

SIS

CLIENT ACCOUNT FORM

Symetra Investment Services, Inc.
PO Box 34695
Seattle, WA 98124-1695
1-800-469-7667
www.symetra.com/sis

Account Type (* denotes additional paperwork required)

<input type="checkbox"/> Individual	<input type="checkbox"/> 529 Plan*	<input type="checkbox"/> 401(k)*	<input type="checkbox"/> Joint Tenants _____ (type)	<input type="checkbox"/> Custodial
<input type="checkbox"/> Corporation*	<input type="checkbox"/> Trust*	<input type="checkbox"/> 403(b)	<input type="checkbox"/> IRA/Coverdell* _____ (type)	<input type="checkbox"/> Other* _____

First Owner (complete all information in this section for the primary or minor account holder or the corporate/trust or retirement plan entity):

Name	Tax ID Number	Date of Birth / /	Telephone Number ()
Home Address (P.O. Box not accepted as Home Address)			
Mailing Address (<input type="checkbox"/> check if same as above)			
Employer & Employer's Address (name/street/city/state/zip)		Occupation (note if retired and list former occupation)	
Are you a director, 10% shareholder or policy-making officer of a publicly traded company? <input type="checkbox"/> No <input type="checkbox"/> Yes, stock symbol _____			
Are you employed by a broker/dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes, company/address _____			

Customer Identification (must be un-expired photo ID)

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When opening an account, SIS will ask for your name, address, date of birth, social security number and other information to correctly identify clients. SIS will also ask to see a driver's license or other identifying documents.

Driver's License/Passport Number	D or P (circle one)	Expiration / /	State/Country
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Joint Owner (complete all information in this section for the joint account holder, custodian or the corporate/trust or retirement plan account contact):

Name	Tax ID Number	Date of Birth / /	Telephone Number ()
Home Address (P.O. Box not accepted as Home Address)			
Mailing Address (<input type="checkbox"/> check if same as above)			
Employer & Employer's Address (name/street/city/state/zip)		Occupation (note if retired and list former occupation)	
Are you a director, 10% shareholder or policy-making officer of a publicly traded company? <input type="checkbox"/> No <input type="checkbox"/> Yes, stock symbol _____			
Are you employed by a broker/dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes, company/address _____			

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CLIENT AGREEMENT

To: Symetra Investment Services, Inc. ("SIS")

In consideration of your opening one or more accounts on my own behalf, I represent and agree as follows:

1. **Client Instructions:** I appoint you as my agent for the purpose of carrying out my directions to you with respect to the purchase or sale of securities for my account in accordance with the terms and conditions of this Agreement. All orders for the purchase or sale of any securities will be done only on my order or the order of my authorized delegate (except as described in paragraph 3) and executed on the understanding that an actual purchase or sale is intended and that it is my intention and obligation in every case to deliver securities to cover any and all sales or to pay for any purchases upon demand. When placing with you an order to sell, I will let you know if the security is in the account and authorize you to mark the order as being "long" if the security is held in the account in good delivery. If you are unable to deliver this security, then the placing of the order will constitute my representation that the property (security) will be delivered as required and that I will reimburse you for any expense incurred. I further agree, upon the sale of securities, to deliver such securities I have in my profession to SIS or its clearing firm in sufficient time to be received at least one day before settlement date. I agree to have available or deliver sufficient funds to cover the amount due on purchases by 2 p.m. eastern time on settlement date.
2. **Client Indebtedness or Non-Payment:** In the event that I become indebted to you in the course of utilizing this account, I agree that I will repay such indebtedness upon demand. 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 the transaction, which may include the purchase and/or sale of securities, for which I agree to reimburse you for all costs, losses, or liabilities you incur. I shall reimburse you for the reasonable cost of collection of the debit balance and any unpaid deficiency in my accounts, including attorney's fees you incur.
3. **Joint Account Agreements:** In consideration of your carrying a joint account for us, the customers that signed above jointly and severally agree that each of us shall have authority on behalf of the joint account to buy, sell and otherwise deal in, through you as brokers, stocks, bonds, and other securities; to secure, on behalf of the joint account demands, notices, confirmations, reports, statements of account, and communications of every kind; to receive, on behalf of the joint account, money, securities, and property of every kind and to dispose of the same; to make, on behalf of the joint account, agreements relating to any of the foregoing matters and to terminate or modify the same or waive any of the provisions thereof and generally to deal with you on behalf of the joint account as fully and completely as if he or she alone was interested in the account, all without notice to the other or others interested in the account. You are authorized to follow the instructions of any of us in every respect concerning the joint account with you and to make deliveries to any of us or upon his or her instructions, of any or all securities in the joint account, and to make payments to any of us, or upon his or her order, of any or all monies at any time or from time to time in the joint account as he or she may order and direct, for the benefit of the joint account. The authority hereby conferred shall remain in force until written notice of revocation addressed to you is delivered to your main office mailing address, PO Box 34695, Seattle, WA 98124-1695.
4. **Joint and Several Liability:** The liability of the customers signed above with respect to the account shall be joint and several. The customers signed above further agree jointly and severally that all property you may at any time be holding or carrying for any one or more of us shall be subject to a lien in your favor for the discharge of the joint account to you and such lien shall be in addition to and not in substitution of the rights and remedies you otherwise would have.
5. **Death of Client(s):** In the event of the death of any of the customer signed above, the survivor or survivors shall immediately give you written notice thereof, and you may, before or after receiving such notice, take such action, require such papers (including inheritance or estate tax waivers), retain such portion of and/or restrict transactions in the account as you may deem advisable to protect you against any tax, liability, penalty, or loss under any present or future laws or otherwise. The estate of any of the customer signed above who is deceased shall be liable and each survivor shall continue to be jointly and severally liable to you for any debit balance or loss in the account in any way resulting from the completion of transactions initiated prior to your receipt of the written notice of the death of the deceased or incurred in the liquidation of the account or the adjustment of the interests of the respective parties.
6. **Pershing LLC:** I understand that SIS will execute and clear certain transactions on a fully disclosed basis with Pershing LLC, that Pershing LLC or its agents will carry the account in which such transactions occur, and will hold all securities purchased or other assets retained in or transferred into such account. The following applies to accounts carried by Pershing LLC: "Member of SIPC, which protects securities customers of its members up to \$500,000 (including \$100,000 for claims of cash). Pershing also provides additional unlimited protection up to the net assets in the account for securities and cash in excess of SIPC limits."
7. **PREDISPUTE ARBITRATION AGREEMENT**

This agreement contains a predispute arbitration clause. By signing an 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.**
- (E) **The panel of arbitrators will typically 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.**

The customer(s) signed above agrees, and by carrying or introducing an account for the customer(s) signed above, you agree that the following conditions apply to any and all controversies arising between us with respect to any account in which the customer(s) signed above has an interest:

- a. **All controversies that may arise between the customer(s) signed above and you, your clearing broker, your agents, or employees, concerning any transaction or the construction, performance, or breach of this or any other agreement between us, whether such transaction or agreement was entered into prior, on, or subsequent to the date hereof, shall be determined by arbitration pursuant to the then current Constitution and Rules of the New York Stock Exchange, or the Code of Arbitration Procedure of the National Association of Securities Dealers, Inc. Arbitration must be commenced by service upon the other party of a written demand for arbitration or a written notice of intention to arbitrate which indicates the arbitration tribunal elected. In the event the customer(s) signed above does not make such election within five (5) days of such notice, then the customer(s) signed above authorizes you to do so on behalf of the customer(s) signed above.**
- b. **This agreement to arbitrate constitutes a waiver of the right to seek a judicial forum unless such a waiver would be void under the federal securities laws. 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.**
- c. **If I file a complaint in court against you that contains claims that are subject to arbitration pursuant to a predispute arbitration agreement between us, you may seek to compel arbitration of the claims that are subject to arbitration. If you seek to compel arbitration of such claims, you must agree to arbitrate all of the claims contained in the complaint if I so request.**

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.

8. **Notices and Communications:** All written notices and communications pursuant to this Agreement shall be sent to me at the mailing address set forth on SIS' Client Account Form or my last known address contained in the files of SIS. I agree to send all written notices and communications to SIS at: Symetra Investment Services, Inc. P.O. Box 34695 Seattle, WA 98124-1695. Complaints as to this or any account, or related to the firm or any of its registered representatives, may be directed in writing to the SIS Compliance Department at the address above, or by contacting that department at (800) 469-7667. I understand that you will notify me in writing of any change in the mailing address of Symetra Investment Services, Inc.
9. **Amendment or Termination:** I understand that SIS will have the right by written notice to add or amend any term or condition of this Agreement. All applicable amendments and additions will be effective fifteen (15) days after said notice is mailed, unless SIS received my written notice of objection prior to said effective date.
10. **Governing Law:** This Agreement and all transactions made in my account shall be interpreted and governed by the laws of the state of Washington, without regard to the conflicts of law principles thereof.
11. **Symetra Product Disclosure:** I understand that the percentage of compensation SIS registered representatives receive for the sale of Symetra products is greater than the percentage of compensation they receive on non-Symetra products.
12. **Severability:** If any provision in this agreement is held invalid, illegal or unenforceable in any respect, the legality, validity and enforceability of the remaining provisions in this agreement shall not in any way be affected or impaired thereby.