



IPI NEW ACCOUNT FORM (Direct, Alts, Insurance, etc.) New Update

Sponsor Company Name:

Account Number Rep Name/Rep ID **John M. Lavery**

ACCOUNT OWNERSHIP INFORMATION

Account Type: Please select one of the following account types and note that some account types may require additional paperwork

- | | | | | |
|-------------------------------------|-------------------------------------|------------------------------------|--|--|
| <input type="checkbox"/> Individual | <input type="checkbox"/> Joint WROS | <input type="checkbox"/> Joint TIC | <input type="checkbox"/> Custodian | <input type="checkbox"/> Corporation |
| <input type="checkbox"/> Trust | <input type="checkbox"/> Entity | <input type="checkbox"/> Estate | <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> Traditional IRA |
| <input type="checkbox"/> Roth IRA | <input type="checkbox"/> SEP | <input type="checkbox"/> SIMPLE | <input type="checkbox"/> Decedent IRA | <input type="checkbox"/> Other _____ |

Name and Address of Primary Account Owner/Trustee (include legal and client physical mailing address, if needed)	Name and Address of Joint Account Owner/Co-Trustee/Associated Client
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Date of Birth	SSN	Date of Birth	SSN
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Home Phone	Business Phone	Home Phone	Business Phone
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Mobile Phone	Fax Number	Mobile Phone	Fax Number
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Country of Citizenship	Country of Dual Citizenship (if applicable)	Marital Status	Country of Citizenship	Country of Dual Citizenship (if applicable)	Marital Status
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Citizenship at Birth (if different from above, provide change of citizenship date and country of birth)	Citizenship at Birth (if different from above, provide change of citizenship date and country of birth)
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Email Address	Email Address
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Primary ID Document (if dual citizen, please provide copy of passport) <input type="checkbox"/> Driver's License <input type="checkbox"/> Passport <input type="checkbox"/> State I.D. <input type="checkbox"/> Photo I.D. <input type="checkbox"/> Other I.D.	Primary ID Document (if dual citizen, please provide copy of passport) <input type="checkbox"/> Driver's License <input type="checkbox"/> Passport <input type="checkbox"/> State I.D. <input type="checkbox"/> Photo I.D. <input type="checkbox"/> Other I.D.
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Primary I.D. Document Number	Issuer Date	Primary I.D. Document Number	Issuer Date
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Issuer Name	State/Country Issued By	Issuer Name	State/Country Issued By
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Expiration Date	Occupation	Expiration Date	Occupation
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Employer Name and Address	Employer Name and Address
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ADDITIONAL OWNERS (IF APPLICABLE)

Name of Additional Owner	Date of Birth
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Relationship to Primary	SSN
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Country of Citizenship	Occupation
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Country of Dual Citizenship (if applicable)	Citizenship at Birth (if different from above, provide change of citizenship date and country of birth)
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ADDITIONAL CLIENT INFORMATION

Is either party or an immediate family member affiliated with or employed by another Broker/Dealer member firm? If **yes**, indicate the firm and position. (Proper authorization must be obtained from the member firm.) Yes No

Is either party or an immediate family member any of the following: director, shareholder with 10% or more of the stock, or a policy-making executive officer of a publicly traded company? If **yes**, indicate company and position. Yes No

Number of Years as an Investor	Number of Dependents (including self)	Known Financial Advisor Since
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Investment Experience. Please check the products/strategies that best reflect your investment experience to date.

<input type="checkbox"/> None	<input type="checkbox"/> Bonds	<input type="checkbox"/> Options	<input type="checkbox"/> Margin	<input type="checkbox"/> Active Short-Term Trading	<input type="checkbox"/> Inverse/Leveraged Products
<input type="checkbox"/> Stocks	<input type="checkbox"/> Mutual Funds	<input type="checkbox"/> Annuities	<input type="checkbox"/> Futures	<input type="checkbox"/> Exchange Traded Funds	<input type="checkbox"/> Alternative Investments

Is the account traded by a third party? If **yes**, please state the name/address of third party agent.* _____ Yes No
 If the account is traded by a third party, check if they receive:
 Duplicate Confirmations Duplicate Statements

Investment Time Horizon. When do you expect to cease accumulating assets in this account, and begin withdrawing significantly from the principal?

<input type="checkbox"/> Less than 1 year	<input type="checkbox"/> 4 to 6 years	<input type="checkbox"/> 9 to 11 years
<input type="checkbox"/> 1 to 3 years	<input type="checkbox"/> 7 to 8 years	<input type="checkbox"/> 12 years or more

Liquidity Needs. On an annual basis, what are your expected withdrawal needs from this account?

<input type="checkbox"/> Less than \$1,000	<input type="checkbox"/> \$10,000 to \$49,999	<input type="checkbox"/> \$100,000 to \$249,999
<input type="checkbox"/> \$1,000 to \$9,999	<input type="checkbox"/> \$50,000 to \$99,999	<input type="checkbox"/> \$250,000 +

Typical Investment Holding Period.

<input type="checkbox"/> Less than 1 year	<input type="checkbox"/> 4 to 6 years	<input type="checkbox"/> 9 to 11 years
<input type="checkbox"/> 1 to 3 years	<input type="checkbox"/> 7 to 8 years	<input type="checkbox"/> 12 years or more

Investment Decision Making. How involved are you in making your investment decisions?

I make my own investment decisions and/or consult with someone other than my Financial Advisor.

I discuss investment decisions with my Financial Advisor, but I also consult other sources of financial information and/or discuss with other parties.

I rely on the guidance of my Financial Advisor most of the time.

I follow the recommendations of my Financial Advisor all of the time.

This is my first investment account other than my employer sponsored retirement program.

Source of funds.

Business/Self-employment Gift/Inheritance Investment Income Sale of Asset Savings Settlement Wages/Income

Other _____

OTHER RELEVANT INFORMATION

*A trading authorization form may be required



FINANCIAL INFORMATION

Primary Owner's Annual Income (all sources)

- Less than \$50,000
 \$50,000 - 99,999
 \$100,000 - 199,999
 \$200,000 - 299,999
 \$300,000 - 399,999
 \$400,000 - 499,999
 \$500,000 - 749,999
 \$750,000 - 999,999
 \$1,000,000+

Joint Owner's Annual Income (all sources) Complete this section only if this is a joint account/co-owner/co-trustee, etc.

- Less than \$50,000
 \$50,000 - 99,999
 \$100,000 - 199,999
 \$200,000 - 299,999
 \$300,000 - 399,999
 \$400,000 - 499,999
 \$500,000 - 749,999
 \$750,000 - 999,999
 \$1,000,000+

Net Worth – excluding home (combined if joint account)

- Less than \$100,000
 \$100,000 - 249,999
 \$250,000 - 499,999
 \$500,000 - 999,999
 \$1,000,000 - 2,999,999
 \$3,000,000 +

Liquid Net Worth (combined if joint account)

- Less than \$100,000
 \$100,000 - 249,999
 \$250,000 - 499,999
 \$500,000 - 999,999
 \$1,000,000 - 2,999,999
 \$3,000,000 +

Federal Tax Bracket

- 0-10%
 11-15%
 16-25%
 26-28%
 29-33%
 Over 33%

INVESTMENT OBJECTIVE. PLEASE INDICATE YOUR RISK TOLERANCE SPECIFIC TO THE INVESTMENTS IN THIS ACCOUNT. IF YOU HAVE MORE THAN ONE INVESTMENT OBJECTIVE, PLEASE INDICATE THE PERCENTAGE. THE OBJECTIVE WITH THE MAJORITY PERCENTAGE WILL BE USED FOR SUITABILITY PURPOSES.

Lower Return Potential



Higher Return Potential

Lower Risk

Higher Risk

- Preservation of Principal Income
 Balanced Growth
 Growth
 Aggressive Growth Aggressive Income
 Speculation
%
 %
 %
 %
 %

RISK TOLERANCE. PLEASE INDICATE YOUR RISK TOLERANCE SPECIFIC TO THE INVESTMENTS IN THIS ACCOUNT.

Lower Return Potential



Higher Return Potential

Lower Risk

Higher Risk

- Minimal Risk
 Low Risk
 Moderate Risk
 High Risk
 Maximum Risk



CLIENT AGREEMENT (AFFECTING YOUR RIGHTS, READ CAREFULLY BEFORE SIGNING)

1. I confirm that I am at least 18 years of age and of full legal age in my state of residence. If applicable, I have obtained and will provide Investment Planners, Inc. and/or IPI Wealth Management (hereinafter, "IPI") with all necessary authorizations from third parties to open accounts and effect transactions in securities under this Client Agreement. I will be the owner of securities purchased, held and sold by me through IPI.
2. I understand that Investment Planners, Inc. is a registered broker/dealer and Member of FINRA/SIPC. In the course of opening an account with IPI, a financial advisor has explained to me that, if applicable, the securities and insurance transactions are being handled by IPI.
3. I understand that all information supplied by the undersigned will be subject to verification and that the information on this application is correct. I understand that I have entered into a binding agreement with IPI. Therefore, I understand that I should never deliver cash, traveler's checks or money orders or make checks payable to my Financial Advisor or his/her business entity to purchase securities.
4. I understand that IPI provides no tax or legal advice and that my Financial Advisor may provide tax or legal advice in his/her separate capacities as a CPA or attorney.
5. IPI shall not be liable for loss caused directly or indirectly by war, terrorism, natural disasters, government restrictions, exchange or market rulings or other conditions beyond IPI's control, including, but not limited to, extreme market volatility or trading volumes.
6. If this account is owned or controlled by more than one individual or entity, "I" refers to all account owners and each of the account owners jointly and severally agree that any account owner has authority on behalf of the joint account to deal with IPI as fully and completely as if (s)he alone were interested in this account and without notice to the other account owners. All obligations and liabilities arising in connection with this account and Client Agreement are joint and several and may be enforced by IPI against any or all account owners. IPI is authorized to follow the instructions of any joint account owner, without notice to any other account owner, in every respect, and to deliver any or all monies, securities or other property to any joint account owner upon the instructions of any joint account owner, or to any other person upon such instructions, even if such delivery or payment is to that joint owner personally and not the other(s).
7. This Client Agreement and its enforcement shall be governed by the laws of Illinois without giving effect to the conflicts of law provisions thereof; shall cover individually and collectively all accounts I may open or reopen with IPI, and shall inure to the benefit of IPI's successors and assigns. This Client Agreement shall be binding upon my heirs, executors, administrators, successors and assigns of the undersigned.
8. IPI and its clearing firms will charge certain fees or service charges from time to time for services including, but not limited to, wire fees, overnight check fees, annual custody and record keeping fees, stop payment fees, bounced check fees, extensions, physical delivery of securities, inactive account fees and voluntary account transfers. Upon 30 days written notice, IPI and its clearing firms may modify any fees or service charges applicable. Contact your Financial Advisor for the full range of fees charged and the amount of any specific fee.
9. The Financial Regulatory Authority ("FINRA") requires that IPI provide the contact information concerning FINRA's public disclosure program: 800-289-9999 and www.finra.org.
10. IPI is a member of the Securities Investor Protection Corporation ("SIPC"). You may obtain information about SIPC including the SIPC brochure at www.sipc.org or 202-371-8300.
11. If you have any concerns or complaints regarding your account, you may contact IPI's Compliance Department at 217-425-6340. Any correspondence should be directed to: Investment Planners, Inc. Attn: Compliance Department, 226 W. Eldorado Street, Decatur, IL 62522.
12. All communications sent to the account address of record, whether by mail, telegraph, messenger or email address provided on the Account Form, or otherwise, shall be deemed given to the undersigned personally, whether actually received or not. I agree that IPI may send all communications by email if I provide an email address. IPI may continue to send communications to the email address on the Account Form until IPI is notified in writing of a new email address or that I will no longer have an email address.
13. I have been provided with a copy of IPI's Business Continuity Plan along with IPI's Privacy Policy. I will direct any questions to my Financial Advisor or IPI's Compliance Department relative to these issues.
14. I acknowledge that securities will fluctuate in value dependent upon market conditions. There is no assurance or guarantee that there will be a market for the resale of any securities purchased. I understand that U.S. Government Treasury Bills, Notes or Bonds are guaranteed only as to the timely payment of interest and principal; values will fluctuate dependent upon prevailing interest rates.
15. I acknowledge receipt of a current prospectus and understanding of the risks of my investment as set forth therein. My investment may have an upfront sales charge or a deferred sales charge that I will pay if I sell within a certain time period as detailed in the prospectus. I acknowledge that I may qualify for a reduced sales charge under the Rights of Accumulation described in the prospectus and/or under any Letter of Intent I may have signed for the purchase of additional shares. If I have any questions relating to cost, expenses or commissions, I will speak to my Financial Advisor or refer to the prospectus.
16. Broker/dealer services offered through a bank networking relationship are provided by IPI and not by the financial institution (bank). Securities products offered are: (1) Not insured by the Federal Deposit Insurance Corporation ("FDIC"); (2) Not deposits or other obligations of the bank and are not guaranteed; and (3) Subject to investment risk, including possible loss of principal invested.
17. Annuities are obligations of the issuing insurance company and therefore, subject to the issuing insurance company's ability to meet these obligations. Withdrawals from an annuity may be subject to surrender charges, taxation as ordinary income and/or additional non-deductible excise tax. Complete information of possible surrender charges and/or withdrawal charges is available in your policy contract. The issuing insurance company has the right to sell or transfer its annuity contracts to another obligor and may or may not give prior notice to the annuity holder. If applicable, in the purchase of a variable annuity, I acknowledge receipt of a current prospectus and understanding of the risks associated with the investment as set forth therein.
18. 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. If you refuse to authorize us to verify your identity, IPI, at its discretion, may refuse to accept your account pursuant to the requirements of, and in compliance with, the USA Patriot Act, Section 326 – Customer Identification Program.



19. PRE-DISPUTE ARBITRATION AND DISCLOSURE AGREEMENT

Regulatory authorities require that any Client Agreement containing a pre-dispute arbitration agreement must disclose that the Agreement contains a pre-dispute arbitration clause. This Client Agreement affirmatively contains a pre-dispute arbitration clause. By signing below I agree as follows:

- (A) All parties to this Client Agreement are giving up the right to seek 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) of 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.
- (E) The panel of arbitrators may 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 Client Agreement.

No person shall bring a putative or verified 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;
- (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.

SIGNATURES

By signing below, I certify that the information provided on this form is true, correct and complete. All persons must sign if this is a joint account.

Primary Account Owner/Trustee Signature	Date	Print Name of Primary Account Owner/Trustee
Joint Tenant/Co-Trustee/Associated Client Signature	Date	Print Name of Joint Tenant/Co-Trustee/Associated Client
Joint Tenant/Co-Trustee Signature	Date	Print Name of Joint Tenant/Co-Trustee
Joint Tenant/Co-Trustee Signature	Date	Print Name of Joint Tenant/Co-Trustee
Financial Advisor	Date	Firm Principal Date



Our Commitment to Privacy

Investment Planners, Inc. and IPI Wealth Management (“IPI”) have always been committed to maintaining the confidentiality, integrity, and security of personal information entrusted to us by current and prospective clients. We are proud of our privacy practices, and we want you to know how we protect your information.

Investment Planners Inc. & IPI Wealth Management, Inc. Privacy Statement

How and Why We Obtain Personal Information

At IPI, we use personal information collected about you to provide you with the superior service you have come to expect from us. We may use this information in order to develop, offer and deliver products and services; process transactions in your account; respond to inquiries from you or your representative; or to fulfill legal and regulatory requirements. IPI may collect from areas that would include:

- ◆ From you or your representative on applications or forms (examples include name, address, Social Security number, birth date, assets and income)
- ◆ From transactional activity in your account (examples include trading history and balances)
- ◆ From you or your representative regarding your preferences (such as paper statements vs. electronic statements, or the screen layout you specify if you use our Internet site)
- ◆ From other sources with your consent or with the consent of your representative (for example, from other institutions if you transfer positions)

How We Protect Your Information

IPI has always considered the protection of sensitive information to be a sound business practice and a foundation of client trust.

IPI will internally safeguard your nonpublic personal information by restricting access to only those employees who provide products or services to you or those who need access to your information to service your account. In addition, we will maintain physical, electronic and procedural safeguards that meet federal and/or state standards to guard your nonpublic personal information.

Within IPI and among our service providers, we restrict access to information to those who require that access in order to provide products and services to you. We may share the personal information that we collect with the following entities:

- ◆ Government agencies and law enforcement officials (for example, for tax reporting or under court order)
- ◆ Other organizations, with your consent or as directed by your representative to disclose to companies, to service your account as permitted by law.
- ◆ Unaffiliated service providers (for example, fulfillment companies or securities clearinghouses).

IPI does not disclose any nonpublic information about you, except as permitted by law. You may hear reference to an “opt out” provision at other firms. Since we do not disclose any nonpublic personal information except as permitted by law, there is no ability to “opt out.”

Our Primary Client Goal is to Protect Your Privacy



Business Continuity Plan

Investment Planners, Inc. and IPI Wealth Management, Inc.'s policy is to respond to a Significant Business Disruption (SBD) by safeguarding employees' lives and firm property, making a financial and operational assessment, quickly recovering and resuming operations, protecting all of IPI's books and records, and allowing our clients to transact business.

Investment Planners Inc. & IPI Wealth Management Business Continuity Plan

Communication with Our Employees in the Event of a Disruption

Our plan anticipates two kinds of SBDs-internal and external. Internal SBDs affect only IPI's ability to communicate and do business, such as a fire in our building. External SBDs prevent the operation of the securities markets or a number of firms, such as a terrorist attack, a city flood or a wide-scale, regional disruption.

Our response to an external SBD relies more heavily on other organizations and systems, especially on the capabilities of our clearing firm, RBC Dain Correspondence Services. IPI does not maintain custody of clients' funds or securities, which are maintained at our clearing firm. In the event of an SBD, either external or internal, we will immediately identify what means will permit us to communicate with our clients, employees, critical business constituents, critical banks, critical counter-parties and regulators.

Although the effects of an SBD will determine the means of alternative communication, the communication options we will employ will include our web site, telephone voice mail, secure email and postal mail service.

In the event our clearing firm executes its plan, it represents that it will notify us of such execution and provide us equal access to services as its other customers. If we reasonably determine that our clearing firm has not or cannot put its plan in place quickly enough to meet our needs, or is otherwise unable to provide access to such services, our clearing firm represents that it will assist us in seeking services from an alternative source. Our clearing firm, RBC Dain Correspondence Services has the following SBD resumption objective: "The resumption objective for mission-critical systems would be a four-hour recovery time and a resumption time of business operation(s) would be within the same business day."