

New Account Existing Account _____

ACCOUNT REGISTRATION

Individual JTWROS UGMA/UTMA Trust 403(b)/TSA Community Property
 529 Plan MPP/PSP SEP IRA Roth IRA IRA/Rollover IRA Other _____

Account Title _____ **SS No. or Tax ID listed on account** _____

Legal Address (Required – No P.O. Boxes)

Address _____ **City** _____ **State** _____ **Zip** _____

Mailing Address (if different than Legal Address)

Address _____ **City** _____ **State** _____ **Zip** _____

PRIMARY OWNER INFORMATION - Account Owner/Custodian/Trustee

First, Middle, Last Name _____ **SS or Tax ID** _____ **DOB** _____

Entity/Business/Trust Name _____

New Client Existing Client Single/Divorced/Widowed Married **No. of Dependents** _____ **Age(s)** _____

How long have rep & client been acquainted? _____ **Are rep & client related?** No Yes **If yes, how?** _____

Citizenship: U.S. Resident Alien Non-Resident Alien (indicate country) _____

Proof of Identification: **ID Type** _____ **ID Issuer** _____ **ID No.** _____ **Expiration Date** _____

Legal Address (Required if different than above – No P.O. Boxes) **Email Address** _____

Address _____ **City** _____ **State** _____ **Zip** _____

Mailing Address (if different than Legal Address)

Address _____ **City** _____ **State** _____ **Zip** _____

Daytime Phone: _____ **Evening Phone:** _____

Employment Status: Employed Unemployed Retired **Source of Income** (if unemployed or retired) _____

Employer _____ **Type of Business** _____ **Position / Title** _____

Address _____ **Former Occupation** (if unemployed or retired) _____

Is client affiliated with or employed by a stock exchange or member firm of an exchange or FINRA? No Yes (please state name) _____

ACCOUNT OWNER 2 INFORMATION - Joint Account Owner/Minor/Co-Trustee

First, Middle, Last Name _____ **SS or Tax ID** _____ **DOB** _____

Entity/Business/Trust Name _____

New Client Existing Client Single/Divorced/Widowed Married **No. of Dependents** _____ **Age(s)** _____

How long have rep & client been acquainted? _____ **Are rep & client related?** No Yes **If yes, how?** _____

Citizenship: U.S. Resident Alien Non-Resident Alien (indicate country) _____

Proof of Identification: **ID Type** _____ **ID Issuer** _____ **ID No.** _____ **Expiration Date** _____

Legal Address (Required if different than above – No P.O. Boxes) **Email Address** _____

Address _____ **City** _____ **State** _____ **Zip** _____

Mailing Address (if different than Legal Address)

Address _____ **City** _____ **State** _____ **Zip** _____

Daytime Phone: _____ **Evening Phone:** _____

Employment Status: Employed Unemployed Retired **Source of Income** (if unemployed or retired) _____

Employer _____ **Type of Business** _____ **Position / Title** _____

Address _____ **Former Occupation** (if unemployed or retired) _____

Is client affiliated with or employed by a stock exchange or member firm of an exchange or FINRA? No Yes (please state name) _____

SUITABILITY

► **Investment Objectives**

Pursuant to various securities regulations, we are required to ask you to list your investment objectives for your account(s). Page 4 contains descriptions and examples of typical investments for each investment objective presented below. **Please rank your investment objectives from 1-5 in order of importance (Highest=1).** Please review these descriptions prior to completing this section to ensure that the selections you make are appropriate. If at any time you would like to revise your objectives, please contact your representative.

<input type="checkbox"/> Capital Appreciation	<input type="checkbox"/> Income	<input type="checkbox"/> Preservation of Capital
<input type="checkbox"/> Speculation	<input type="checkbox"/> Other (please specify) _____	

► **Risk Tolerance**

- Conservative
- Moderately Conservative
- Moderate
- Moderately Aggressive
- Aggressive
- Combination (specify below) _____

► **Time Horizon**

- Near-Term (0-2 years)
- Short (2-5 years)
- Intermediate (6-10 years)
- Long (over 10 years)
- Combination (specify below) _____

► **Specific Investment Experience**

Check all that apply and specify years of experience

	<u>Years of Experience</u>
<input type="checkbox"/> Stocks	_____
<input type="checkbox"/> Bonds	_____
<input type="checkbox"/> Mutual Funds	_____
<input type="checkbox"/> Variable Contracts	_____
<input type="checkbox"/> DPPs	_____
<input type="checkbox"/> Investment Real Estate	_____
<input type="checkbox"/> Fixed Annuities	_____
<input type="checkbox"/> Other (specify below) _____	_____

► **Federal Tax Bracket**

- 12% or below
- 22% - 24%
- 32% or above

► **General Investment Knowledge**

- Limited
- Good
- Extensive

► **Annual Income**

From all sources

- Under \$25,000
- \$25,001 - \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$250,000
- \$250,001 - \$500,000
- Over \$500,000 (specify below) _____

\$ _____

► **Estimated Net Worth**

Excluding primary residence

- Under \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$250,000
- \$250,001 - \$500,000
- \$500,001 - \$1,000,000
- \$1,000,001 - \$2,000,000
- Over \$2,000,000 (specify below) _____

\$ _____

► **Liquid Assets**

Including cash and securities

- Under \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$250,000
- \$250,001 - \$500,000
- \$500,001 - \$1,000,000
- \$1,000,001 - \$2,000,000
- Over \$2,000,000 (specify below) _____

\$ _____

► **Existing Investments** – Provide total value of investments from all sources and percentages for each product type. **Total of all percentages must equal 100%.**

Stocks _____ %	Variable Contracts _____ %	Mutual Funds _____ %
DPPs _____ %	Fixed Annuities _____ %	Investment Real Estate _____ %
Bonds _____ %	Other (please specify) _____	_____ %

Total value of investments \$ _____

► **Annual Expenses**

Recurring

- Under \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$250,000
- \$250,001 - \$500,000
- Over \$500,000 (specify below) _____

\$ _____

► **Special Expenses**

Future and non-recurring

- None
- Under \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$250,000
- Over \$250,000 (specify below) _____

\$ _____

► **Timeframe**

Required for Special Expenses

- Within 2 years
- 3 - 5 years
- 6 - 10 years
- N/A

TRUSTED CONTACT PERSON INFORMATION (optional)

By choosing to provide information about a trusted contact person, you authorize us to contact the trusted contact person listed below and disclose information about your account to that person in the following circumstances: to address possible financial exploitation, to confirm the specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA Rule 2165 (Financial Exploitation of Specified Adults).

First, Middle, Last Name _____ **Relationship to Account Owner** _____

Address _____ **City** _____ **State** _____ **Zip** _____

Contact Phone: _____ **Alt Phone:** _____ **Email:** _____

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money-laundering activities, and to verify your identity, federal law requires American Investors Company (AIC) to obtain your name, date of birth, address, and a government-issued identification number before opening your account. In certain circumstances, AIC may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required. Your account may be restricted and/or closed if AIC cannot verify this information. AIC will not be responsible for any losses or damages (including but not limited to lost opportunities) resulting from any failure to provide this information, or from any restriction placed upon, or closing of, your account.

PRE-DISPUTE ARBITRATION AGREEMENT

Customer and American Investors Company (AIC) agree that if any dispute arises between them or their agents, the dispute shall be settled by arbitration pursuant to the Code of Arbitration Procedure administered by the Financial Industry Regulatory Authority (FINRA). The award of the arbitrator(s) shall be final and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. By signing this arbitration agreement, the parties agree as follows:

- (A) 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.
- (B) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- (C) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- (D) 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.
- (E) The panel of arbitrators may include a minority of arbitrators who were or are affiliated with the securities industry.
- (F) 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.
- (G) The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

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: (i) The class certification is denied; or (ii) the class is decertified; or (iii) 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.

If customer requests, AIC shall provide the customer with the names of, and information on how to contact or obtain the rules of, all arbitration forums in which a claim may be filed under this agreement.

American Investors Company does not receive remuneration, compensation or other consideration for directing customer orders for equity securities to particular broker/dealers or market centers for execution.

Securities products offered by American Investors Company are not FDIC insured and involve investment risk, including a possible loss of value.

Customer verifies the investment objectives and information contained herein and acknowledges receipt of a copy of this entire document including the pre-dispute arbitration agreement, privacy policy and business continuity plan and receipt of the client relationship summary (Form CRS). Customer authorizes the electronic delivery of all subsequent disclosure documents.

Account Owner Signature:	Date	Account Owner Signature:	Date
RR Name:	RR #	RR Signature:	Date
Principal Approval:	Date	OFAC Internal Use Only	

INVESTMENT OBJECTIVE DEFINITIONS

Capital Appreciation:	An investment objective of <i>Capital Appreciation</i> indicates you seek to grow the principal value of your investments or generate higher levels of income over time and are willing to invest in securities that have historically demonstrated a moderate to above average degree of risk of loss of principal value to pursue this objective. Some examples of typical investments might include common stocks, lower quality, medium term fixed income instruments, longer term bond mutual funds, equity mutual funds and index funds.
Income:	An investment objective of <i>Income</i> indicates you seek to generate income from investments and are interested in investments that have historically demonstrated a low degree of risk or loss of principal value. Some examples of typical investments might include high quality, short and medium term fixed income instruments and shorter term bond funds.
Preservation of Capital:	An investment objective of <i>Preservation of Capital</i> indicates you seek to maintain the principal value of your investments and are interested in investments that have historically demonstrated a very low degree of risk or loss of principal value. Some examples of typical investments might include money markets funds and high quality, short term fixed income instruments.
Speculation:	An investment objective of <i>Speculation</i> indicates you seek a significant increase in the principal value of your investments and are willing to accept a corresponding greater degree of risk by investing in securities that have historically demonstrated a high degree of risk of loss of principal value to pursue this objective. Some examples of typical investments might include lower quality, long term fixed income instruments, initial public offerings, volatile or low priced common stocks, and the use of short term or day trading strategies.
Other:	Defined by account owner(s):

The typical investments listed with each objective are only some examples of the kinds of investments that have historically been consistent with the listed objectives. Neither American Investors Company nor your Registered Representative, however, can assure that any investment will achieve your intended objectives. You must make your own investment decisions and determine for yourself if the investments you select are appropriate and consistent with your investment objectives.

Main Office Address: 12667 Alcosta Blvd., Suite 160, P.O. Box 1307, San Ramon, CA 94583

Website: www.americaninvestorsco.com

AT AMERICAN INVESTORS COMPANY WE RESPECT YOUR PRIVACY

American Investors Company (AIC) and its representatives take your privacy seriously. We recognize our obligation to keep your personal information secure and confidential. **It is important for you to know that we do not sell information about current or former customers to anyone.**

Information we collect: When you obtain services from us, we collect information such as name, address, social security number, telephone number, email address, date of birth, income, employment, tax bracket and net worth.

How we collect information: We collect nonpublic personal information about you from applications, statements and other forms received from you and from other oral and electronic communications such as e-mail. We also receive information from transactions in your account(s) and may receive information from consumer reporting agencies.

Who we share the information with: As permitted by law, we may share information with third parties when necessary in order to provide the services you seek from us. An example would be the sharing of your information with a mutual fund or other such company in order to process your business. We may also provide nonpublic information about you to non-affiliated third parties as otherwise permitted or required by law. An example of this would be the sharing of your information with the Financial Industry Regulatory Authority or the Securities and Exchange Commission who oversee our activities. Except as provided above and as permitted by law, we do not share your information with any non-affiliated third-persons.

If your relationship with us ends: If your relationship with us ends, we will continue to treat personal information in accordance with this Privacy Notice, which means that, except as provided above and as permitted by law, we will not disclose any nonpublic personal information about former customers to anyone.

Protecting your information: We restrict access to nonpublic personal information about you to those representatives and employees who need to know this information to provide products or services to you. We maintain physical, electronic and procedural safeguards to protect your nonpublic personal information.

If you have any questions regarding this notice, please call 925-866-2882.

BUSINESS CONTINUITY PLAN

In accordance with regulations enacted by FINRA, we want to make you aware of our business continuity plan in case of an emergency. While all of us hope nothing of the kind occurs, events of recent years have reminded us of the need to be prepared.

Contacting Us – If after a significant business disruption you cannot contact us as you usually do at 925-866-2882, please call our alternative number, 925-577-5559, or go to our website at www.americaninvestorsco.com. If you have a brokerage account with American Investors Company that is carried with our clearing firm, National Financial Services, LLC, and cannot reach us through either of those methods, you may contact National Financial directly at 617-563-5977 for access to funds and securities, to enter orders and to process transfer transactions. For accounts held directly with mutual fund and insurance companies or with direct participation program sponsors, please contact the appropriate company directly as listed on your most recent account statement.

Our Business Continuity Plan – After a significant business disruption we plan to recover quickly, resume business operations, and respond by: safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records and allowing our clients to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the business disruption. Nevertheless, there can be no assurance that services will continue without interruption in certain circumstances, such as a regional blackout, a natural disaster or a terrorist attack.

Our business continuity plan addresses: data back up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, bank and counter-party impact; regulatory reporting; and allowing our clients access to their funds and securities if we are unable to continue our business.

Additionally, our clearing firm, National Financial Services, LLC, has dedicated significant resources to developing a business continuity plan.

Varying Disruptions – Significant business disruptions can vary in scope. Significant disruptions may involve our firm only, our entire office building, the business district where we are located, the city where we are located, or our entire region. The severity of the disruption can also vary from minimal to severe. In a disruption involving only our firm or office building, we will transfer our operations to a local site if necessary and expect to recover and resume business within three hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and expect to recover and resume business within 48 hours. In either situation, our plans are designed to ensure that our business will continue to function, that your assets will be secure and accessible, and that you will be able to reach us regardless of the scope of the situation. We have been advised by our clearing firm that its objective is to restore its own operations as quickly as possible and be able to complete transactions and payments. Orders and requests for funds and securities may be delayed during this period. Orders and requests for funds and securities may be further delayed in the event that any stock exchange or market is closed for business.

Please be aware that due to the unpredictability of events, this document provides only general guidance and American Investors Company reserves the right to modify responses to scenarios as necessary, without advance notification, in order to address additional unforeseen situations. Updated plans will be promptly posted on our website,

www.americaninvestorsco.com. Clients may also obtain a copy of the most updated plan by calling 925-866-2882 or writing to:

American Investors Company, P.O. Box 1307, San Ramon, CA 94583

For questions regarding SIPC, or to request a SIPC brochure, visit www.sipc.org or call 1-202-371-8300.