

# COLTRANE SECURITIES CUSTOMER NEW ACCOUNT FORM

706 River Place , Madison, WI 53716  
608-222-4242 • 800-362-1002

<b>INVESTMENT:</b>	<b>FIRST CLEARING ACCOUNT NUMBER:</b>	<b>SUB FIRM</b> 130	<b>BRANCH/REP#</b>
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### 1. ACCOUNT TITLE:

### 2. ACCOUNT ADDRESS: (Do not use a P.O. Box)

<hr/> <hr/> <hr/>	<hr/> <hr/> <hr/>
	City _____ State _____ Zip _____

### 3. NON-INDIVIDUAL ACCOUNTS:

Complete this section for Non-Individual Accounts. For each Authorized Signer/Trustee complete the Primary/Joint Investor Information Section below. If more than (2) authorized signers/trustees, make a copy of this page and complete the Primary/Joint Investor Information for each additional authorized signer/trustee.

Tax ID#:	Is this a US Entity? <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>ACCOUNT TYPE:</b> <input type="checkbox"/> Corporate - Attach copy of the Corporate Resolution <input type="checkbox"/> LLC <input type="checkbox"/> Non-Corporate Attach copy of the Unincorporated Association Resolution <input type="checkbox"/> Partnership Attach Partnership Agreement signed by ALL partners <input type="checkbox"/> Trust Attach a Copy of trust instrument or trustee certification form	<input type="checkbox"/> Estate Attach Certificate of Appointment of Executor or Administrator; Affidavit of Domicile; Death Certificate <input type="checkbox"/> Pension/Profit Share Plan Attach Copy of Plan Documents <input type="checkbox"/> Investment Club Attach Inv. Club Agreement signed by ALL partners <input type="checkbox"/> Other: (please explain)

### 4. INDIVIDUAL ACCOUNTS:

Complete this section for Individual Accounts. For each account holder complete the Investor Information below. For custodian or educational accounts, complete the Primary Investor Information for the custodian/contributor and the Joint Investor Information for the minor/beneficiary.

<b>ACCOUNT TYPE:</b> <input type="checkbox"/> Individual <input type="checkbox"/> IRA ___ Roth ___ Rollover <input type="checkbox"/> IRA ___ SEP ___ Simple	<input type="checkbox"/> Joint Tenants <input type="checkbox"/> Tenants in Common <input type="checkbox"/> JT's – Community Property	<input type="checkbox"/> Custodian/Minor <input type="checkbox"/> Guardian (attach appointment) <input type="checkbox"/> Other (please explain):
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<b>Primary Investor Information:</b> or authorized signer/trustee/custodian/contributor		Social Security Number:	Date of Birth:		
First Name	Middle Name	Last Name			
Address: <input type="checkbox"/> SAME AS ACCOUNT ADDRESS <u>OR</u> INDICATE BELOW (Do not use a P.O. Box)					
Evening Phone:	Daytime Phone (if different):	Country of Citizenship (if not USA)	Country of Residency (if not USA)	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widow	
Occupation:	Employer:	Employment Address:			
<b>CUSTOMER IDENTIFICATION:</b>	Type of I.D.	Document #			Expiration Date:
<b>Joint Investor Information:</b> or authorized signer/trustee/minor/beneficiary		Social Security Number:	Date of Birth:		
Address: <input type="checkbox"/> SAME AS ACCOUNT ADDRESS <u>OR</u> INDICATE BELOW (Do not use a P.O. Box)					
Evening Phone:	Daytime Phone (if different):	Country of Citizenship (if not USA)	Country of Residency (if not USA)	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widow	
Occupation:	Employer:	Employment Address:			
<b>CUSTOMER IDENTIFICATION:</b>	Type of I.D.	Document #			Expiration Date:

**5. AFFILIATION INFORMATION**

(applies to all owners of the account and their spouses and immediate family "affiliates")

Except as indicated below, owners and affiliates are not employed by an NASD member or any other financial services company:	Except as indicated below, owners and affiliates are not a director, policy-making officer, or 10% stockholder in any publicly traded company:
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**6. AUTHORITY ON ACCOUNT**

Will anyone other than the account holder(s) have authority over the account?     No     Yes

If Yes, Type of Authority:     Power of Attorney – Full     Power of Attorney – Limited

Name of POA:

**7. FIRST CLEARING BROKERAGE ACCOUNT OPTIONS**

<p><u>STANDING INSTRUCTIONS:</u></p> <p>STOCK:</p> <input type="checkbox"/> REGISTER IN CLIENT NAME AND MAIL <input type="checkbox"/> REGISTER IN STREET NAME AND HOLD <input type="checkbox"/> DELIVERY VS PAYMENT <p>PROCEEDS:</p> <input type="checkbox"/> A. PAY NET CREDIT BALANCES <input type="checkbox"/> B. PAY AND PAY <input type="checkbox"/> C. HOLD ALL BALANCES	<p><u>DIVIDEND INSTRUCTIONS</u></p> <input type="checkbox"/> 1. CREDIT ACCOUNT <input type="checkbox"/> 3. SEMI-WEEKLY <input type="checkbox"/> 5. MAIL MONTHLY <input type="checkbox"/> 6. CREDIT TYPE 2 PAY 2 PAY TYPE 1 SEMI-WEEKLY <input type="checkbox"/> 7. CREDIT TYPE 2 PAY TYPE 1 MONTHLY	<p><u>DIVIDEND REINVEST OPTION:</u>    <input type="checkbox"/> A    <input type="checkbox"/> C    <input type="checkbox"/> N    <input type="checkbox"/> R</p> <p>A. Reinvest all trades for this account.</p> <p>C. Cash dividends will be paid for this account unless the security is coded for reinvestment on RDIV.</p> <p>N. Dividends will not be reinvested for this account; cash dividends will be paid for all new trades.</p> <p>R. Dividends will be reinvested for all new trades for this account, unless the security is coded or cash dividends on RDIV</p>
<p><u>RELATED OR OTHER BROKERAGE ACCOUNTS.</u>    List Other Brokerage Accounts AND Account #'s (current or former):</p> <p>_____</p> <p>_____</p> <p>_____</p>		<p><u>SEND DUPLICATE</u>    <input type="checkbox"/> CONFIRMS    <input type="checkbox"/> STATEMENTS TO:</p> <p>_____</p> <p>_____</p> <p>_____</p>

**8. SIGNATURES**

**By signing below, I/we confirm the account financial information shown above is accurate. In the future, if any information becomes inaccurate, I/we will return a copy of this form to you marked to show required changes.**

**I/we acknowledge receiving a copy of the Firm's Customer Agreement and I/we agree to its terms and conditions. I/we have received and understand Section 10 of the Agreement which contains a provision requiring arbitration of controversies which affect my/our rights. I/we also understand that if you deem it necessary, you will make a background information check to verify my/our identity.**

Signature of Primary Investor or authorized signer/trustee/custodian/contributor	Date
Signature of Joint Investor or authorized signer/trustee	Date

The undersigned Registered Representative (RR) certifies that reasonable inquiry has been made to obtain the information on this Application and represents that the Customer furnished the information contained in this form. RR further certifies that the identity of the customer has been identified pursuant to CCS' Customer Identification Program.

Signature of Registered Rep	Rep#	Date	
CCS ACCOUNT APPROVAL	OFAC Clear <input type="checkbox"/>	Date	Approved By:

## CLIENT AGREEMENT

In consideration of Coltrane Securities, a division of Coordinated Capital Securities, Inc. ("CCS") acting as my agent to provide brokerage services, I agree as follows:

**1. Meaning of Words.** The words I, me, my, we and us refer to the person(s) who agreed to this agreement by signing the CCS New Account Form. The words you and your refer to CCS, its agents, employees and affiliates.

**2. Account Information & Risk Acknowledgment.** I have read and confirm the accuracy of information on this form regarding my occupation, income, net worth, experience and investment objectives, and agree to inform you of any material change in this information promptly after any such change occurs. I understand that there are no guaranteed results of any investment(s) I make and that my investment(s), when sold, may be worth more or less than the price I paid.

**3. Appointment as Agent.** I appoint you to act as my agent for the purpose of carrying out my directions 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, provide information to third parties and take such other steps as are reasonable to carry out my directions. You have the authority to terminate any of my accounts at any time by notice to me. You may also prohibit, cancel or restrict transactions in any of my accounts.

**4. Indebtedness.** Upon the purchase or sale of any security, if you are unable to settle the transaction by reason of my failure to make payment or deliver securities in good form, I authorize you to take steps necessary to complete or cancel the transaction to minimize your loss. In the event I become indebted to you in the 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/or liquidate assets in any of my accounts whether carried by an issuer, a clearing broker or other entity in an amount sufficient to pay my indebtedness.

**5. Indemnification.** I agree to indemnify and hold you harmless from, and pay you promptly on demand, any and all damages and losses (including reasonable attorney fees) arising from your reliance upon the authorizations granted in Section 4 hereof. The authorizations granted in Section 4 hereof, and this indemnity (1) are in addition to (and in no way limit or restrict) any rights which you may have by law or under any other agreement between you and your signature providers or your affiliates; and (2) shall inure to the benefit of you and your successors, irrespective of any change in the personnel thereof, and the assigns of any successor.

**6. Force Majeure.** You shall not be liable for loss or delay caused directly or indirectly by war, nature disasters, government restrictions, exchange or market rulings or other conditions beyond your control.

**7. Joint Accounts.** If this is a joint account, we understand that you will follow the instructions of either of us without obtaining the consent of the other. Each of us will be fully liable for any amounts due to you under this Agreement whether incurred by either or both of us. Upon the death of either of us, you will treat the property in the account as belonging to the other, but you may first require the production of legal documents.

**8. Amendment and Termination.** You may amend this Agreement at any time in any respect, effective upon notice to me. You may, at your discretion, terminate this service at any time, effective upon notice to me. I will continue to be responsible for any obligation incurred by me prior to termination.

**9. Governing Law.** This Agreement is governed by the laws of the State of Wisconsin.

**10. Arbitration. The following conditions apply to this agreement to arbitrate:**

- a. **Arbitration is final and binding on all parties.**
- b. **The parties are waiving their right to seek remedies in court, including the right to a jury trial.**
- c. **Pre-arbitration discovery is generally more limited than and different from court proceedings.**
- d. **The arbitrator's award is not required to include factual findings or legal reasoning and any parties right to appeal or seek modification of rulings by the arbitrators is strictly limited.**
- e. **The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.**
- f. **Any controversy or claim arising out of or relating to any order or transaction or the continuation, performance or breach of this or any other agreement between us, shall be determined by arbitration conducted pursuant to the code of arbitration procedure of the Financial Industry Regulatory Authority.**
- g. **I understand that judgment upon any arbitration award may be entered in any court of competent jurisdiction.**
- h. **No person shall bring a punitive or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a punitive class action; or who is a member of a punitive class who has not opted out of the class with respect to any claims encompassed by the punitive 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.**

## USA PATRIOT ACT

CCS has instituted a Client Identification Program in its obligations under the USA Patriot Act ("Act"). This important federal regulation is designed to prevent, deter and, where necessary, prosecute those who seek to manipulate the U.S. financial system. Your assistance in meeting our obligations under the Act is part of a global effort to combat terrorism in one of the most effective ways possible, denying terrorists and others engaged in illicit activity access to our financial services network.

Consistent with the Act, the provisions of our Client Identification Program serve to reinforce key elements of a broker-dealer's responsibility of becoming familiar with its clients.

We may therefore ask you to provide identification documents or other information. Please keep in mind that we will endeavor to secure this information in accordance with its privacy policy.

## NEW ACCOUNT INFORMATION

Please carefully review the information on your New Account Form. If any of the information is inaccurate, please correct the information by marking the form and returning it to us. Please also notify us in the future if your information on the form becomes inaccurate. To assist you, explanations of the investment objectives are as follows:

- **Safety** - Investments generally having lower returns with little or no risk of loss.
- **Income** - Seeks income at or near current market levels primarily through fixed income and other investments of average or better quality and strategies that may involve an above average degree of risk.
- **Growth** - Seeks capital appreciation, at or above market levels primarily through equity orientated and other investments that may involve an above average degree of risk.
- **Growth & Income** - Seeks a combination of income and capital appreciation at or near current market levels, primarily through a broad range of investments and strategies that may involve an above average level of risk.
- **Trading & Speculation** - Seeks to maximize total return through a broad range of investments and strategies which may involve a high level of activity.

## CCS PRIVACY POLICY

**Coordinated Capital Securities, Inc (CCS) strongly believes in protecting the confidentiality and security of information we collect about you. This notice describes our privacy policy and describes how we treat the information we receive about you.**

### Why We Collect And How We Use Information.

When we evaluate your request for our services, provide investment advice to you and process transactions for your account, you typically provide us with certain personal information necessary for these transactions. We may also use that information to offer you other services we provide which may meet your investment needs.

### What Information We Collect.

The personal information we collect may include: Name and address; Employer; Social Security number or tax payer identification number; Assets; Income, Account investment positions and balance; Investment objectives; Investment transactions; Accounts at other Institutions; the identities of accountants, attorneys and other professionals you engage; Information we receive from third parties, including credit bureaus; and Information we obtain to verify your representations to us, such as your identity or assets.

### We Limit How, and With Whom We Share Your Information

We do not sell your personal information to anyone. We may disclose information about you to our employees, affiliates, registered representatives, their affiliated businesses, and third parties who provide you with financial products and services when completing a transaction at your request or when providing other services to you. At your request, we may disclose information to nonaffiliated third parties but only when completing a transaction at your request or providing our other services to you. Nonaffiliated third parties may include retirement plan sponsors or third party administrators, mutual fund companies, insurance companies and agencies, other broker-dealers and clearing firms, accountants, lawyers,

securities professionals and others to assist us, or them, in providing services to you.

We may also share information with companies that perform services on our behalf, such as the companies that we hire to perform marketing or administrative services. Companies we may hire to provide support services are not allowed to use your personal information for their own purposes. We may make additional disclosures as permitted by law.

Our privacy policy is the same for current, as well as former clients. If you close your account, in the process of transferring your accounts we may share your information with the new broker dealer or custodian that you or your registered representative selects. Your registered representative may use the personal information about you in his or her files to provide you with information regarding the new firm and account transfer procedures and documents.

If you prefer that we not share your nonpublic personal information (except in those circumstances described above that are permitted or required by law), you may opt out at any time by notifying us not to share information with third parties. To notify us, please call us at 608/221-4545. You will be asked to provide identifying customer information at that time, including your Social Security Number.

For accounts that are held jointly by more than one customer, any of the account holders may opt out on behalf of the other account holders. Any opt out instructions received from one owner of a joint account will apply also to individual accounts in that person's name, as well as other accounts held jointly by that person, based on the account information we have.

#### How We Protect Information.

We treat information about current and former clients and their accounts in a confidential manner. Employees and our registered representatives are required to comply with our established information confidentiality provisions. We also maintain physical, electronic, and procedural safeguards to protect information.

#### Access to and Correction of Your Information.

Upon your written request, we will make available your information for review. Information collected in connection with, or in anticipation of, any claim or legal proceeding will not be made available. If your personal information with us becomes inaccurate, or if you need to make a change to that information, please contact us at the number shown below so we can update our records. Also, if you believe someone has accessed your account without authorization, please contact us as soon as possible.

#### Annual Written Notice

We will reaffirm this policy annually in writing, as long as you maintain an on-going relationship with us. While this policy may change from time to time you can always review our current policy online at [www.ccsmadison.com](http://www.ccsmadison.com)

#### Further Information.

For additional information regarding our privacy policy, or if you have any questions and/or concerns about your account or about our services, please contact us by writing to us at 704 River Place Commerce Center III, Madison, Wisconsin 53716 or calling 608-221-4545.

We also wish to advise you that the Financial Industry Regulatory Authority (FINRA) Public Disclosure Program provides information to investors about the background, business practices and conduct of NASD members, such as CCS and their brokers. More

information about the FNRA Program can be obtained at [www.fnra.org](http://www.fnra.org) or by calling the FNRA hotline (800)289-9999.

## SIPC Membership

Our firm is a member of the Securities Investor Protection Corporation (SIPC). SIPC protects the clients of its member firms against the loss of their securities in the event of the member's insolvency and liquidation. For more information on SIPC coverage, please see the explanatory brochure at [www.sipc.org](http://www.sipc.org) or contact SIPC at (202)371-8300.

## Mutual Fund Share Classes

Before investing in mutual funds, it is important that you understand the sales charges, expenses, and management fees that you will be charged, as well as the breakpoint discounts to which you may be entitled. Understanding these charges and breakpoint discounts will assist you in identifying the best investment for your particular needs and may help you reduce the cost of your investment. Sales charges, expenses, management fees, and breakpoint discounts vary from mutual fund to mutual fund. Therefore, you should discuss these issues with your financial advisor and review each mutual fund's prospectus and statement of additional information, which are available from your financial advisor, to get the specific information regarding the charges and breakpoint discounts associated with a particular mutual fund.

**Sales Charges:** Investors that purchase mutual funds must make certain choices, including which funds to purchase and which class share is most advantageous. Each mutual fund has a specified investment strategy. You need to consider whether the mutual fund's investment strategy is compatible with your investment objectives. Additionally, most mutual funds offer different share classes. Although each share class represents a similar interest in the mutual fund's portfolio, the mutual fund will charge you different fees and expenses depending upon your choice of share class. As a general rule, Class A shares carry a "front-end" sales charge or "load" that is deducted from your investment at the time you buy fund shares. This sales charge is a percentage of your total purchase. As explained below, many mutual funds offer volume discounts to the front-end sales charge assessed on Class A shares at certain pre-determined levels of investment, which are called "breakpoint discounts." In contrast, Class B and C shares usually do not carry any front-end sales charges. Instead, investors that purchase Class B or C shares pay asset-based sales charges, which may be higher than the charges associated with Class A shares. Investors that purchase Class B and C shares may also be required to pay a sales charge known as a contingent deferred sales charge when they sell their shares, depending upon the rules of the particular mutual fund.

**Breakpoint Discounts:** Most mutual funds offer investors a variety of ways to qualify for breakpoint discounts on the sales charge associated with the purchase of Class A shares. In general, most mutual funds provide breakpoint discounts to investors who make large purchases at one time. The extent of the discount depends upon the size of the purchase. Generally, as the amount of the purchase increases, the percentage used to determine the sales load decreases. In fact, the entire sales charge may be waived for investors that make very large purchases of Class A shares. Mutual fund prospectuses contain tables that illustrate the available breakpoint discounts and the investment levels at which breakpoint discounts apply. Additionally, most mutual funds allow investors to qualify for breakpoint discounts based upon current holdings from prior purchases through "Rights of Accumulation," and future purchases, based upon "Letters of Intent." This document provides general information

regarding *Rights of Accumulation* and *Letters of Intent*. However, mutual funds have different rules regarding the availability of *Rights of Accumulation* and *Letters of Intent*. Therefore, you should discuss these issues with your financial advisor and review the mutual fund prospectus to determine the specific terms upon which a mutual fund offers *Rights of Accumulation* or *Letters of Intent*.

**Rights of Accumulation** – Many mutual funds allow investors to count the value of previous purchases of the same fund, or another fund within the same fund family, with the value of the current purchase, to qualify for breakpoint discounts. Moreover, mutual funds allow investors to count existing holdings in multiple accounts, such as IRAs or accounts at other broker-dealers, to qualify for breakpoint discounts. Therefore, if you have accounts at other broker-dealers and wish to take advantage of the balances in these accounts to qualify for a breakpoint discount, you must advise your financial advisor about those balances. You may need to provide documentation establishing the holdings in those other accounts to your financial advisor if you wish to rely upon balances in accounts at another firm. In addition, many mutual funds allow investors to count the value of holdings in accounts of certain related parties, such as spouses or children, to qualify for breakpoint discounts. Each mutual fund has different rules that govern when relatives may rely upon each other's holdings to qualify for breakpoint discounts. You should consult with your financial advisor or review the mutual fund's prospectus or statement of additional information to determine what these rules are for the fund family in which you are investing. If you wish to rely upon the holdings of related parties to qualify for a breakpoint discount, you should advise your financial advisor about these accounts. You may need to provide documentation to your financial advisor if you wish to rely upon balances in accounts at another firm. Mutual funds also follow different rules to determine the value of existing holdings. Some funds use the current net asset value (NAV) of existing investments in determining whether an investor qualifies for a breakpoint discount. However, a small number of funds use the historical cost, which is the cost of the initial purchase, to determine eligibility for breakpoint discounts. If the mutual fund uses historical costs, you may need to provide account records, such as confirmation statements or monthly statements, to qualify for a breakpoint discount based upon previous purchases. You should consult with your financial advisor and review the mutual fund's prospectus to determine whether the mutual fund uses either NAV or historical costs to determine breakpoint eligibility.

**Letters of Intent** – Most mutual funds allow investors to qualify for breakpoint discounts by signing a Letter of Intent, which commits the investor to purchasing a specified amount of Class A shares within a defined period of time, usually 13 months. For example, if an investor plans to purchase \$50,000 worth of Class A shares over a period of 13 months, but each individual purchase would not qualify for a breakpoint discount, the investor could sign a Letter of Intent at the time of the first purchase and receive the breakpoint discount associated with \$50,000 investments on the first and all subsequent purchases. Additionally, some funds offer retroactive Letters of Intent that allow investors to rely upon purchases in the recent past to qualify for a breakpoint discount. However, if an investor fails to invest the amount required by the Letter of Intent, the fund is entitled to retroactively deduct the correct sales charges based upon the amount that the investor actually invested. If you intend to make several purchases within a 13 month period, you should consult your financial advisor and the mutual fund prospectus to determine if it would be beneficial for you to sign a Letter of Intent.

As you can see, understanding the availability of breakpoint discounts is important because it may allow you to purchase Class A shares at a lower price. The availability of breakpoint discounts may save you money and may also affect your decision regarding the appropriate share class in which to invest. Therefore, you should discuss the availability of breakpoint discounts with your financial advisor and carefully review the mutual fund prospectus and its statement of additional information, which you can get from your financial advisor, when choosing among the share classes offered by a mutual fund. If you wish to learn more about mutual fund share classes or mutual fund breakpoints, you may wish to review the investor alerts available on the FINRA Web site at [www.finra.org](http://www.finra.org) or visit the many mutual fund Web sites available to the public.