



Anti-Money Laundering Disclosure

Important information you need to know about opening a new account

To help the U.S. government fight the funding of terrorism and money laundering activities, Federal law requires all U.S. financial institutions to obtain, verify, and record information that identifies each individual or institution that opens an account or establishes a customer relationship.

THIS NOTICE PROVIDES INFORMATION ABOUT CUSTOMER IDENTIFICATION

What types of information will I need to provide?

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

- Name
- Date of birth
- Address
- Identification number

U.S. citizen: taxpayer identification number (Social Security number or employer identification number); You may also need to show your drivers license or other identifying documents.

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.

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, FINRA and New York Stock Exchange 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.

What happens if I don't provide the information requested or my identity can't be verified?

Your firm may not be able to open an account or carry out transactions for you. If your firm has already opened an account for you, they may have to close it.