

APEX Clearing™ JOINT ACCOUNT AGREEMENT: (Rights of Survivorship)

In consideration of each of the natural persons indicated in the title of the account (individually and collectively referred to herein as "Customer" or "Customers") requesting the establishment of a joint account for themselves, each of the Customers agree, individually and jointly, that each of them shall have the authority on behalf of the joint account to buy, sell (including short sales) and otherwise deal in, through its investment advisor, stocks, bonds and other securities and commodities, on margin or otherwise, to receive 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 same or waive any of the provisions thereof and generally to deal with the investment advisor or Apex Clearing Corporation on behalf of the joint account as fully and completely as if each alone had full and complete authority individually over said account. The Investment advisor and Apex Clearing Corporation are authorized to follow the instructions of any Customer in every respect concerning the joint account and to make deliveries to any Customer, or upon a Customer's order, of any or all monies at any time or from time to time in the joint account as any Customer may order and direct, even if such deliveries and/or payments shall be made to a Customer personally, and not jointly or for the joint account. Notwithstanding the foregoing, Customer's investment advisor and Apex Clearing Corporation each reserves the right to insist upon written instructions bearing signatures of all parties to the joint account when such instructions effect transactions or change of ownership of monies and/or securities. In the event of any deliveries of securities or payments of monies to any Customer, neither Customer's investment advisor nor Apex Clearing Corporation shall be under any duty or obligation to inquire into the purpose or propriety of any such demand for delivery of securities or payment of monies, nor shall either be bound to see the application or disposition of the said securities and/or monies so delivered or paid to any Customer or upon Customer's order. The authority hereby conferred shall remain in force until written notice of a revocation of such authority by the Customers addressed to the Customer's investment advisor and Apex Clearing Corporation is received by Customer's investment advisor and Apex Clearing Corporation.

The liability of the Customers with respect to the joint account shall be joint and several. Each Customer further agrees that all property that Apex Clearing Corporation may at any time be holding or carrying for any one or more of any Customer shall be subject to a lien in favor of Customer's investment advisor for the discharge of the obligations of the joint account, such lien to be in addition to and not in substitution of the right and remedies the investment advisor otherwise would have.

It is further agreed that in the event of the death of either or any Customer, the survivor or survivors shall immediately give Customer's investment advisor written notice thereof, and Customer's investment advisor or Apex Clearing Corporation may before or after receiving such notice, take such proceeding, require such papers and inheritance or estate tax waivers, retain such portion of and/or restrict transactions in the account as they may deem advisable to protect against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of any Customer who shall have died shall be liable and each survivor shall continue liable jointly and severally, to you for any net debit balance or loss in said account in any way resulting from the completion of transactions initiated prior to the receipt of the written notice of the death of decedent or incurred in the liquidation of the account or the adjustment of the interests of the respective parties.

It is the express intention of each Customer to create an estate or account as joint tenants with right of survivorship and not as tenants in common. In the event of the death of either of any Customers, the entire interest in the joint account shall be vested in the survivor or survivors on the same terms and conditions as theretofore held, without in any manner releasing the decedent's estate from the liability provided for in the next preceding paragraph.

Each Customer understands that Apex Clearing Corporation does not control, audit, or otherwise supervise the investment advisor's activities and does not undertake responsibility for reviewing the appropriateness of transactions entered by Customer or the investment advisor on Customer's behalf. Each Customer acknowledges and agrees that Customer's investment advisor is not an agent of Apex Clearing Corporation, Apex Clearing Corporation is not the investment advisor's agent, and that Customer will in no way hold Apex Clearing Corporation, or its officers, directors, employees and agents liable for any trading losses that any Customer may incur.

Each Customer agrees that Apex Clearing Corporation is a beneficiary of its representations, warranties, acknowledgments, and covenants in this agreement (including, without limitation, its authorizations, indemnifications, waivers, and releases). Each Customer agrees that Apex Clearing Corporation, in its own name and for its own benefit, shall be entitled to exercise and enforce directly against any Customer such provisions and all other rights granted to Customer's investment advisor. Subject to the provisions hereof, all notices or communications for the Customers in respect of the joint account are to be directed to the primary joint account holder identified by the Customers during the joint account opening process. Each Customer has signed the Customer Account Agreement and if applicable, a Margin Agreement (including a stock lending agreement) which are intended to cover, in addition to the provisions hereof, the terms governing the joint account.