



World Equity Group, Inc.

Account Application

Account # _____

Rep # _____

Update only

RBC Pershing Direct Business

Approximate Value \$ _____

<input type="checkbox"/> Individual <input type="checkbox"/> JT WROS <input type="checkbox"/> JT TIC <input type="checkbox"/> JT CP <input type="checkbox"/> Trust	<input type="checkbox"/> IRA <input type="checkbox"/> R/O IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> SEP IRA <input type="checkbox"/> Simple IRA	<input type="checkbox"/> Beneficiary IRA <input type="checkbox"/> UTMA <input type="checkbox"/> UGMA <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership Other _____	<input type="checkbox"/> LLC <input type="checkbox"/> 529 <input type="checkbox"/> Estate <input type="checkbox"/> DVP	<p style="text-align: center;">For Direct Business:</p> Company: _____ <input type="checkbox"/> Alternative Inv. <input type="checkbox"/> Mutual Fund <input type="checkbox"/> Variable Annuity <input type="checkbox"/> VUL <input type="checkbox"/> 1035 Exchange Other _____
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I. Account Ownership Information

Name of Primary Owner / Trust / Minor / Beneficiary / Entity / Estate				
Mailing Address		City	State	Zip
Legal Address (if different than mailing)		City	State	Zip
SS# / Taxpayer ID #	Date of Birth / Trust	Citizenship (if not USA)	Cell Phone	Home Phone
Email	Marital Status	Occupation	Employer Name	
Employer Address		City	State	Zip
Name of Joint Owner / Trustee / Custodian / Deceased / Officer / Executor				
Legal Address (if different than Primary)		City	State	Zip
SS# / Taxpayer ID #	Date of Birth	Citizenship (if not USA)	Cell Phone	Home Phone
Email	Marital Status	Occupation	Employer Name	
Employer Address		City	State	Zip
Name of additional Joint Owner / Co-Trustee / Officer / Co-Executor				
Legal Address (if different than Primary)		City	State	Zip
SS# / Taxpayer ID #	Date of Birth	Citizenship (if not USA)	Cell Phone	Home Phone
Email	Marital Status	Occupation	Employer Name	
Employer Address		City	State	Zip

II. Additional Client Information

Annual Income (All Sources):

- Under \$50,000 \$250,000 - \$499,999
 \$50,000 - \$99,999 \$500,000 - \$999,999
 \$100,000 - \$249,999 \$1,000,000 +

JT Annual Income (All Sources):

- Under \$50,000 \$250,000 - \$499,999
 \$50,000 - \$99,999 \$500,000 - \$999,999
 \$100,000 - \$249,999 \$1,000,000 +

Net Worth (Excluding Primary Residence):

- Under \$100,000 \$500,000 - \$999,999
 \$100,000 - \$249,999 \$1,000,000 - \$2,999,999
 \$250,000 - \$499,999 \$3,000,000 +

Liquid Net Worth:

- Under \$100,000 \$500,000 - \$999,999
 \$100,000 - \$249,999 \$1,000,000 - \$2,999,999
 \$250,000 - \$499,999 \$3,000,000 +

Estimated Tax Bracket:

- 0 - 10% 16 - 25% 29 - 32%
 11 - 15% 26 - 28% 33% +

Account Source:

- Existing Client Personal Acquaintance Seminar
 Client Referral Walk In / Call In Cold Call

Original Source of Funds for this Account:

- Gift / Inheritance Wages / Income Savings
 Investment Income Business / Self Employed Settlement
 Sale of Asset (list asset) _____

Check if client or immediate family member is affiliated with or employed by a member of FINRA or a stock exchange. List whom, firm and position.

Check if client or immediate family member is a director, 10% or greater shareholder, or policy-making executive officer of a publicly traded company. List whom, firm and position.

Check if client or immediate family member is or closely associated with a current or former senior military, governmental, or political official. List whom, office held and country.

Number of Years as an Investor:

- < 1 1 - 3 4 - 10 11 +

Number of Dependents (include self):

- 0 1 2 3 4 +

Years Known Financial Consultant:

- < 1 1 - 3 4 - 10 11 +

Investment Objective:

- Preservation of Principal* - Focus is on preservation of principal and generating current income. *Aggressive Growth/Aggressive Income* - Focus is on generating Very high growth and/or income at a high level of risk of loss.
 Balanced Growth - Focus is on generating current income and/or moderate long-term capital growth. *Speculation* - Focus is on generating maximum possible capital returns with a very high level of risk of loss.
 Growth - Focus is on generating high long-term capital growth. *Other* _____

Risk Tolerance specific to this account: I am willing to accept

- minimal* risk, even if that means my investment does not generate significant income or returns and may not keep pace with inflation.
 low risk, including low volatility, and understand I could lose a modest amount of my investment.
 moderate risk, including some volatility, to seek higher returns and understand I could lose a portion of my investment.
 high risk, including high volatility, and understand I could lose a substantial amount of my investment.
 maximum risk and understand I could lose all of my investment.

Investment Decision Making:

- I make my own investment decisions and/or consult with someone other than my Financial Advisor.
 I discuss investment decisions with my Financial Advisor, and also consult other sources of financial information and/or with other parties.
 I rely on the guidance of my Financial Advisor most of the time.
 I follow the recommendations of my Financial Advisor all of the time.
 This is my first investment account other than my employer sponsored retirement program.

Liquidity Needs: On an annual basis, what are your expected withdrawal needs from this account?

- Under \$1,000 \$10,000 - \$49,999 \$100,000 - 249,999
 \$1,000 - \$9,999 \$50,000 - \$99,999 \$250,000 +

Investment Time Horizon: When do you expect to begin withdrawing significantly from the principal?

- Less than 1 year 4 - 6 years 9 - 11 years
 1 - 3 years 7 - 8 years 12 years or more

Investment Knowledge/Experience: Please check the box that best reflects your current investment experience for each product.

General Investment Knowledge:	<input type="checkbox"/> None	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive
Equities:	<input type="checkbox"/> None	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive
Bonds:	<input type="checkbox"/> None	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive
Mutual Funds:	<input type="checkbox"/> None	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive
Options:	<input type="checkbox"/> None	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive
Exchange Traded Funds:	<input type="checkbox"/> None	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive
Margin:	<input type="checkbox"/> None	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive
Alternative Investments:	<input type="checkbox"/> None	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive
Unit Investment Trusts:	<input type="checkbox"/> None	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive
Annuities:	<input type="checkbox"/> None	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive
Inverse/Leveraged Products:	<input type="checkbox"/> None	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive

Trusted Contact Person (Optional)
Pursuant to FINRA Rule 4512, World Equity Group, Inc. is required to request and is authorized to contact a trusted contact person and disclose information about the customer's account to address possible financial exploitation, to confirm the specifics of the customer's current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney. This is **strictly optional**. You do **not** need to provide a trusted contact person to open an account.

Trusted Contact Person

Name: _____

Phone Number: _____

III. Account Instructions

RBC – Cash Sweep options
Unless otherwise indicated, account (excluding for-profit entities) will be set up with the RBC Bank Deposit Program. (FDIC Insured up to \$1 million.) The RBC Bank Deposit Program is not available to for-profit entity clients. Please indicate another choice below, or a cash sweep will not be set up.
 Other _____ (Please consult with your representative for a list of other sweep options.)

PERSHING – Cash Sweep options
Unless otherwise indicated, account will be set up with Reich & Tang's Liquid Insured Deposit Program (LIDS). (FDIC Insured up to \$2.5 million.)
 Other _____ (Please consult with your representative for a list of other sweep options.)

Please send duplicate Statements Confirmations to the following name and address:

IV. Agreement Disclosures

Mutual Fund Breakpoints

I have discussed with my registered representative and been informed of the possibility of receiving a mutual fund break point on A-share purchases.

Investment Products Disclosures

I realize that investments are not guaranteed, not FDIC insured, may fluctuate in value, and could be liquidated for less than the amount invested. I understand the risks involved in this investment as stated in the Prospectus/Offering Memorandum. I understand the sales charges and/or surrender charges and/or management fees as stated in the Prospectus/Offering Memorandum. I understand that World Equity Group, the registered representative and/or financial planner may receive compensation as stated in the Prospectus/Offering Memorandum for their services. I understand that the U.S. Congress may, at some time in the future, change the current tax laws, which may or may not have an impact on my investments.

Money Laundering Abatement Act: The Money Laundering Abatement Act requires all firms to not just collect, but to verify a customer's identity and account information. Therefore, all registered persons must obtain a copy of appropriate client identification upon account opening. Suitable identification includes a copy of a driver's license, state ID card, military ID card, passport, alien registration card or credit check.

This Account Application contains a pre-dispute arbitration clause. By signing the Application, the parties agree to be bound by the arbitration agreement.

World Equity Group Binding Arbitration Agreement

- (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) 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 arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- (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.

YOU HEREBY AGREE THAT ANY DISPUTE, CLAIM OR CONTROVERSY ARISING NOW OR IN THE FUTURE UNDER OR RELATING IN ANY WAY TO THIS AGREEMENT ("CLAIM"), REGARDLESS OF THE NATURE OF THE CAUSE(S) OF ACTION ASSERTED (INCLUDING CLAIMS FOR INJUNCTIVE, DECLARATORY, OR EQUITABLE RELIEF), SHALL BE RESOLVED BY BINDING ARBITRATION. CLAIMS SUBJECT TO ARBITRATION INCLUDE CLAIMS THAT ARE MADE AS COUNTERCLAIMS, CROSS CLAIMS, THIRD PARTY CLAIMS, INTERPLEADERS, OR OTHERWISE. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, AND YOU THEREFORE AGREE TO WAIVE ANY RIGHT THAT YOU OR WE MIGHT OTHERWISE HAVE HAD TO A JURY TRIAL OR THE OPPORTUNITY TO LITIGATE ANY CLAIMS IN COURT BEFORE EITHER A JUDGE OR JURY, UNLESS EXPRESSLY PERMITTED BY FINRA (AS DEFINED BELOW). NO PERSON MAY 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: (I) THE CLASS CERTIFICATION IS DENIED; OR (II) THE CLASS IS DECERTIFIED; OR (III) YOU ARE 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.

Arbitration Agreement Continued

This binding arbitration provision applies to any and all Claims that you have against World Equity Group, our parent, subsidiaries, affiliates, licensees, predecessors, successors, assigns, and against all of their respective employees, agents, or assigns, or that we have against you; it also includes any and all Claims regarding the applicability of this arbitration clause or the validity of the Agreement, in whole or in part. It is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. sections 1-16, as it may be amended. The party filing a Claim(s) in arbitration must file its Claim(s) before the Financial Industry Regulatory Authority ("FINRA") under the rules of such arbitration administrator in effect at the time the Claim(s) was filed. Client consents to FINRA's jurisdiction for purposes of its arbitration forum. FINRA arbitration rules will be provided upon request. Judgment upon any arbitration award may be entered in any court having jurisdiction. This Arbitration provision shall survive: (i) termination or changes in the Agreement, and the relationship between you and us concerning the Agreement; and (ii) the bankruptcy of any party or any similar proceeding initiated by you or on your behalf. If any portion of this Arbitration provision is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force.

Internet Gambling Attestation (Applies to all entity accounts)

If I am signing this agreement on behalf of an entity, I represent that neither the entity nor any entity controlling, controlled by or under common control with the entity is engaged in an Internet Gambling Business. For purposes of this representation, "Internet Gambling Business" shall mean the business of placing, receiving or otherwise knowingly transmitting a bet or wager by any means which involves the use, at least in part, of the Internet.

RBC Correspondent Services, a division of RBC Dain Rauscher Inc. ("RBC CS") Disclosure:

Under the penalties of perjury, I certify that the information provided on this form is true, correct and complete. In consideration of you accepting this account, I hereby acknowledge that I have read, understand and agree to the terms set forth in RBC CS Customer Agreement (including the pre-dispute arbitration clause, a copy of which I have received, as found in section 14) and Certification statement.

Pershing, LLC Disclosure:

I acknowledge and agree that this agreement contains a pre-dispute arbitration clause and acknowledge receipt of this new account agreement with pre-dispute arbitration clause therein.

World Equity Group, Inc. Disclosure:

I acknowledge that this agreement contains a pre-dispute arbitration clause. I acknowledge having received a copy of World Equity Group's Privacy Policy Statement and Business Continuity Plan.

Protecting Your Assets:

Securities in your account are protected by the Securities Investor Protection Corporation (SIPC) or the Federal Deposit Insurance Corporation (FDIC). This protection applies to the physical loss or destruction of your securities; it does not apply to any decline in the market value of your securities. For more details, please call SIPC at (202) 371-8300 for a brochure or visit www.sipc.org.

W9 (Use For Pershing Accounts Only. RBC CS W9 Attached)

U.S. TAXPAYER NUMBER CERTIFICATION

This section is not to be used by non-U.S. Person. (See definition of U.S. person below)

TAXPAYER CERTIFICATION: Under penalties of perjury, I certify that:

- (1) The number shown on this form in Section I is my correct Social Security Number or Taxpayer Identification Number (or I am waiting for a number to be issued to me);
- (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 interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- (3) I am a U.S. citizen or other U.S. person (defined below); and
- (4) The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

CERTIFICATION INSTRUCTIONS: 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 abandonment 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. If you are an exempt payee (if you are unsure, ask us for a complete set of IRS instructions), enter your exempt payee code (if any) here: _____

If you are exempt from FATCA reporting (if you are unsure, ask us for a complete set of IRS instructions), enter your exemption from FATCA reporting code (if any) here: _____

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or a U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

V. Signatures

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

_____ Primary Account Owner Signature	_____ Date	_____ Additional Owner Signature	_____ Date
_____ Additional Owner Signature	_____ Date	_____ Additional Owner Signature	_____ Date
_____ Registered Representative Signature	_____ Date	_____ Principal Approval	_____ Date