定集体诉讼所涵盖的任何诉讼请求之前没有选择退出本集团，直至：**

**i。课程认证被拒绝;要么**

**ii。该课程被取消认证;要么**

**iii。法院将客户排除在课堂之外。**

**除非在此声明的范围内，否则强制执行仲裁协议的宽容不构成对本协议下任何权利的放弃。**

**e。由本协议引起或与本协议有关的所有仲裁程序的地点应为内布拉斯加州奥马哈。如果账户受本协议条款的约束，我承认并接受奥马哈作为仲裁听证地点。**

**f。如果此类索赔是在有管辖权的司法管辖区提起的，则本仲裁协议并不使我有权获得相关诉讼时效禁止的索赔仲裁。**

1. **Notice.** All communications, including margin calls, may be sent to Me at the mailing address for the account or E-mail address that I have given to You, to either E-mail address in the case of joint accounts where each account holder has given an E-mail address( notice to both E-mail addresses is not required) or at such other address as I may hereafter give You in writing or by E-mail at least ten (10) days prior to delivery, and all communications so sent, whether in writing or otherwise, shall be deemed given to me personally, whether actually received or not.

30.通知。 所有通讯，包括保证金通知，都可以通过我给你的账户或电子邮件地址的邮寄地址发送给我，如果是每个账户持有人给出的联合账户，则可以发送到电子邮件地址。 电子邮件地址（不需要通知电子邮件地址）或在此之后的其他地址，我可能会在交付前至少十（10）天以书面形式或通过电子邮件向您发送，并且所有通信都已发送 无论是以书面形式还是以其他方式，无论是否实际收到，均视为个人。

1. **Headings.** The heading of each provision hereof is for descriptive purposes only and shall not be (i) deemed to modify or qualify any of the rights or obligations set forth herein or (ii) used to construe or interpret any of the provisions hereunder.

 31标题。 本协议各项条款的标题仅用于描述目的，不得（i）视为修改或限定本文所述的任何权利或义务，或（ii）用于解释或解释本协议下的任何条款。

1. **No Waiver; Cumulative Nature of Rights and Remedies.** Your failure to insist at any time upon strict compliance with any term contained in this Agreement, or any delay or failure on Your part to exercise any power or right given to You in this Agreement, or a continued course of such conduct on Your part, shall at no time operate as a waiver of such power or right, nor shall any single or partial exercise preclude any other further exercise. All rights and remedies given to You in this Agreement are cumulative and not exclusive of any other rights or remedies to which You are entitled.

 32.不放弃；权利和补救措施的累积性质。 您未能在严格遵守本协议中包含的任何条款的情况下随时坚持，或者您在本协议中行使任何权力或权利的任何延迟或失败，或您本人的此类行为的持续过程， 在任何时候都不得作为对这种权力或权利的放弃，任何单项或部分行动也不得妨碍任何其他进一步的行使。 本协议中给予您的所有权利和补救措施是累积性的，并不排除您有权获得的任何其他权利或补救措施。

1. **Miscellaneous Provisions.** The following provisions shall also govern this Agreement:
	1. This Agreement and all documents incorporated by reference are governed by the laws of the State of New York.
	2. I hereby ratify and confirm all transactions heretofore made and entered into with You.
	3. This Agreement shall bind My heirs, assigns, executors, successors, conservators and administrators.
	4. If any provision of this Agreement shall be determined to be invalid, the remainder hereof shall remain in full force and effect.
	5. This Agreement may be terminated by either Me or You upon thirty (30) days written notice. I will remain liable to You for any charges due, whether arising before or after termination.
	6. No provision of this Agreement may be altered, changed or revised except by a written instrument signed by Me and COR.
	7. I will notify You if any representation herein is or becomes materially inaccurate.

33.其他规定。 以下条款也适用于本协议：

a。本协议和所有通过引用并入的文件均受纽约州法律管辖。

b。我在此批准并确认迄今为止与您签订的所有交易。

c。本协议约束我的继承人，受让人，遗嘱执行人，继承人，保管人和管理人。

d。如果本协议的任何条款被确定为无效，则本协议的其余部分仍然完全有效。

e。本协议可由我或您在书面通知三十（30）天后终止。 无论是在终止之前还是之后产生的任何费用，我仍将对您负责。

f。除非由我和COR签署的书面文件，否则不得更改，更改或修改本协议的条款。

g。如果此处的任何陈述是或实质上不准确，我将通知您。

1. **Severability.** If any provisions or conditions of this Agreement become inconsistent with any present or future law, rule or regulation of any applicable government, regulatory or self-regulatory agency or body, or are deemed invalid or unenforceable by any court of competent jurisdiction, such provisions shall be deemed rescinded or modified, to the extent permitted by applicable law, to make this Agreement in compliance with such law, rule or regulation, or to be valid and enforceable, but in all other respects, this Agreement shall continue in full force or affect.

BY AGREEING TO OPEN AN ACCOUNT WITH COR AND/OR HAVE MY ACCOUNT CARRIED BY COR, I ACKNOWLEDGE THAT I HAVE RECEIVED, READ, UNDERSTAND AND AGREE TO THE TERMS SET FORTH IN THE FOREGOING AGREEMENT, AND THAT THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE AT SECTION 29 OF PAGE 3.

34.可分离性。 如果本协议的任何条款或条件与任何适用的政府，监管或自律机构或机构的任何现有或未来的法律，规则或法规不一致，或被任何有管辖权的法院视为无效或不可执行，则此类条款应 在适用法律允许的范围内被视为已撤销或修改，以使本协议符合此类法律，规则或法规，或有效且可执行，但在所有其他方面，本协议应继续完全有效或影响。

通过同意以COR开立账户和/或我的账户由COR承担，我承认我已收到，阅读，理解并同意上述协议中规定的条款，并且本协议包含PREDISPUTE仲裁条款 第3页第29节。

# COR Insured Deposit Program — Summary of Terms and Conditions

#### Program Summary

The COR Insured Deposit Program (“The Program”) provides a cash sweep capability for customers. Under The Program provided by COR Clearing LLC (“COR”, “The Firm”, “We”, or ”Us “) and selected by your Introducing Broker Dealer and administered by a third party selected by the Firm (“Program Administrator”), your uninvested cash balances in eligible accounts will be automatically deposited into an interest-bearing Federal Deposit Insurance Corporation (“FDIC”) insured deposit account at one or more of the banks or depository institutions participating in The Program, collectively called “Program Banks.”

计划摘要

COR保险存款计划（“计划”）为客户提供现金清算功能。 根据COR Clearing LLC（“COR”，“公司”，“我们”或“我们”）提供的程序，由您的介绍经纪人经销商选择并由公司选择的第三方管理（“程序管理员”） ，您在合格账户中的未投资现金余额将自动存入一个或多个参与该计划的银行或存款机构的有息联邦存款保险公司（“FDIC”）保险存款账户，统称为“计划银行”。”

Your uninvested cash balances are deposited with a network of Program Banks in a manner designed to provide you with a maximum deposit insurance potentially in excess of the current FDIC limits (The Firm’s current limits are available at www.corclearing.com). A separate account for the benefit of Program participants will be established at each of The Program Banks for deposit in The Program (the “Deposit Accounts”). Once your funds in a Deposit Account at any of the individual Program Banks reach 95% of the applicable FDIC insurance limit, any additional funds will be deposited at another Program Bank. The Deposit Accounts will be insured by the FDIC within certain applicable limits. FDIC insurance will not cover amounts over the applicable maximum insurance limit that you have on deposit with any particular Program Bank.

您未投资的现金余额存放在计划银行网络中，旨在为您提供可能超过当前FDIC限额的最高存款保险（公司的当前限额可在www.corclearing.com上获得）。 将在计划银行的每个计划银行设立一个单独的计划参与者账户，用于存入计划（“存款账户”）。 一旦您在任何一个单独的计划银行的存款账户中的资金达到适用的FDIC保险限额的95％，任何额外的资金将存入另一个计划银行。 存款账户将由FDIC在某些适用的限额内投保。 FDIC保险不包括您在任何特定计划银行存款时适用的最高保险限额。

All activity with respect to your accounts will appear on your periodic account statement, including the total of your opening and closing account balances in The Program and a breakdown of your bank deposit balance at each individual Program Bank at which you have deposits. If you maintain a separate account at a Program Bank outside of The Program, you are responsible for monitoring the total amount of deposits that you have with The Program Bank to determine the extent of deposit insurance coverage available to you. The total amount of FDIC insurance coverage may change at any time.

与您的帐户相关的所有活动都会显示在您的定期帐户对帐单中，包括您在此计划中的期初和期末帐户余额总额，以及您存入存款的每个单独计划银行的银行存款余额明细。 如果您在本计划之外的计划银行维持一个单独的账户，您有责任监控您与计划银行的存款总额，以确定您可以获得的存款保险范围。 FDIC保险的总额可能随时发生变化。

The Program is your default sweep option for available cash in your eligible accounts. By your participation in The Program, you acknowledge that you have received and carefully read these Terms and Conditions. If you have any questions about any of the provisions of these Terms and Conditions, please contact your Introducing Broker Dealer.

该计划是您符合条件的帐户中可用现金的默认清算选项。 通过参与本计划，您承认您已收到并仔细阅读这些条款和条件。 如果您对这些条款和条件的任何条款有任何疑问，请联系您的介绍经纪人经销商。

The Program should not be viewed as a long-term investment option. If you desire to maintain invested cash balances for other than a short-term period and/or are seeking the highest yields currently available in the market, please contact your Introducing Broker Dealer to discuss investment options that may be available outside of The Program to help maximize your return potential consistent with your investment objectives, risk tolerance and liquidity needs.

Please keep in mind that such outside investment options may not be FDIC insured and may not include the automatic sweep features included in The Program.

不应将该计划视为长期投资选择。 如果您希望在短期内维持投资现金余额和/或寻求市场上现有的最高收益率，请联系您的介绍经纪人经销商，讨论可能在该计划之外提供的投资选择 根据您的投资目标，风险承受能力和流动性需求，最大化您的回报潜力。

请注意，此类外部投资选项可能不是FDIC保险，也可能不包括本程序中包含的自动扫描功能。

As provided in your account agreement with your Introducing Broker Dealer and the Customer Agreement, The Firm is the carrier of your brokerage account as clearing broker pursuant to a clearing agreement with your Introducing Broker Dealer. As clearing broker, The Firm provides certain administrative services in connection with The Program. The services rendered by The Firm in connection with The Program are not intended to create a joint venture, partnership, or other form of business organization of any kind with any other party. The Firm shall not be responsible or liable for any acts or omissions of your Introducing Broker Dealer, any Program Bank, or their respective employees. The Firm provides no advice regarding The Program, nor does The Firm give advice or offer any opinion with respect to the suitability of any transaction or order in connection with your brokerage account. Neither your Introducing Broker Dealer nor any Program Bank is acting as the agent of The Firm. You agree that you will not hold The Firm, its affiliates, and its officers, directors, and agents liable in connection with any transactions related to The Program.

根据您与介绍经纪人经销商的帐户协议和客户协议的规定，本公司是您的经纪帐户的承运人，作为清算经纪人，根据与您的介绍经纪人经销商的清算协议。作为清算经纪人，本所提供与本计划相关的某些管理服务。本公司提供的与本程序有关的服务并非旨在与任何其他方建立任何形式的合资企业，合伙企业或其他形式的企业组织。对于介绍经纪人经纪人，任何计划银行或其各自员工的任何行为或疏忽，本所不承担任何责任或义务。本公司不提供有关本程序的建议，本公司也不对与您的经纪账户相关的任何交易或订单的适用性提供建议或提供任何意见。您的介绍经纪人经销商或任何计划银行都不是该公司的代理人。您同意，您不会持有本公司及其关联公司及其与本计划相关交易相关的高级职员，董事和代理人。

#### Differences Between COR Insured Deposit (DLD) Program and Holding Deposits in a Cash Account

The Program and cash balances are subject to differing risks and account protection. Cash balances are not bank accounts and not subject to FDIC insurance protection. The Program is covered by FDIC. Deposits in The Program equal to or less than the maximum FDIC deposit insurance limit are insured against the risk of a Program Bank’s failure.

COR保险存款（DLD）计划与现金账户存款之间的差异

计划和现金余额受到不同的风险和账户保护。 现金余额不是银行账户，不受FDIC保险的保护。 该计划由FDIC承担。 本计划中的存款等于或低于FDIC最高存款保险限额，可以承担计划银行失败的风险。

#### FDIC Coverage and Limitations

Upon deposit into The Program, your deposits are insured by the FDIC, an independent agency of the federal government backed with the full faith and credit of the U.S. Government, up to the current FDIC limit per depositor for each category of legal ownership. To provide potential additional coverage, The Program uses a network of Program Banks in a manner designed to provide you with a maximum deposit insurance limit in excess of the current FDIC limits per depositor for each category of legal ownership. If the amounts deposited in The Program exceed the maximum deposit insurance limit, the excess funds will be deposited at a Program Bank and not be insured by the FDIC. If you have or make deposits on your own with a Program Bank, neither COR nor your Introducing Broker Dealer will be aware of these deposits and they may not be insured.

FDIC覆盖范围和限制

存入本计划后，您的存款由联邦政府的独立机构FDIC投保，该机构得到美国政府的充分信任和信誉支持，最高可达每个合法所有权类别的每个存款人的FDIC限额。 为了提供潜在的额外保障，本计划使用计划银行网络，旨在为您提供超过每个合法所有权类别的每个存款人的当前FDIC限额的最高存款保险限额。 如果存入本计划的金额超过最高存款保险限额，超出的资金将存入计划银行，而不是由FDIC投保。 如果您自己拥有或通过计划银行存款，则COR和您的介绍经纪人经销商都不会知道这些存款，也可能无法投保。

Additional FDIC insurance coverage may also apply to certain categories of legal ownership. For additional information and any other questions about FDIC Deposit Insurance coverage, you may wish to seek advice from your own legal advisor. You may also obtain information by contacting the FDIC, Division of Supervision and Consumer Protection, by letter (550 17th Street, N.W., Washington, D.C. 20429), by phone (877-275-3342, 800-925-4618 (TDD)), by e- mail (dcainternet@fdic.gov), or by accessing the FDIC Web site at [www.fdic.gov.](http://www.fdic.gov/)

额外的FDIC保险范围也可能适用于某些类别的合法所有权。 有关FDIC存款保险的其他信息和任何其他问题，您可以寻求自己的法律顾问的建议。 您也可以通过电话（877-275-3342,800-925-4618（TDD））通过信函（550 17th Street，NW，Washington，DC 20429）联系FDIC，监管和消费者保护部门获取信息。 ，通过电子邮件（dcainternet@fdic.gov），或访问FDIC网站www.fdic.gov。

#### Your Responsibility

You must monitor and determine the best sweep option for you under The Program. You may elect not to participate in The Program and instead periodically invest cash balances directly into investment options that may be available outside of The Program to help maximize your return potential consistent with your investment objectives, risk tolerance and liquidity needs.

你的责任

您必须在“程序”下监视并确定最佳扫描选项。 您可以选择不参与本计划，而是定期将现金余额直接投入到本计划之外可能提供的投资选项中，以帮助您最大限度地提高与投资目标，风险承受能力和流动性需求相一致的回报潜力。

You are responsible for monitoring the total amount of all deposits you have at each Program Bank for purposes of calculating your FDIC insurance coverage. Activity with respect to your funds in The Program, including The Program Banks in which your funds are invested and the interest rate paid to you, will appear on your periodic brokerage account statement. If your total funds on deposit at any individual Program Bank exceed the maximum deposit insurance limit, the FDIC will not insure your funds in excess of the limit.

您有责任监控您在每个计划银行存入的所有存款总额，以计算您的FDIC保险范围。 有关您在本计划中的资金的活动，包括您的资金投资的计划银行和支付给您的利率，将显示在您的定期经纪账户对账单上。 如果您在任何单个计划银行存款的总资金超过最高存款保险限额，FDIC将不会保证您的资金超过限额。

#### Interest

The Program Banks will pay interest on funds in The Program at a variable rate established periodically by The Firm based on prevailing market, economic and other business conditions. The Firm may change the interest rate at our discretion without notice to you. The Firm may establish a schedule of rates to be applied to accounts based on, among other things, the total value of household assets in your brokerage accounts. The asset tiers and interest rates may be changed by The Firm from time-to-time. Current interest rate information is available by contacting your Introducing Broker Dealer.

利益

计划银行将按照公司根据现行市场，经济和其他商业条件定期确定的浮动利率支付计划资金的利息。 本公司可自行决定更改利率，恕不另行通知。 公司可以根据（其中包括）经纪账户中家庭资产的总价值，确定适用于账户的费率表。 资产等级和利率可能会由公司不时更改。 有关当前的利率信息，请联系您的介绍经纪人经销商。

Interest on funds in The Program will accrue from the day funds are deposited by us into The Program up to, but not including, the day of withdrawal. The Program Banks will use the daily-balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded monthly and will be credited to your account on or about the 25th day of each month (or preceding business day if the 25th day is not a business day). You will receive a 1099-INT form from The Firm indicating the amount of interest paid to you.

本计划中的资金利息将从我们将资金存入本计划之日起计算，但不包括提取当天。 计划银行将使用每日余额法计算您账户的利息。 此方法每天将每日定期费率应用于帐户中的主体。 利息将按月复利，并将在每个月的第25天或之前（或如果第25天不是营业日的前一个工作日）记入您的帐户。 您将收到The Firm的1099-INT表格，表明支付给您的利息金额。

#### Fees

No direct fees will be assessed to you or deducted from your brokerage account with respect to The Program. We may, without notice, refuse any deposit, close any account or impose a fee, if your actions become administratively burdensome.

费用

我们不会向您评估直接费用，也不会从您的经纪帐户中扣除任何直接费用。 如果您的行为在行政上变得繁重，我们可以在不另行通知的情况下拒绝任何存款，关闭任何帐户或收取费用。

#### Program Compensation

No direct fees will be assessed to you or deducted from your specified rate of return. Instead fees are collected from The Program Banks. The fee of the Program Administrator will be collected from The Program Banks in the form of fees collected in addition to interest paid on The Program. The Firm will receive a fee from the Program Administrator that varies depending on the balance in your account, the service plan you may be on and other factors. Although the actual fees are subject to change and vary depending on the tier and other factors (please see our website at [www.corclearing.com, f](http://www.corclearing.com/)or the applicable rate structure), this fee currently is expected to range from .5% to 6.0%. This fee is subject to change and we may waive all or part of this fee. Other than applicable fees charged by us on a brokerage account, there will be no charge, fee or commission charged to your account with respect to The Program.

计划补偿

不会向您评估直接费用或从您指定的回报率中扣除。 而是从计划银行收取费用。 除了计划支付的利息外，计划管理员的费用将以收取的费用的形式从计划银行收取。 公司将从计划管理员处收取费用，具体取决于您帐户中的余额，您可能使用的服务计划以及其他因素。 虽然实际费用可能会有所变化，并且会根据等级和其他因素而有所不同（请参阅我们的网站www.corclearing.com，了解适用的费率结构），此费用目前预计在.5％至6.0％之间。。 此费用可能会有所变化，我们可能会免除全部或部分费用。 除了我们在经纪账户中收取的适用费用之外，您的账户不会收取任何与该计划相关的费用，手续费或佣金。

#### Eligibility

The Program is available to individuals, certain non-profit organizations and to certain fiduciaries and trusts, provided that the beneficiaries are individuals or otherwise eligible. Accounts in the name of business entities including corporations, limited liability companies and partnerships are also eligible for The Program. Excluded are all plans subject to the Employee Retirement Income Security Act of 1974, as amended. Please contact your Introducing Broker Dealer if you are unsure if your account(s) are eligible.

合格

只要受益人是个人或符合条件，该计划适用于个人，某些非营利组织以及某些受托人和信托。 包括公司，有限责任公司和合伙企业在内的商业实体名称的账户也有资格参加该计划。 不包括所有受1974年“雇员退休收入保障法”修订的计划。 如果您不确定您的帐户是否符合条件，请联系您的介绍经纪人经销商。

#### Deposits

Because The Program is your default sweep option for cash balances in your eligible account, unless you elect out of The Program you will have cash balances in your eligible account(s) automatically deposited in Deposit Accounts at The Program Banks. These Deposit Accounts will receive FDIC coverage up to The Program’s maximum deposit insurance limit. There is no minimum initial deposit. Funds will be deposited into a Deposit Account under the following circumstances: (i) in the case of available cash balances resulting from the proceeds of securities sales, on the settlement date of the securities sale; and (ii) in the case of available cash balances resulting from non-trade-related credits (e.g., the receipt of dividend or interest payments or a deposit in the brokerage account), on the business day after receipt into your brokerage account of the non-trade-related credit. Funds deposited into a Deposit Account will begin earning interest from the day that they are received by The Program Bank. Your deposit will be in book entry form and, therefore, you will not receive a

passbook or a certificate. Your uninvested cash balances will be deposited into a Settlement Account, which will allocate your deposits to any eligible Program Bank according to an order of priority established from time-to-time. Once your funds in a Deposit Account at any of the individual Program Banks reach 95% of the applicable FDIC insurance limit, any additional funds will be deposited at another Program Bank. You may exclude any Program Bank from being able to receive your uninvested cash balance at any time. For example, you may want to exclude any Program Bank at which you maintain balances (e.g. Certificates of Deposit, checking account deposits) which, when added to amounts in the Deposit Account, might exceed the maximum deposit insurance limits. This exclusion may be accomplished at the time of your initial deposit into The Program, or at any other time by contacting your Introducing Broker Dealer and may impact the overall FDIC coverage available to you through The Program. The list of Program Banks participating in The Program is available from your Introducing Broker Dealer. In addition, The Program Banks in which your Program balances were invested will be listed on your periodic account statement.

存款

由于本程序是您符合条件的帐户中现金余额的默认清算选项，除非您选择退出本程序，否则您的符合条件的帐户中的现金余额将自动存入计划银行的存款帐户。这些存款账户将获得FDIC保险，最高可达本计划的最高存款保险限额。没有最低初始存款。在下列情况下，资金将存入存款账户：（i）在证券销售收益产生的可用现金余额的情况下，在证券销售的结算日; （ii）如果是非贸易相关信贷产生的可用现金余额（例如，收到股息或利息支付或经纪账户中的存款），则在收到您的经纪账户后的营业日非贸易相关信贷。存入存款账户的资金将从计划银行收到之日起开始赚取利息。您的存款将以书籍形式存入，因此您将不会收到

存折或证书。您的未投资现金余额将存入结算账户，该账户将根据不时确定的优先顺序将您的存款分配给任何符合条件的计划银行。一旦您在任何一个单独的计划银行的存款账户中的资金达到适用的FDIC保险限额的95％，任何额外的资金将存入另一个计划银行。您可以随时排除任何计划银行无法收到您的未投资现金余额。例如，您可能希望排除维持余额的任何计划银行（例如存款证明，支票账户存款），当存入账户中的金额时，可能超过最高存款保险限额。此排除可能在您首次存入本程序时完成，或在任何其他时间通过联系您的介绍经纪人经销商完成，并可能影响您通过本程序可获得的整体FDIC保险范围。参与本计划的计划银行列表可从您的介绍经纪人经销商处获得。此外，您的计划余额已投入的计划银行将列在您的定期账户对账单中。

Program Banks may be added or removed from The Program. It is your responsibility to monitor your Program deposits with each Program Bank in order for you to determine the extent of insurance coverage available to you.

可以在本程序中添加或删除程序库。 您有责任监控每个计划银行的计划存款，以便您确定可用的保险范围。

Deposit Accounts are established on an omnibus basis at each Program Bank, with records of ownership in a manner consistent with FDIC rules governing “pass through” deposit insurance. The Program Administrator also serves as a finder assisting in locating and negotiating deposit arrangements with Program Banks. The Firm, may at any time select a different Program Administrator or finder or the role in The Program of the Program Administrator or finder may be eliminated altogether.

存款账户是在每个计划银行的综合基础上建立的，所有权记录的符合FDIC规则，管理“通过”存款保险。 计划管理员还担任调查员，协助查找和协商与计划银行的存款安排。 公司可以随时选择不同的程序管理员或查找程序，或者可以完全取消程序管理员或查找程序中的角色。

#### Withdrawals

All withdrawals necessary to satisfy debits in your brokerage accounts will be made by us. A debit will be created, for example, when you

purchase securities or request withdrawal of funds from your brokerage account, when you write a check, or use other withdrawal methods (such as through an ACH). Checks written on your brokerage account are not drawn directly against the amounts deposited for you at any of The Program Banks, but the money is transferred back from The Program Banks to an intermediary bank and then to us, and then used to satisfy your debit through The Program. Withdrawals may not be made directly from The Program Banks, except through The Firm.

取款

我们将为您的经纪账户中的借记所需的所有提款。 例如，当您启用借记卡时

当您写支票或使用其他提款方式（例如通过ACH）时，购买证券或要求从您的经纪账户提取资金。 您的经纪账户上的支票并非直接针对任何计划银行为您存入的金额，但是这笔钱会从计划银行转回中介银行然后再转给我们，然后通过以下方式用于支付您的借方。 该程序。 除非通过公司，否则不得直接从计划银行提取。

The funds necessary to satisfy debits in your securities account will be drawn from your account in the following order: (i) free credit balances in your brokerage account (if any); (ii) balances in your money fund (if any); and (iii) amounts in The Program Account.

满足您的证券账户借记所需的资金将按以下顺序从您的账户中提取：（i）您的经纪账户中的免费贷方余额（如果有的话）; （ii）您的货币基金（如有）的余额; （iii）计划账户中的金额。

#### Electronic Funds Transfers

The only items processed through The Program are deposits from the brokerage account to The Program Banks, transfers among The Program Banks, and transfers back to the brokerage account from The Program Banks.

电子资金转账

通过该计划处理的唯一项目是从经纪账户到计划银行的存款，计划银行之间的转账，以及从计划银行转回经纪账户。

The Program does not allow electronic funds transfers, ATM access, check-writing, deposit, point-of-sale terminal access, pre-authorized payments to third parties, access by credit or debit card or ACH transfers directly from The Program Bank Deposit Accounts.

本计划不允许电子资金转账，ATM访问，支票书写，存款，销售点终端访问，预授权付款给第三方，信用卡或借记卡访问或ACH直接从计划银行存款账户转账。

#### Program Deposit Account Error Resolution Notice

Please contact your Introducing Broker Dealer as soon as possible if you think The Program Deposit Account portion of your statement is wrong or if you need more information about a transfer listed on the statement. Your Introducing Broker Dealer must hear from you no later than fifteen (15) business days after the date of the statement on which the claimed problem or error first appeared. In making that contact you must:

1. Provide your name and account number (if any);
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
3. Provide the dollar amount of the suspected error.

计划存款账户错误解决通知

如果您认为您的对账单中的计划存款账户部分错误或者您需要有关该对账单上列出的转账的更多信息，请尽快联系您的介绍经纪人经销商。 您的介绍经纪人经销商必须在声明问题或错误首次出现的声明日期后的十五（15）个工作日内收到您的回复。 在进行联系时，您必须：

（1）提供您的姓名和帐号（如果有的话）;

（2）描述您不确定的错误或转移，并尽可能清楚地解释为什么您认为这是一个错误或为什么您需要更多信息; 和

（3）提供可疑错误的金额。

If you provide this information orally, you may be required to send your complaint or question in writing within fifteen (15) business days.

如果您口头提供此信息，您可能需要在十五（15）个工作日内以书面形式发送您的投诉或问题。

It will be determined whether an error occurred within fifteen (15) business days after hearing from you and any actual error will be promptly corrected. If more time is needed, however, it may take up to forty-five (45) business days to investigate your complaint or question. In such case, it will be requested that The Program Bank credit your Program Deposit Account within fifteen (15) business days for the amount you think is in error, so that you will have the use of the money during the time it takes to complete the investigation. If you are asked to put your complaint or question in writing and your Introducing Broker Dealer does not receive it within fifteen (15) business days, The Program Bank may not credit your Program deposit account.

将在您收到回复后的十五（15）个工作日内确定是否发生错误，并且将立即纠正任何实际错误。 但是，如果需要更多时间，可能需要最多四十五（45）个工作日来调查您的投诉或问题。 在这种情况下，将要求计划银行在十五（15）个工作日内将您认为错误的金额存入您的计划存款账户，这样您就可以在完成所需的时间内使用这笔款项。 调查。 如果您被要求以书面形式提出您的投诉或问题且您的介绍经纪人经销商未在十五（15）个工作日内收到，则计划银行可能不会将您的计划存款账户存入您的账户。

For errors involving new Program Deposit Accounts, it may take up to ninety (90) business days to investigate your complaint or question. For new Program Deposit Accounts, The Program Bank may take up to twenty (20) business days to credit your Program Deposit Account for the amount you think is in error.

对于涉及新的计划存款账户的错误，可能需要最多九十（90）个工作日来调查您的投诉或问题。 对于新的计划存款账户，计划银行可能需要最多二十（20）个工作日才能将您认为错误的金额记入您的计划存款账户。

Your Introducing Broker Dealer will contact you with the results within three (3) business days after a investigation is completed. If it is determined that there was no error, a written explanation will be provided. You may ask for copies of the documents used in the investigation.

您的介绍经纪人经销商将在调查完成后的三（3）个工作日内与您联系并提供结果。 如果确定没有错误，将提供书面说明。 您可以要求提供调查中使用的文件的副本。

#### Account Information

Activity with respect to your funds in The Program, including The Program Banks in which your funds are invested and the interest rate paid to you, will appear on your periodic brokerage account statement. For each statement period, your brokerage account statement will reflect: (i) all deposits to and withdrawals from your Program account; (ii) the opening and closing balances of your Program account; (iii) interest earned on your Program account balances; and (iv) the detail of balances held in your Program account at each Program Bank.

帐户信息

有关您在本计划中的资金的活动，包括您的资金投资的计划银行和支付给您的利率，将显示在您的定期经纪账户对账单上。 对于每个对帐单期间，您的经纪帐户对帐单将反映：（i）您的计划帐户的所有存款和取款; （ii）您的计划账户的期初和期末余额; （iii）您的计划账户余额所赚取的利息; （iv）每个计划银行的计划账户中的余额详情。

#### Summary of Certain Relationships

All Program Banks in The Program are depository institutions duly chartered under the laws of the United States or a State thereof, the deposits of which are insured by the FDIC. Your Introducing Broker Dealer and The Firm are broker-dealers registered with the U.S. Securities and Exchange Commission (“SEC”) and the Financial Industry Regulatory Authority (“FINRA”). Your Introducing Broker Dealer and The Firm are not banks. Deposit Accounts are held by the respective Program Banks.

某些关系摘要

本计划中的所有计划银行均为根据美国法律或其国家正式包租的存款机构，其存款由FDIC承保。 您的介绍经纪人经销商和律师事务所是在美国证券交易委员会（“SEC”）和金融业监管局（“FINRA”）注册的经纪自营商。 您的介绍经纪人经销商和公司不是银行。 存款账户由各自的计划银行持有。

Pursuant to the clearing agreement between Your Introducing Broker Dealer and The Firm and acting on the instructions of your Introducing Broker Dealer, The Firm will act as exclusive custodian and agent with respect to all transactions related to The Program. The Deposit Accounts established for The Program will be evidenced by a book entry on the account records of each such Program Bank. The Firm and its agents will maintain records of your interest in each Deposit Account. No evidence of ownership, such as a passbook or certificate, will be issued to you.

根据您的介绍经纪人经销商与本所之间的清算协议，并根据您的介绍经纪人经销商的指示，本所将作为与本计划相关的所有交易的独家保管人和代理人。 为本计划建立的存款账户将通过每个此类计划银行账户记录的账簿记录来证明。 公司及其代理人将保留您对每个存款账户的利益记录。 不会向您发放所有权证明，例如存折或证书。

All questions regarding your funds in each Deposit Account should be directed to your Introducing Broker Dealer and not The Program Banks. No Program Bank will accept any instructions concerning your deposits in a Program Bank through The Program unless such instructions are transmitted by The Firm or an authorized agent on its behalf.

有关您在每个存款账户中的资金的所有问题应该直接发送给您的介绍经纪人经销商，而不是计划银行。 任何计划银行都不会通过本程序接受有关您在计划银行存款的任何指示，除非该指示由本所或授权代理人代表其发送。

The Firm will assume the responsibility and the risk of loss for any of your funds transferred from The Program Banks that have been delivered by you to your Introducing Broker Dealer. Until the funds have been received in the Settlement Account maintained at a designated bank (the “Settlement Bank”), withdrawals will be deemed paid by a particular Program Bank when such funds are transmitted by the Program Bank to the Settlement Account. The Program Bank will be released from all liability for such withdrawn funds once the Program Bank delivers those funds to the Settlement Account. The Program Banks are not responsible for the actions of the Program Administrator or for the actions of your Introducing Broker Dealer or The Firm, with respect to The Program or otherwise. Each Program Bank deposit account is an obligation of The Program Bank and is not directly or indirectly an obligation of The Firm.

Program Banks are selected by The Firm and Program Banks included in The Program are subject to change at any time. You can obtain publicly available financial information concerning any or all of The Program Banks at [www.FDIC.gov](http://www.fdic.gov/) or by contacting the FDIC Public Information Center by mail at 801 17th Street, N.W. Room 100, Washington DC 20434 or by phone at 800-276-6003.

对于您从计划银行转移到您的介绍经纪人经销商的任何资金，本所将承担责任和损失风险。在保存在指定银行（“结算银行”）的结算账户中收到资金之前，如果计划银行将这些资金转入结算账户，则提款将被视为由特定计划银行支付。一旦计划银行将这些资金提供给结算账户，计划银行将免除对此类提取资金的所有责任。对于本程序或其他方式，计划银行不对计划管理员的行为或您的介绍经纪人经纪人或公司的行为负责。每个计划银行存款账户都是计划银行的义务，并不直接或间接地是公司的义务。

计划银行由本所选择，本计划中包含的计划银行可随时更改。您可以通过www.FDIC.gov获取有关任何或所有计划银行的公开财务信息，或者通过邮件联系FDIC公共信息中心，地址为纽约州第17街801号。 100号房间，华盛顿特区20434或电话800-276-6003。

The Firm does not guarantee in any way the financial condition of any Program Bank or the accuracy of any publicly available financial information concerning a Program Bank. You may exclude deposits of any Program Bank from inclusion in your brokerage account by contacting your Introducing Broker Dealer. By your continued use of The Program, you agree to the terms provided herein.

本公司不以任何方式保证任何计划银行的财务状况或任何有关计划银行的公开财务信息的准确性。 您可以联系您的介绍经纪人经销商，将任何计划银行的存款不包括在您的经纪账户中。 继续使用本程序，即表示您同意此处提供的条款。

#### Waiver of Confidentiality

You expressly give consent for federal or state regulators to access your customer account information for audit and review purposes.

放弃保密

您明确同意联邦或州监管机构访问您的客户帐户信息以进行审核和审核。

#### Changes to the Program

Your Introducing Broker Dealer or The Firm may modify or cancel The Program at any time, which may result in changing the sweep option for your account. If we make any change, there is no guarantee that such change will provide an equal or greater rate of return to you on your uninvested cash balances during any given period, and the rate of return may be lower. You will receive advance notice of any change that results in changing the sweep option for your account. Unless you object within the time period specified, we will transfer the balances from your prior sweep into any new sweep.

对计划的更改

您的介绍经纪人经销商或公司可以随时修改或取消本程序，这可能会导致您的帐户更改扫描选项。 如果我们进行任何更改，则无法保证此类更改将在任何给定期间内为您的未投资现金余额提供相等或更高的回报率，并且回报率可能会更低。 如果您的帐户更改了扫描选项，您将收到任何更改的提前通知。 除非您在指定的时间段内反对，否则我们会将您之前扫描的余额转移到任何新扫描中。

#### Relationships and Your Privacy

Although your Introducing Broker Dealer, The Firm, and The Program Banks may share certain information about you and your accounts, information shared with Program Banks will be handled in accordance with the privacy policies of The Firm and your Introducing Broker Dealer.

关系和您的隐私

虽然您的介绍经纪人经销商，公司和计划银行可能会共享有关您和您的帐户的某些信息，但与计划银行共享的信息将根据公司和您的介绍经纪人经销商的隐私政策进行处理。

#### Inactive Accounts

The Firm may be required by law to turn over (escheat) funds in your Program Deposit accounts to a state, typically your state of residence, based on account inactivity for a certain time period established by applicable state law. If funds are remitted to the state, you may file a claim with the state to recover the funds within the time periods established by state law.

非活动帐户

法律可能要求律师事务所根据适用州法律规定的特定时间段内的帐户不活动，将您的计划存款帐户中的资金转交（escheat）到州（通常是您的居住州）。 如果资金汇入州，您可以向州提出索赔，以便在州法律规定的时间内收回资金。

#### Transferability

Your Program Bank deposit accounts may not be transferred by you to another owner except by a change in ownership of your brokerage account. A transfer that occurs due to death, incompetence, marriage, divorce, attachment or otherwise by operation of law, shall not be binding until sufficient documentation has been received.

转让

除非您的经纪帐户的所有权发生变更，否则您的计划银行存款帐户不得转让给其他所有者。 由于死亡，无能，婚姻，离婚，依恋或以其他方式通过法律规定而发生的转移，在收到足够的文件之前不应具有约束力。

#### Closing of Account

If you close or The Firm closes your brokerage account, your associated Program Bank deposit accounts will also be closed and the funds in your Program Bank deposit accounts will be distributed out through your brokerage account.

结账

如果您关闭或公司关闭您的经纪账户，您的相关计划银行存款账户也将被关闭，您的计划银行存款账户中的资金将通过您的经纪账户分配。

#### Right of Set-Off

Under the terms of your Customer Agreement, funds in your Program Bank deposit accounts may be charged or set-off against indebtedness or obligations you have. For further information on such indebtedness or obligations, please review your Customer Agreement.

抵消权

根据您的客户协议条款，您的计划银行存款账户中的资金可能会被收取或抵消您的债务或义务。 有关此类债务或义务的更多信息，请查看您的客户协议。

**FACTS**

作为结算公司，cor根据完全公开的结算协议，为你方介绍的经纪人提供结算服务。这些结算服务的例子包括但不限于贸易执行、贸易报告和其他后台业务。这些服务的性质要求我们接收和保留非公开的个人信息。

金融机构会选择如何分享你的个人信息。联邦法律赋予消费者限制部分而非全部分享的权利。cor致力于保护其收到的所有非公开个人信息的隐私。联邦法律还要求我们告诉你如何收集、分享和保护你的个人信息。**请仔细阅读这份通知，以了解我们的工作。**

**Why?**

**为什么？**

**Who?**

**谁？**

WHAT DOES COR CLEARING LLC (“COR”) DO WITH YOUR PERSONAL INFORMATION? cor清除公司（"cor"）如何处理你的个人信息？

We collect your personal information from your introducing broker dealer in order to provide the services necessary to maintain your account. The types of personal information we collect and share may include, but are not limited to:

* Personal information, such as Social Security number and date of birth
* Financial information, such as account balances, positions and transactions, income, and net worth
* Contact information, such as phone numbers and email addresses
* Demographic information, such as gender, education, and occupation

我们从您的介绍经纪人经销商处收集您的个人信息，以便提供维护您帐户所需的服务。 我们收集和分享的个人信息类型可能包括但不限于：

个人信息，例如社会安全号码和出生日期

财务信息，如账户余额，头寸和交易，收入和净值

联系信息，例如电话号码和电子邮件地址

人口统计信息，如性别，教育和职业

**What?**

**是什么？**

**How?**

**怎么办？**

All financial companies need to share customers’ personal information to run their everyday businesses. In the section below, we list the reasons financial companies like COR can share

customers’ personal information, whether COR generally shares, and whether you can limit this sharing. If you are no longer a customer of one of our introducing broker dealers, we may nevertheless continue to share your information as described in this notice.

所有金融公司都需要分享客户的个人信息以运营他们的日常业务。 在下面的部分中，我们列出了COR等金融公司可以分享的原因

客户的个人信息，无论COR是否普遍共享，以及您是否可以限制此共享。 如果您不再是我们的介绍经纪人经销商的客户，我们仍可继续按照本通知中的说明分享您的信息。

|  |  |  |
| --- | --- | --- |
| **Reasons we can share your personal information****我们可以分享您的个人信息的原因** | **Does COR share?****COR分享吗？** | **Can you limit this sharing?****你能限制这种分享吗？** |
| **For our everyday business purposes**Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus为了我们的日常业务目的比如处理您的交易，维护您的账户，回应法院命令和法律调查，或向信用局报告 | Yes是 | No不 |
| **For our non-affiliates’ everyday business purposes** COR may enter into contracts with certain non- affiliated third parties to assist in servicing your account对于我们非关联公司的日常业务目的，COR可以与某些非关联第三方签订合同，以协助维护您的帐户 | Yes是 | No不 |
| **For our marketing purposes**To offer our products and service to your introducing broker dealer and/or you为了我们的营销目的向您的介绍经纪人和/或您提供我们的产品和服务 | No不 | We do not share我们不公布 |
| **For our affiliates’ everyday business purposes**Information about your transactions and experiences为我们的附属公司的日常业务目的有关您的交易和经验的信息 | Yes是 | No不 |
| **For our affiliates’ everyday business purposes**Information about your creditworthiness为我们的附属公司的日常业务目的有关您的信誉的信息 | No不 | We do not share我们不公布 |
| **For our affiliates to market to you****为我们的分支机构向您推销** | No不 | We do not share我们不公布 |

|  |  |
| --- | --- |
| Questions?有问题吗？ | To discuss your options to limit our sharing of your personal information, please call 866-774-0218 or email clientservices@CORClearing.com.要讨论限制我们共享您的个人信息的选项，请致电866-774-0218或发送电子邮件至clientservices@CORClearing.com。 |

|  |  |
| --- | --- |
| **Who we are我们是谁** |  |
| **Who is providing this notice?****谁在提供此通知？** | COR Clearing LLC; 1200 Landmark Center, Ste. 800; Omaha, NE 68102-1916COR Clearing LLC; 1200 Landmark Centre，Ste。800; 奥马哈，NE 68102-1916 |
| **What we do 我们所做的** |  |
| **How does COR protect my personal information?**COR如何保护我的个人信息？ | To protect your personal information from unauthorized access and use, COR maintains physical, electronic, and procedural safeguards in accordance with industry and legal standards.为了保护您的个人信息免遭未经授权的访问和使用，COR根据行业和法律标准维护物理，电子和程序保护措施。 |
| **How does COR collect my personal information?****COR如何收集我的个人信息？** | COR may collect information:COR可能会收集信息：* Directly from you or your introducing broker dealer on applications or other forms;
* 直接从您或您的介绍经纪人交易商处申请或以其他形式;
* About your account transactions with your introducing broker dealer, such as account balances, positions, and activity;
* 关于您与介绍经纪人交易商的账户交易，例如账户余额，头寸和活动;
* From consumer and credit reporting agencies;
* 从消费者和信用报告机构;
* Received from other sources with your consent or the consent of your introducing broker dealer.
* 经您同意或经介绍经纪人经销商许可后，从其他来源收到。
 |
| **Why can’t I limit all sharing?**为什么我不能限制所有共享？ | Federal law gives you the right to limit only:联邦法律赋予您仅限制的权利：* Sharing for affiliates’ everyday business purposes – information about your creditworthiness
* 分享关联公司的日常业务目的 - 有关您的信誉的信息
* Affiliates from using your information to market to you
* 使用您的信息向您推销
* Sharing for non-affiliates to market to you
* 为您的非关联公司进行营销活动

State laws and individual companies may give you additional rights to limit sharing.州法律和个别公司可能会给予您额外的权利来限制共享。 |
|  |
| **Definitions定义** |
| **Affiliates关联公司** | Companies related by common ownership or control. They can be financial and nonfinancial companies.与共同所有权或控制权有关的公司。 他们可以是金融和非金融公司。 |
| **Non-affiliates非关联公司** | Companies NOT related by common ownership or control. They can be financial and nonfinancial companies.没有共同所有权或控制的公司。 他们可以是金融和非金融公司。 |

Privacy Notice – Page 2 of 2