



New Account Form

New Account Update Change Rep/BD

Any Questions/Concerns: 1-800-765-5201 or 330-576-1234
Home Office Located At: 130 Springside Drive, Suite 300, Akron, Ohio 44333
Advisory services offered through ValMark Advisers, Inc.

----- Pershing Account Number Rep. No.
OFAC Check: Stamp OFAC Here

Home Office: Caesar# _____ OFAC Checker's Initials _____ Date _____

Account Registration Information | Second Party Name
Address (P.O. Box also needs street address) | Check if New Address: []
SSN/EIN | Date of Birth
Business Phone | Home Phone
Occupation | Marital Status
Employer Name & Address (If retired, state previous employer):
Information Required by USA Patriot Act
Photo ID Provided: [] Driver's License [] State ID [] U.S. Passport [] Green Card
State of Issue (if License/State ID): Issue Date: Expir. Date:
ID#:
If citizenship/permanent residency is not US, please specify here which country it is with and provide copy of identification card.

Affiliation with Financial or Publicly Traded Firm
(1) Is an account party or any immediate family member affiliated with/employed by a securities firm, bank, trust, or insurance company? [] Yes [] No
(2) Is an account party or any immediate family member: a director, a 10% or greater shareholder, or policymaking executive officer of a publicly traded company? [] Yes [] No
(3) If yes, to either question, what is the firm and position?

Account Registration Type: Ownership types are governed by the laws of your state of residence. Consult with your tax or legal advisor, if you have questions about appropriate registration.
[] Individual [] UGMA/UTMA [] Transfer on Death [] Sole Proprietorship [] Defined Benefit Plan* [] Traditional IRA [] SIMPLE/SEP Plan*
[] Joint (JWROS) [] Coverdell ESA/ [] Estate/Executor* [] Partnership* [] Profit Sharing Plan* [] Roth IRA [] SIMPLE Participant
[] Tenants in Common [] Education IRA [] Trust* [] Corporation* [] 401 (k)* [] Roth IRA/minor [] SEP Participant
[] 529 Plan [] Life Settlement [] LLC* [] 403 (b)* [] Other:*

* Additional Documents May Be Required. If advisory, please specify individual, joint, or other appropriate account registration.

Initial Transaction: [] Buy [] Deposit | Solicited: [] Yes [] No | Transaction | Source of
[] Sell [] Transfer Amount: Funds:
What, if any, PROSPECTUSES, disclosure documents and Form ADVs were received by the client? If none, please explain:

For Pershing Brokerage Accounts Only * Attached Taxpayer Certification is required. Client Must Receive Copy.*
1. Money Market Sweep will be: Non-Retirement -Federated Capital Reserve. For Retirement-Dreyfus Insured Deposits Other please list:
2. Other Interested Party (OIP): Please send duplicates: [] Confirms [] Statements | Name of OIP:
Address of OIP:
3. Any Other Special Handling Instructions (If not indicated, will code to hold securities, hold proceeds, and hold dividends):

Client Financial Situation and Needs - For any requested financial information, you may provide an actual, estimated, or a range amount. However, the suitability of recommendations will be based on the information provided. For Joint Accounts, provide combined information. For Trust Accounts, provide information based upon the Trust's assets. For Custodial accounts (such as UGMA), provide Custodian's information.

Assets: Annual Income (all sources): Net Worth (excluding residence): Liquid Assets (Cash & Securities) Before Investment: Other Assets (Residence and Non-security Assets, Optional):
Tax Bracket: %
Are Tax Deferred/Tax Free investments Important? [] Yes [] No
Risk Tolerance: [] Low [] Moderate [] High
Investment Time Horizon: [] Short (0-5Yrs) [] Intermediate (6-10 Yrs) [] Long (>10Yrs)
Investment Objective: (Definitions On Reverse Page)
[] Income [] Aggressive Growth
[] Growth & Income (Balanced) [] Speculation
[] Growth [] Employee-Directed
[] Other:
General Investment Experience/Knowledge: [] Low [] Moderate [] High
Need for Investment Liquidity: [] Low [] Moderate [] High

Client Certification and Acceptance to the ValMark Client Agreement: I certify that the information provided on this form is true, correct and complete. In consideration of your accepting this account, I hereby acknowledge that I have read, understood and agree to the terms set forth in this Certification Statement and the ValMark Client Agreement (which is attached to this New Account Form and includes the pre-dispute clause), a copy of which I have received. All parties to the account must sign.

Client's Signature: Date: e:
Registered Representative's Signature: Date:
Second Party's Signature: Date:
Principal's Approval Signature: Date:

ValMark Securities, Inc. Privacy Notice

Your Privacy is ValMark's Highest Priority

At ValMark Securities, Inc. and its affiliated companies, our customers are our highest priority. As providers of financial products and services that involve the collection of personal – and often sensitive – information, protecting the confidentiality of that information has been, and will continue to be, a top priority for ValMark. Due to the sensitive nature of this personal information, ValMark believes that you should know how your information is handled, the measures we have taken to safeguard that information and the situations in which we might share your information with select business partners.

Our privacy promise to you is based upon the basic principles of trust, ethics and integrity.

The Information Collected by ValMark

When you deal with one of ValMark's member offices, certain personal and financial information is collected from you. ValMark uses this information to serve your financial needs and to fulfill legal and regulatory requirements. The information gathered for these purposes varies depending on the products or services that you request but may include, for example, your name, address, social security number, net worth, annual income and certain medical information.

To Whom Your Information May Be Disclosed

For both current and former customers, ValMark restricts access to your personal and financial information to those instances described below:

- *Individuals:* Your personal and financial information will be provided to those employees, registered representatives, their assistants and those who process information or the transactions of ValMark in connection with the products or services being provided to you.
- *To companies with which ValMark has selling agreements.* ValMark will share your personal and financial information with other financial services entities, such as insurance companies and mutual fund companies, in order to effect transactions which you have requested or authorized. In such cases, those companies are prohibited, by agreement, from using information about you except for the narrow purpose for which it was given to them.
- *Other companies as necessary to process your business.* Your personal and financial information will be provided to third-party administrators and vendors utilized by ValMark to effect, administer or enforce a transaction that you requested or authorized. ValMark must share your personal information with its clearing firm in order to process that business. These companies, like those in the category above, are prohibited, by agreement, from using information about you except for the narrow purpose for which it was given to them.
- *Where required by law or regulation.* ValMark may be required by law or regulation to disclose your personal and/or financial information to a third party. For example, in response to a subpoena or to comply with industry rules and regulations.
- *As otherwise authorized or permitted by law.* For example, the law permits ValMark to respond to requests for information about you from a consumer-reporting agency.
- *As authorized by you.* Only upon your direction or with your permission will ValMark share your information with a third party other than as described in this notice.

ValMark will not share your nonpublic information with any person or company that does not agree to keep your information confidential.

Protection of Information

ValMark has instituted security procedures that limit employee access to nonpublic personal information to those with a business reason for knowing such information. We educate our employees so that they will understand the importance of confidentiality and customer privacy. All ValMark employees are aware of the company's privacy guidelines and ValMark will take the appropriate disciplinary measures to enforce customer privacy assurances. ValMark maintains appropriate security standards and procedures to prevent unauthorized access to customer information and to preserve the integrity of that information.

Special Compensation

ValMark maintains special compensation relationships with a variety of providers. In exchange for such compensation, ValMark furnishes the providers with support assistance in many forms, including increased access to representatives regarding marketing, product promotion, training, and education. ValMark's complete special compensation disclosure can be viewed at www.valmarksecurities.com.

ValMark Affiliates – This Privacy Notice applies to the following companies affiliated with ValMark Securities, Inc.:

ValMark Securities, Inc.	Executive	Life Insurance Agency, Inc.
☞ Broker Dealer and member FINRA, SIPC*		☞ General Agency for numerous Insurance Companies
ValMark Advisers, Inc.	Val	ValMark Insurance Agency, LLC
☞ SEC Registered Investment Adviser		

*Customers may obtain information about SIPC including the SIPC Brochure, by contacting SIPC. Phone (202) 371-8300 or www.sipc.org.

ValMark Client Agreement (“Agreement”)

In consideration for ValMark Securities, Inc. acting as the broker-dealer, and/or ValMark Advisers, Inc. acting as the investment advisory firm, (hereinafter, referred to as “ValMark” or “we”) for the undersigned (hereinafter, referred to as “account owner” or “you”), it is agreed in respect to all accounts as follows:

1. **Customer Identification Program:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires ValMark to obtain, verify, and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, and date of birth, and other information that will allow for your identification. We will ask to see your driver’s license or other identifying documents. If you do not have such information, and your identity cannot be otherwise verified, ValMark is not authorized to open an account for you.
 2. **Verification Recording:** You acknowledge that any information supplied, may be subject to verification. In order to verify data concerning securities transactions, you understand that ValMark may record telephone conversations, and you hereby consent to such recording.
 3. **Transactions:** Any sale, purchase, or cancellation authorized hereby may be made according to ValMark’s or its clearing firm’s judgment and at their discretion on the exchange or other market where such business is then usually transacted. Whenever the account owner, on or before settlement date, does not pay in full for any security purchased or does not deliver any security sold for such account, ValMark is authorized, until payment or delivery is made in full, subject to the provisions of any applicable statute, rule, or regulation, to sell any or all securities which ValMark or its clearing agent may hold for you, individually or jointly with others, or to buy any or all securities required to make delivery for your account, and/or to cancel any or all outstanding orders of commitments for your account. For non-brokerage business with certain product sponsors, we may have marketing relationships that may allow for additional compensation.
 4. **Execution of Orders; Cancellation of Orders or Closure of Accounts:** All orders given by you for the purchase or sale of securities will be communicated to the Account Custodian and will be executed by the Account Custodian in accordance with the Account Custodian’s established execution procedures. You authorize ValMark, in its discretion, should you die or should ValMark for any reason deem it necessary for its protection, without notice, to cancel any outstanding orders in order to close out your accounts, in whole or in part, or to close out any commitment made on your behalf.
 5. **Fees and Charges:** You agree to any reasonable, applicable fees and charges that may be charged by the clearing firm for any brokerage account, the product sponsoring company for a directly held account, and/or ValMark. Specific fee schedules/information will be provided, as applicable, by the charging entity. Fees may change from time to time. ValMark reserves the right to liquidate any assets of an account to collect any charge for which payment may at any time be past due.
 6. **Communications:** You authorize ValMark, its employees, and Registered Representatives to send solicitations and other communications to you by mail, phone, electronic mail, and/or fax. Communications may be sent to the address indicated in your records from time to time; all communications so sent shall be deemed given to you personally. Orders and statements for your accounts shall be conclusive if not objected to in writing the former within two days and the latter within ten days of forwarding to you by mail or otherwise.
 7. **ARBITRATION:** 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, or where such waiver would be void under federal or state securities law.
 - (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 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.You agree that all controversies which may arise concerning any transaction of the construction, performance or breach of this or any other agreement between you and ValMark, shall be determined by arbitration in accordance with the rules, then in effect, of the National Association of Securities Dealers, Inc.
- No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration against any person who has initiated in court a putative class action; or who is a member of a putative class action who has not opted out of the class with respect to any claims encompassed by the putative class until: (1) the class certification is denied; or (2) the class is decertified; or (3) the client is excluded from the class by 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.
8. **Extraordinary Events:** ValMark shall not be liable for any loss caused, directly or indirectly, by any conditions beyond its control, including, but not limited to, market fluctuations, government restrictions, exchange or market rulings, suspension of trading, war, and strikes.

(Agreement continued on reverse page)

ValMark Client Agreement (continued from reverse page)

9. **Joint and Several Liability; Joint Accounts:** If the account owner consists of more than one individual, the obligations under this Agreement shall be joint and several. Each account owner shall have authority, acting alone, to take action with respect to the account. If the account is a joint account, unless documentation is otherwise provided, ValMark will assume the accounts will be held jointly with rights of survivorship (payable to either account owner or the surviving account owner). Each joint tenant irrevocably appoints the other as attorney-in-fact to take all action on his or her behalf and to represent him or her in all respects in connection with this Agreement. ValMark shall be fully protected in acting, but shall not be required to act, upon the instructions of any joint tenant.
10. **Applicable regulations:** All transactions under this Agreement shall be in accordance with all applicable, currently existing Federal & State laws & regulations, and the established rules, regulations, customs and usages of the exchange or market. You appoint ValMark as your agent for the purpose of consummating any approved transactions related to your ValMark accounts.
11. **Governing Law; Obligations Continuous:** While most securities law is Federal, when applicable, this agreement shall be governed by the laws of the State of Ohio, regardless of Ohio's choice-of-law provisions. The provisions of this Agreement shall be continuous and cover individually and collectively all accounts which you may open or reopen with ValMark and shall inure to the benefit of ValMark, its successors, and assigns and shall be binding upon you and/or your estate, executors, administrators, and assigns.
12. **Modifications and Amendments to Agreement; Headings:** Except as herein otherwise provided, no provision of this Agreement may be amended, modified or waived unless in writing, signed by a duly authorized officer of ValMark. The heading of each provision hereof is for descriptive purposes only and shall not be deemed to modify or qualify any of the rights or obligations set forth in each such provision.

ValMark Securities, Inc.'s Business Continuity Statement

ValMark Securities has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. If after a significant business disruption you cannot contact us as you usually do at (800) 765-5201, you should go to our web site at <http://www.valmarksecurities.com>. If you cannot access us through either of those means, you should contact our clearing firm, Pershing LLC, at (201) 413-2000 or their Web site, <https://www.Pershing.com> for instructions on how it may receive and enter brokerage orders and transactions, and provide prompt access to client funds and securities.

We plan to resume business operations as quickly as possible after a significant business disruption and will respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data back up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business. If you have questions about our business continuity planning, you can contact us at 1 (800) 765-5201 or visit our Web site at <http://www.valmarksecurities.com>.

New Account Form Investment Objectives

- **Income:** Focus on preservation of capital with some income stream.
- **Growth & Income (Balanced):** Focus on a balanced combination of moderate growth and income.
- **Growth:** Focus on seeking long term growth of capital with moderate risk.
- **Aggressive Growth:** Focus on seeking above average growth with willingness and ability to assume high risk.
- **Speculation:** Focus on seeking the highest growth or income potential, for an investor who is not concerned with the potential of losing his or her original investment and can withstand the loss.
- **Employee Directed:** This objective is for the retirement plan where the employee participants will select the investments.
- **Other:** This fill-in space is for an investor who has goals other than what is listed. Please specify what the investment objective is.

Other Definitions

- **Tax Free/Deferred:** Indicate this is important if you are seeking tax deferral or tax avoidance on the investment.
- **Unsolicited:** A transaction is "unsolicited" when a Registered Representative has not recommended the securities transaction that the Client is taking.

U.S. TAXPAYER NUMBER CERTIFICATION

This section is not to be used by nonresident aliens and foreign entities.

TAXPAYER CERTIFICATION: Under penalties of perjury, I certify that:

- (1) the number shown on this form is my correct Social Security Number or Taxpayer Identification Number (or I am waiting for a number to be issued to me);
- (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; and
- (3) I am a U.S. citizen or other U.S. person (defined below).

CERTIFICATION INSTRUCTIONS: You must cross out Item 2 above if 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. If you are an exempt payee (if you are unsure, ask us for a complete set of IRS instructions), write the words "Exempt Payee" here: _____

Definition of a U.S. person, for federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

The signature provided below is that of the primary account holder.

 **Signature:** _____ **Date:** _____



Change of Dealer-Rep Authorization

130 Springside Dr., Akron, OH 44333
PHONE (800) 765.5201 FAX: (330) 576-1290

Note: This form must be completed and signed by the shareholder(s) and a Principal at the broker-dealer before being mailed or faxed.

1 FUND COMPANY INFORMATION

Name of Fund Company	Address	Phone/Fax #
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2 SHAREHOLDER INFORMATION

*Please print showing the exact manner in which the account is now registered.

Name of Account	Phone #
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Residence Address (Physical Address Required; No P.O. Boxes)	City	State	Zip Code
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<input type="checkbox"/> This change applies to all my accounts Must include most recent statement(s) for this option. *Account numbers	OR	<input type="checkbox"/> This change applies only to the accounts listed *Please list all applicable account #'s for this option. *Account Numbers
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_____	_____	_____
_____	_____	_____

3 New Broker Dealer Information

ValMark Securities, Inc.	130 Springside Drive	Akron, Ohio 44333
Phone: 1-800-765-5201	Fax: 1-330-576-1250	

4 Rep Information

Representative's Name	Rep Code	% if Split Commission
Additional Representative's Name (If Applicable)	Rep Code	% if Split Commission

Branch Address	City	State	Zip Code
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Branch Phone No.	Branch No.
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5 Signature(s)

Client Signature	Date
Additional Client Signature (If Applicable)	Date
ValMark Principal Signature	Date