

ADDITIONAL RISK DISCLOSURE GUIDELINES

When opening a customer account which meets one or more of the criteria below, then an additional risk disclosure must be provided to the customer. This disclosure must be signed and returned with the account opening documents. Please check off any criteria applicable to the customer account below. In addition to the factors below, Straits Financial LLC ("Straits") may review account applications on a case by case basis for the purpose of determining if an additional risk disclosure is necessary. If you have any concerns or questions about issuing an additional risk disclosure, please contact an individual in Straits' Compliance or New Accounts Department.

Individual or Joint Accounts

- 1. Individual or joint applicants have less than six (6) months of combined (if applicable) trading experience over all categories listed within the account application.
- 2. Annual Income less than \$25,000.
- 3. Liquid Assets less than \$25,000.
- 4. Net Worth less than \$50,000.

Corporate Accounts

- 1. Annual Income less than \$50,000.
- 2. Liquid Assets less than \$50,000.
- 3. Net Worth less than \$100,000.

Customer name(s)

Date provided