Reset Form

Regal Investment Advisors

REGULUS

Click here for video instructions on how to complete this form.

2687 44th Street SE
Kentwood, MI 49512
800.357.4757
regal-holdings.com

New Account Form

Account Title: _____ Do you have multiple accounts with this representative? ☐ Yes ☐ No

(Client Name and Registration)

1. Account Type

- ☐ Financial Planning Agreement
- ☐ Outside Registered Investment Advisor (fee based)
- ☐ Regulus Financial Group, LLC (commission based)
- ☐ Regal Annuity Suitability Review
- ☐ Regal Investment Advisors (fee based)

2. Account Registration Type

☐ Conservator	☐ IRA - Simple	☐ Tenants in Common	☐ 457 Plan
☐ Guardian	☐ IRA - Beneficiary	☐ TOD - Individual	☐ 529 Plan
☐ Individual	☐ IRA - Traditional	☐ TOD - Joint	☐ Other: _____
☐ HSA	☐ IRA-Rollover	☐ UGMA/UTMA	
☐ IRA - Roth	☐ JTWROS	☐ 401K	
☐ IRA - SEP	☐ Keogh	☐ 403b	

3. Primary Account Applicant

Contact Information

Prefix: ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Other: _____

Suffix: ☐ Sr. ☐ Jr. ☐ Other: _____

First Name _____ Middle Name _____

Last Name _____

Permanent Address ☐ *Please check if you have been at your current home address for less than one year*

City _____ State _____ Zip _____

Preferred Phone _____ ☐ Home ☐ Mobile ☐ Work

Email Address _____

☐ Single ☐ Married ☐ Domestic Partner ☐ Divorced ☐ Widowed

Number of Dependents *(as claimed on taxes)*: _____

Mailing Address *(If different than above)* _____

City _____ State _____ Zip _____

USA Patriot Act Information

All account holders please provide the information below. Non-resident aliens, also include a completed W-8BEN.

Date of Birth _____ Social Security or Taxpayer ID No. _____

Government ID#: _____

Select One: ☐ Driver's License ☐ Passport ☐ State ID ☐ Other

**Photocopy of Government ID must be included with this application.*

Place/Country of Issuance _____ Issue Date *(mm/yyyy)* _____ Exp. Date *(mm/yyyy)* _____

Country of Citizenship _____ Country of Tax Residence *(if different than country of citizenship)* _____

Current Employment Status

☐ Employed ☐ Self-employed ☐ Unemployed* ☐ Retired* ☐ Student*

☐ Other: _____

Job Title _____ Source of Income **(required for unemployed, retired, and student)* _____

Employer Name _____

Business Address _____

City _____ State _____ Zip _____

Industry of Employment _____ Duration of Employment _____

4. Investment Risk Tolerance

Please select the degree of risk you (and any additional account holders, if applicable) are willing to take with the assets in this account.

☐ **Conservative.** I want to preserve my initial principal in this account, with minimal risk, even if that means this account does not generate significant income or returns and may not keep pace with inflation.

☐ **Moderately Conservative.** I am willing to accept low risk to my initial principal, including low volatility, to seek a modest level of portfolio returns.

☐ **Moderate.** I am willing to accept some risk to my initial principal and tolerate some volatility to seek higher returns, and understand I could lose a portion of the money invested.

☐ **Moderately Aggressive.** I am willing to accept high risk to my initial principal, including high volatility, to seek high returns over time, and understand I could lose a substantial amount of the money invested.

☐ **Significant Risk.** I am willing to accept maximum risk to my initial principal to aggressively seek maximum returns, and understand I could lose most, or all, of the money invested.

5. Trusted Contact Person Information

☐ **I do *not* wish to include a trusted contact.**

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).

Prefix: ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Other: _____ **Suffix:** ☐ Sr. ☐ Jr. ☐ Other: _____ Relationship to Primary Account Holder: _____

First Name | Middle Name | Last Name

Mailing Address | City | State | Zip

Preferred Phone ☐ Home ☐ Mobile ☐ Work | Email

6. Additional Account Applicant / Co-Applicant (If Applicable)

Contact Information

Prefix: ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Other: _____

Suffix: ☐ Sr. ☐ Jr. ☐ Other: _____

First Name | Middle Name

Last Name

Permanent Address ☐ *Please check if you have been at your current home address for less than one year*

City | State | Zip

☐ Single ☐ Married ☐ Domestic Partner ☐ Divorced ☐ Widowed

Number of Dependents *(as claimed on taxes):* _____

Mailing Address *(If different than above)*

City | State | Zip

Preferred Phone ☐ Home ☐ Mobile ☐ Work

Email Address

Current Employment Status

☐ Employed ☐ Self-employed ☐ Unemployed ☐ Retired ☐ Student

☐ Other: _____

Job Title | Source of Income *(required for unemployed, retired, and student)

Employer Name

Business Address

City | State | Zip

Industry of Employment | Duration of Employment

USA Patriot Act Information

All account holders please provide the information below. Non-resident aliens, also include a completed W-8BEN.

Date of Birth | Social Security or Taxpayer ID No.

Government ID#: _____

Select One: ☐ Driver's License ☐ Passport ☐ State ID ☐ Other

**Photocopy of Government ID must be included with this application.*

Place/Country of Issuance | Issue Date *(mm/yyyy)* | Exp. Date *(mm/yyyy)*

Country of Citizenship | Country of Tax Residence *(if different than country of citizenship)*

7. Industry and Other Affiliations

Are you, your spouse, or any other immediate family members, including parents, in-laws, siblings and dependents:	**Primary Account Holder**	**Additional Account Holder**
Employed by or associated with the securities industry (for example, a sole proprietor, partner, officer, director, branch manager, registered representative or other associated person of a broker-dealer firm) or a financial services regulator? If yes, please specify entity below. If this entity requires its approval for you to open this account, please provide a copy of the required authorization letter (with this Application). ☐ Broker-Dealer or Municipal Securities Dealer ☐ FINRA or other Self-Regulatory Organization* ☐ Investment Adviser ☐ State or Federal Securities Regulator *(*Including a national securities exchange, registered securities association, registered clearing agency or the Municipal Securities Rulemaking Board.)* Name of entity(ies): _____ Relationship to entity(ies): _____	☐ Yes ☐ No	☐ Yes ☐ No
An officer, director or 10% (or more) shareholder in a publicly-owned company? Name of company and listing symbol: _____	☐ Yes ☐ No	☐ Yes ☐ No

8. Financial Situation and Needs, Liquidity Considerations, and Tax Status

Please tell us your best estimate as to: (Check the appropriate boxes)

Annual Income[1]:
- ☐ $25,000 and under
- ☐ $25,001-50,000
- ☐ $50,001-100,000
- ☐ $100,001-250,000
- ☐ $250,001-500,000
- ☐ Over $500,000

Net Worth[2]:
- ☐ $25,000 and under
- ☐ $25,001-100,000
- ☐ $100,001-200,000
- ☐ $200,001-500,000
- ☐ $500,001-1,000,000
- ☐ $1,000,001-3,000,000
- ☐ Over $3,000,000

Liquid Net Worth[3]:
- ☐ $25,000 and under
- ☐ $25,001-100,000
- ☐ $100,001-200,000
- ☐ $200,001-500,000
- ☐ $500,001-1,000,000
- ☐ $1,000,001-3,000,000
- ☐ Over $3,000,000

Tax Rate:
- ☐ 0-10%
- ☐ 11-12%
- ☐ 13-22%
- ☐ 23-24%
- ☐ 25-32%
- ☐ 33-35%
- ☐ Over 35%

Annual Expenses[4]:
- ☐ $50,000 and under
- ☐ $50,001-100,000
- ☐ $100,001-250,000
- ☐ $250,001-500,000
- ☐ Over $500,000

Special Expenses[5]:
- ☐ $50,000 and under
- ☐ $50,001-100,000
- ☐ $100,001-250,000
- ☐ $250,001-500,000
- ☐ Over $500,000
- ☐ N/A

Timeframe for special expenses:
- ☐ Within two years
- ☐ 3-5 years
- ☐ 6-10 years

Liquidity Needs: The ability to quickly and easily convert to cash all or a portion of the investments in this account without experiencing significant loss in value from, for example, the lack of a ready market, or incurring significant costs or penalties is *(check one):*

☐ Very important ☐ Important ☐ Somewhat important ☐ Does not matter

[1] Annual income includes income from sources such as employment, alimony, social security, investment income, etc.

[2] Net worth is the value of your assets minus your liabilities. For purposes of this application, assets include stocks, bonds, mutual funds, other securities, bank accounts, and other personal property. Do not include your primary residence among your assets. For liabilities, include any outstanding loans, credit card balances, taxes, etc. Do not include your mortgage.

[3] Liquid net worth is your net worth minus assets that cannot be converted easily into cash, such as real estate, business equity, personal property and automobiles, expected inheritances, assets earmarked for other purposes, and investments subject to substantial penalties if they were sold or if assets were withdrawn from them.

[4] Annual expenses might include mortgage payments, rent, long-term debts, utilities, alimony or child support payments, etc.

[5] Special expenses might include a home purchase, remodeling a home, a car purchase, education, medical expenses, etc.

9. Financial Investment Experience

We are collecting the information below to better understand your investment experience. We recognize your responses may change over time as you work with us.

Please check the boxes that best describe your investment experience to date. Both years experience and transactions per year are required, please check “0” if you have no experience/no transactions.

Investment	Years’ experience			Transactions per year *(excluding automatic investments)*			
Mutual Funds/ Exchange Traded Funds	☐ 0	☐ 1-5	☐ Over 5	☐ 0	☐ 1-5	☐ 6-15	☐ Over 15
Individual Stocks	☐ 0	☐ 1-5	☐ Over 5	☐ 0	☐ 1-5	☐ 6-15	☐ Over 15
Bonds	☐ 0	☐ 1-5	☐ Over 5	☐ 0	☐ 1-5	☐ 6-15	☐ Over 15
Options	☐ 0	☐ 1-5	☐ Over 5	☐ 0	☐ 1-5	☐ 6-15	☐ Over 15
Securities Futures	☐ 0	☐ 1-5	☐ Over 5	☐ 0	☐ 1-5	☐ 6-15	☐ Over 15
Annuities	☐ 0	☐ 1-5	☐ Over 5	☐ 0	☐ 1-5	☐ 6-15	☐ Over 15
Alternative[6]	☐ 0	☐ 1-5	☐ Over 5	☐ 0	☐ 1-5	☐ 6-15	☐ Over 15
Margin	☐ 0	☐ 1-5	☐ Over 5	☐ 0	☐ 1-5	☐ 6-15	☐ Over 15

[6]May include structured products, hedge funds, etc.

10. Other Information

Please provide us with any additional information that you believe will help us more fully understand your investment profile, the recommended strategy, or the best interest evaluation done for this account.

(Attach additional pages if needed for further explanation)

11. Investment Objectives and Investment Time Horizon

The investments in this account will be (check one):

- ☐ Less than 33% of my financial portfolio
- ☐ Roughly 33% to 66% of my financial portfolio
- ☐ More than 66% of my financial portfolio

The expected period of time you plan to invest to achieve your financial goal(s):

- ☐ Under 1 year
- ☐ 1-3 years
- ☐ 3-5 years
- ☐ 5-10 years
- ☐ 10-20 years
- ☐ Over 20 years

What are your account monitoring expectations?

- ☐ Self-Directed: I will alert my representative if I would like to have my accounts reviewed.
- ☐ None or Voluntary: My representative may reach out should they wish to review my account.
- ☐ Quarterly *(Advisory Only)*: I would like my account reviewed by my representative quarterly.
- ☐ Annually *(Advisory Only)*: I would like my account reviewed by my representative annually.
- ☐ Other: _____

What type of investment philosophy best aligns with your expectations for this account?

- ☐ Buy and Hold or Self-Directed: I would like to make all the investment decisions.
- ☐ Non-Discretionary: I would like to choose from the investment recommendations made by my representative.
- ☐ Discretionary *(Advisory Only)*: I would like my representative or a money manager to make all the investment decisions.

I plan to use this account for the following (check all that apply):

- ☐ Generate income for current or future expenses
- ☐ Market speculation
- ☐ Partially fund my retirement
- ☐ Pay for a house
- ☐ Pay for dependent's education
- ☐ Preserve wealth and pass it on to my heirs
- ☐ Steadily accumulate wealth over the long-term
- ☐ Wholly fund my retirement
- ☐ Other: _____

Please tell us how you are funding this account (check all that apply):

- ☐ Funds from another account
- ☐ Gift
- ☐ Home Equity Line of Credit/ Reverse Mortgage
- ☐ Income
- ☐ Insurance payout
- ☐ Inheritance
- ☐ Pension or retirement savings
- ☐ Sale of business or property
- ☐ Social Security benefits
- ☐ Other: _____ _____

12. Pre-dispute Arbitration Clause

It is agreed that any controversy between the parties arising out of your business or this agreement, except for those disputes between the parties submitted to arbitration conducted under the provisions of the constitution and rules of the Board of Governors of the New York Stock Exchange, Inc. or any other national securities exchange on which a transaction giving rise to a claim took place or pursuant to the Code of Arbitration procedures of the National Association of Securities Dealers, Inc. as the client may elect. Arbitration procedures must be commenced by service upon the other party of a written demand for arbitration or a written notice of intention to arbitrate therein electing the arbitration tribunal. In the event, the account owner does not make such election within five (5) days of such demand or notice, then the client authorizes Regulus Financial Group, LLC to do so on behalf of the client. 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 until: (1) the class certification is denied; or (2) the class is decertified; or (3) the customer is excluded from the class by court. The rules of the 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 to court. Such forbearance to enforce an agreement to arbitrate shall then the client authorizes Regulus Financial Group, LLC to do so on behalf of the client. 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 until: (1) the class certification is denied; or (2) the class is decertified; or (3) the customer is excluded from the class by court. The rules of the 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 to 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.

13. Disclosures

1. Arbitration is final and binding on the parties.
2. The parties are waiving their right to seek remedies in court, including the right to a jury trial.
3. Pre-arbitration discovery is generally more limited than and different from court proceedings.
4. The arbitrators are not required 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.
5. The panel or arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

The FINRA rules of arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

	Primary Applicant	Co-Applicant
U.S. Person: Under penalty of perjury, I certify that: (1) I am a U.S. citizen, U.S. resident alien or other U.S. person, and the Social Security Number or Taxpayer Identification Number provided in this Application is correct (or I am waiting for a number to be issued to me); and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding; or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends; or (c) the IRS has notified me that I am no longer subject to backup withholding.	☐	☐
Certification Instructions: You must check this box if you cannot certify to item (2) above, meaning that you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.	☐	☐
Non-Resident Alien: I certify that I am not a U.S. citizen, U.S. resident alien, or other U.S. person for U.S. tax purposes, and I am submitting the applicable Form W-8 with this form to certify my foreign status and, if applicable, claim tax treaty benefits.	☐	☐

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

15. Confirmations and Signatures

By signing this Application, you affirm that you have received and read this Application and any supplemental documents governing this relationship. You affirm that the information you have provided is accurate and you agree to notify us of any changes in the information provided.

Client Authorization: I/We certify that all the above information provided on this form is true, accurate and complete. I/ We understand that it is my/our responsibility to inform Regulus Financial Group, LLC/Regal Investment Advisors of any changes to my/our financial information and investment objectives.

Consent to Electronic Delivery: By checking the "I consent to Electronic Delivery" box below the account applicant agrees, to the fullest extent permitted by law, to accept electronic delivery of any documents that Regal Investment Advisors or Regulus Financial Group, LLC may be required to deliver (including, but not limited to, prospectuses, prospectus supplements, disclosure documents, account statements, annual and quarterly reports, and all other **account related communications**). Electronic delivery of a document to the account holder may be via an e-mail system or by reference to a location on an internet site to which the account holder has access. The account applicant agrees to notify their financial representative should their email address change or become inaccessible to the client.

☐ I consent to Electronic Delivery

☐ I do **not** consent to Electronic Delivery

Primary Applicant Name *(please print)*	Primary Applicant Signature	Date
Co-Applicant Name *(please print)*	Co-Applicant Signature	Date
Advisor Name	Advisor Signature	Date

New Account Qualifications/Disclosure Statement *Please read carefully*

Client: The following information and disclosures are provided for your benefit, protection and understanding so that you can make an informed decision. Please contact the Regulus Financial Group office if there are any concerns or changes to your account.

I. Your relationship to Regulus Financial Group, LLC

A.) Your registered representative ("Representative") is engaged in the sale of securities products as a registered representative of Regulus Financial Group, LLC or any such other broker/ dealer which he may represent as a dual licensed registered representative. B.) Acting through your Representative, who is shown on the facing page of this document, you have appointed Regulus Financial Group, LLC as your agent for the purpose of carrying out your directions with respect to the purchase or sale of securities and, as such Regulus Financial Group, LLC is authorized to open or close brokerage accounts, place and withdraw orders and take such other steps as reasonable to carry out your direction. C.) An account will be deemed opened by Regulus Financial Group, LLC on your behalf upon the completion of this New Account Application and agreement.

D.) Regulus Financial Group, LLC will recognize only those securities transactions that are executed with its knowledge, control and consent and are duly reflected on its books and records as broker/dealer transactions.

E.) Regulus Financial Group, LLC shall have sole discretion to accept your securities orders. Regulus Financial Group, LLC will automatically reject any investment which is not deemed a security or is labeled or designated as a non-security.

F.) In consideration of our carrying a joint cash or margin account in the form of names listed in the facing page, you jointly and severally agree that each one of you shall have authority to buy and sell on behalf of the joint account and generally deal with Regulus Financial Group, LLC on behalf of the joint account as fully and completely as if each one of you were interested in said account.

G.) If upon the purchase/sale of securities by Regulus Financial Group, LLC at your direction, you fail to pay for or deliver monies or securities, you authorize Regulus Financial Group, LLC to take those steps necessary to pay for/deliver such monies or securities. You further agree to reimburse Regulus Financial Group, LLC for any loss it may sustain on your behalf.

H.) Transactions not effected through Regulus Financial Group, LLC are not the responsibility of Regulus Financial Group, LLC.

II. Services offered by your Registered Representative ("Representative")

A.) Your Representative has been engaged by Regulus Financial Group, LLC solely to make offers to buy or sell securities and Representative has no express, implied or apparent authority to contract otherwise on behalf of Regulus Financial Group, LLC.

B.) Your Representative will only be empowered to place an order for your account, upon your prior direction and review or that of your delegate-based upon of a review of your financial condition and objectives as shown on the New Account Application. Should an order be placed for a security in a greater relative risk category than you marked for pre-approval, such an order will be deemed to be an automatic amendment of your objectives.

C.) Your Representative may offer non-securities products and services outside the scope of his registration and control by Regulus Financial Group, LLC, such as: insurance advisory services, real estate brokerage, law, accounting, tax, estate, business or financial planning, pension administration or consulting, tax preparation, or any other non-securities products and/ or services. In such situations, Regulus Financial Group, LLC remains disinterested and neither approves or disapproves of such activities. If you choose to engage your Representative, as your agent for the provisions of such products and services, you shall hold Regulus Financial Group, LLC harmless from any losses which you may incur in the provision of such non-securities products and services.

D.) In addition, your Representative may have established a marketing identity separate from and unaffiliated with Regulus Financial Group, LLC, for the provision of such non-securities products and service. This entity may not be registered with any federal or state regulatory agency and therefore, may not be subject to protection afforded by such registration. However, the name of the onsite individual responsible for supervision, with respect to Regulus Financial Group, LLC securities activities, is located on the Regulus Financial Group, LLC "Branch Office Certificate", which is displayed prominently in each Regulus Financial Group, LLC branch office.

E.) Your representative is licensed to sell securities and/or insurance products on a commission basis. However, in order to effect proper due diligence and suitability in determining whether or not such product sales are warranted, he may provide certain "Financial Planning" related services incidental to his role as your financial services professional. Such services typically involve advising you and your family regarding the management of your financial resources based upon an analysis of your needs. He may review your present and anticipated assets and liabilities, including insurance, savings, investments, as well as your anticipated retirement or

other employee benefits. All recommendations, which are implemented in the form of securities or insurance purchases, will cause him to be compensated on a commission basis.

III. Investment objectives risk disclosure

A.) You understand the following objectives:

1. Preservation of Capital: Emphasis on preserving existing level of assets with preference for holding cash and/or cash equivalents. (i.e., MMF's, CD's, Treasury Securities with maturities of one year or less).

2. Income: Emphasis on generating current income rather than capital appreciation.

3. Growth & Income: A combination of Growth & Income objectives.

4. Growth: Emphasis on capital appreciation rather than current income.

5. Speculation: Emphasis on aggressive investments that assume above-average market risk with the hope of achieving commensurate gains.

6. Trading Income: Emphasis on short-term trading practices to capitalize on market fluctuations. This objective is associated with higher than normal market risk.

B.) You further understand that time and diversification help to manage the aforementioned investment risks by allowing a well diversified portfolio the time frame needed to realize non-guaranteed, but historical norms.

C.) Determining risk tolerance. You accept the fact that risk tolerance is a subjective measure, specific to each client situation, investment and investment objectives. Therefore, you have chosen to work with your representative, using products whose price fluctuation is matched to your investment time frame, i.e. the longer your investment time frame, the greater volatility you will have chosen to assume.

D.) Therefore, you represent to Regulus Financial Group, LLC that you are willing to assume these risks, as evidenced by your decision to open a securities account, and that you are in fact financially able to bear these risks. You also understand that you have an affirmative obligation to notify Regulus Financial Group, LLC in writing should your financial condition adversely change or should your objectives become more conservative from what is shown on this New Account Application.

IV. Investment time horizon

Investment horizon is defined as: Near Term - 1 to 5 years; Medium Term - 5 to 10 years; Long Term - 10 or more years.

V. Business continuity plan

A.) Please review our plan disclosure located on the front page of our website at www.regal-regulus.net.

B.) Please contact your representative or the home office for a paper copy

VI. Brokerage Compensation

A.) All individual stock/bond transactions are effected on a markup/markdown or agency commission compensation basis. The compensation method for mutual fund products is usually indicated by following share classifications:

1. "A" Share: Up front sales charge, May offer volume (Breakpoint") discounts. Tendency for lower annual expenses over time.

2. "B" Share: No up front sales charge. Sales charge is amortized over time. Subject to a withdrawal ("Back- End") charge if contingency (Minimum Investment Period) is not met Designed for investor who wants to put entire principle to work while investing for a period which exceeds the contingency. Expenses may equal or greater than those of "A" shares over time. Breakpoints are not usually available. A "B" SHARE IS NOT A "NO LOAD".

3. "C" Share: No initial sales charge. May have a one year or more contingency with a level, low, ongoing ("Amortized") sales charge. Appropriate for investors with former no loads, short investment horizons or those desiring to "Pay as they Go" Expenses may equal or be greater than those of "A" Shares over time. NOTE: Not all products offer multi-class pricing options. A "C" SHARE IS NOT A NO-LOAD.

B.) In addition to commissions, Regulus Financial Group, LLC receives additional compensation from mutual fund and variable contract companies. The additional compensation includes 12b1 trails and payments in connection with our marketing and sales representative's education and training efforts. For more information on our revenue sharing please visit our website at www.regal-regulus.net.

C.) You will demand and obtain from your Representative, the current Offering Document/Prospectus which fully describes the investment, including potential risks and costs, prior to purchasing an interest in partnership, mutual fund, variable product, unit investment trust or any new issue.

D.) When purchasing an interest in a partnership or mutual fund, it is normally advisable to take advantage of any available quantity discount privileges ("break-point levels") as discussed in the applicable Offering Document/Prospectus.

E.) It is rarely advisable for you to switch from one variable product or mutual fund to another-especially where it will incur an additional up-front or contingent sales charge for such transfer of assets, unless there exists a reasonable basis for such switch. Do not be induced by a pending dividend when purchasing or selling securities.

VII. Unauthorized prohibited acts

You must take responsibility in preventing unauthorized acts within your control by adhering to all of the following:

A.) never make payment payable to a Representative or to an entity in which the Representative may gain access to your funds. Please make your payment payable to one of the following parties: A mutual fund or variable product sponsor, a partnership's escrow agent or to the partnership.

B.) Please pay for all security purchases by utilizing a traceable instrument (personal check, etc.) Never pay cash for a security purchase

C.) Do not loan to Representative or borrow from Representative monies or securities and specifically do not authorize or permit Representative to act as a personal custodian of your securities, stock-powers, monies or any other personal or real property of which you may have an interest.

D.) Do not obtain credit or otherwise borrow money to purchase securities through Regulus Financial Group, LLC.

E.) Do not accept any commission rebate or any other inducement from the Representative.

F.) Do not agree to enter into any other business relationship with the Representative.

VIII. Customer Orders

Customer orders may not be given to Regulus Financial Group, LLC via E-mail or fax or telephone voicemail.

IX. Regulus Financial Group, LLC Notification of Privacy

Regulus Financial Group, LLC considers privacy to be a fundamental part of our relationship with you. We have developed practices and procedures to protect the confidentiality and security of your nonpublic personal information, which applies to current and former customers. You have privacy choices and may limit our disclosure of your personal information. We **collect and disclose information** we receive from you; information about your transactions with us, our affiliates, or others; and information we receive from a consumer reporting agency. We respect the relationship that you have with your registered representative or investment advisor. If your representative or advisor elects to leave us and join another firm, we will disclose, and permit your representative or advisor to disclose, all of the information we collect to the new firm to assist you with the timely transition of your account and allow your representative or advisor to continue to serve you at the new firm. We also make disclosures to other non-affiliated third parties as permitted by law. We restrict access to nonpublic personal information to those employees who need to know that information to serve you. We maintain physical, electronic, and procedural safeguards to guard your nonpublic personal information. **Privacy Choices:** If you prefer that we do not disclose nonpublic personal information about you (other than those permitted parties needed to process and service your account), you may direct us not to make those disclosures (other than disclosures permitted by law) by opting out. If you wish to opt out of these disclosures, you may call the following toll-free number: 1-800-357-4757. **California and Vermont Customers:** For an account with a primary mailing address in California, we will not disclose your personal information to non-affiliated third parties except as permitted by California law. We will also limit the sharing of personal information about you with our affiliates to comply with California privacy laws. You may restrict our sharing of personal information with our affiliates by calling our toll-free number. For Vermont accounts, we will not disclose your personal information to non-affiliated third parties or our affiliates except as permitted by Vermont law. For both California and Vermont, we are permitted to share nonpublic personal information with non-affiliated third parties and our affiliates to process transactions and service your account. **A copy of our privacy policy is located on the front page of our website at www.regal-regulus.com**

X. Customer Identification Program Notice

Important information you need to know about opening an account: Federal law requires Regulus Financial Group, LLC to obtain, verify and record client identification. For further explanation, please refer to the Regulus Financial Group website at www.regal-regulus.com.

XI. Securities Investor Protection Corp (SIPC)

Regulus Financial Group, LLC is a SIPC member. SIPC provides customer asset protection in the unlikely event that a member fails to meet its obligations. Through SIPC, customer account protection is provided up to a $500,000 maximum per customer, of which $100,000 may be in cash. Coverage does not protect against losses in the market value of securities. For more information and to obtain a SIPC brochure, visit www.sipc.org or call 202-371-8300.