

## **Important Information when Opening a New Account:**

To help the government fight the funding of terrorism and money laundering activities, federal law requires financial institutions to obtain, verify and record information that identifies each person who opens an account.

### **Required Customer Information**

When you open an account, our firm is required to collect the following information:

- Name
- Date of birth (for an individual)
- Physical address
- Identification number: (i) U.S. citizen: taxpayer identification number (Social Security number or employer identification number); or (ii) Non-U.S. citizen: taxpayer identification number; passport number and country of issuance; alien identification card number; or government-issued identification showing nationality, residence and a photograph of you.

You may also need to show your driver's license or other identifying documents. A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, employer identification number, certified articles of incorporation, government-issued business license, a partnership agreement or a trust agreement. U.S. Department of the Treasury, Securities and Exchange Commission, and FINRA rules already require you to provide most of this information. These rules also may require you to provide additional information, such as your net worth, annual income, occupation, employment information, investment experience and objectives and risk tolerance.

### **Customers Who Refuse to Provide Information**

If a potential or existing customer either refuses to provide the information described above, or appears to have intentionally provided misleading information, our firm will not open a new account; and after considering the risks involved, will consider restricting or closing any existing accounts.