

Structured Products Account Approval Form



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LFF186	
Form #	Account #
Branch #	FP #

Account Registration

Structured Products Overview

Structured Products are designed to meet specific investment objectives financial professional.

such as unique market exposure, enhanced participation, or principal protection. Structured Products are complex investments and may not be appropriate for all investors.

An investment in Structured Products involves risks. While selected risks are summarized below, we urge you to consult the prospectus or offering document for a detailed review of the risks associated with any specific product being considered.

CREDIT WORTHINESS OF ISSUER: As holders of a Structured Product, investors are unsecured debt holders of the issuing firm and are therefore subject to credit risk. As a result, if the issuer experiences financial difficulties, the investment could be lost in total or in part. Unless otherwise stated, the products are not guaranteed or insured by third parties.

FDIC INSURANCE: Certain Structured Products carry FDIC insurance. ONLY PRODUCTS THAT EXPLICITLY STATE FDIC INSURANCE ARE GUARANTEED. Principal amounts that exceed current FDIC coverage limits are not insured. In addition, gains above the initial principal investment are not FDIC insured. FDIC insurance limits are per depositor at each institution; therefore, if the aggregate amount of FDIC insured products (including Structured Products) one owns at an issuer exceeds the FDIC coverage limits, the amount in excess of the limit may not be FDIC insured. FDIC limits are subject to change.

MARKET RISK: The return on Structured Products at maturity is commonly linked to the performance of a basket of securities, and in many cases depends on whether or not, and the extent to which, the basket return is positive. If the basket return is negative, one may lose a portion or all of the investment.

LACK OF LIQUIDITY: Structured Products are generally not listed on organized securities exchanges. Prior to maturity, issuers may offer to repurchase the products upon terms and conditions acceptable to them, but are not required to do so. While investors may be able to liquidate prior to maturity, it may be at a substantial discount to underlying value. Hence, Structured Products should not be utilized if there may be a need for liquidity prior to maturity.

SECONDARY MARKET VALUE SUBJECT TO CERTAIN FACTORS: Due to factors such as, time to maturity, the value and volatility of the underlying asset, prevailing interest rates, and credit risk of the underlying issuer, an investor is not likely to receive the full value of the investment prior to maturity. Secondary market prices, if applicable, will likely be lower than the original issue price and may result in a substantial loss. Structured Products are not designed to be short-term trading instruments.

INCOME: Structured Products typically do not pay interest (or may not pay interest in regular amounts or at regular intervals). As such, they are generally not appropriate for investors seeking current income.

FEES: Investments in Structured Products involve fees, costs, and commissions paid to the issuing firm and the securities firms that sell them.

TAX IMPLICATIONS: Some Structured Products may have specific tax consequences for investors depending on personal circumstances and jurisdiction of residence. While some tax implications may be highlighted in offering documents, investors are encouraged to consult a tax professional to discuss specific tax issues.

ISSUE-SPECIFIC TERMS: Each structured product has unique terms used to determine the rate of return on the investment. These terms may include, but are not limited to the following: participation rate; minimum and/or maximum return level; full, partial or contingent downside protection; and callability by the issuer. Investors should review and fully understand the specific offering terms prior to making an investment.

Client Acknowledgments and Signatures

Total Investable Net Worth (including this purchase) \$ _____

By signing below I acknowledge the following:

- I have thoroughly reviewed and understand the general features and risks associated with Structured Products.
- I will review the preliminary offering documents related to each investment I intend to purchase for a complete description of the product features and all risk factors.
- I agree to report any changes in my financial and personal circumstances to my financial professional in a timely fashion to assure investment decisions reflect all relevant factors.

Client Signature	Date	Client Signature (if applicable)	Date
Financial Professional Signature	Date	Principal Signature	Date