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|                                      |                    |  |                        |  |   |  |                                |  |
|--------------------------------------|--------------------|--|------------------------|--|---|--|--------------------------------|--|
| <b>Owner:</b><br>Individual or Minor | Name               |  | Social Security Number |  | Birth Date                                      |  | Marital Status                 |  |
|                                      | Email Address      |  | Phone                  |  | Alternate Phone                                 |  | Citizenship                    |  |
|                                      | Permanent Resident |  | Identification Number  |  | Issued By (State or Country)                    |  | ID Expiration                  |  |
|                                      | Type of ID         |  | Date Issued            |  | Employer name (or retired/ unemployed/ student) |  | City/State                     |  |
|                                      | Position           |  | Income                 |  | Primary Legal Address (no PO Boxes)             |  | Mailing Address (if different) |  |
|                                      | City, State, Zip   |  | City, State, Zip       |  |   |  |                                |  |

|   |                    |  |                        |  |   |  |                                |  |
|---|--------------------|--|------------------------|--|---|--|--------------------------------|--|
| <b>Owner:</b><br>Custodian for Minor or Joint Owner | Name               |  | Social Security Number |  | Birth Date                                      |  | Marital Status                 |  |
|   | Email Address      |  | Phone                  |  | Alternate Phone                                 |  | Citizenship                    |  |
|   | Permanent Resident |  | Identification Number  |  | Issued By (State or Country)                    |  | ID Expiration                  |  |
|   | Type of ID         |  | Date Issued            |  | Employer name (or retired/ unemployed/ student) |  | City/State                     |  |
|   | Position           |  | Income                 |  | Primary Legal Address (no PO Boxes)             |  | Mailing Address (if different) |  |
|   | City, State, Zip   |  | City, State, Zip       |  |   |  |                                |  |

|                            |                      |             |                  |                 |                     |
|----------------------------|----------------------|-------------|------------------|-----------------|---------------------|
| <b>Income &amp; Assets</b> | Number of Dependents | Tax Bracket | Liquid Net Worth | Total Net Worth | Total Annual Income |
|----------------------------|----------------------|-------------|------------------|-----------------|---------------------|

|  |              |      |     |        |      |  |                              |
|--|--------------|------|-----|--------|------|--|------------------------------|
| <b>Investment Experience</b><br>(Circle) | Stocks       | None | Low | Medium | High | Risk Tolerance Level - Circle one number | Primary Investment Objective |
|  | Bonds        | None | Low | Medium | High |  |                              |
|  | Mutual Funds | None | Low | Medium | High | 1  | Trading / Speculation        |
|  | Annuities    | None | Low | Medium | High | 2  |                              |
|  | Insurance    | None | Low | Medium | High | 3  | Income                       |
|  |              |      |     |        |      | 4  |                              |
|  |              |      |     |        |      | 5  |                              |
|  |              |      |     |        |      | 6  |                              |
|  |              |      |     |        |      | 7  |                              |
|  |              |      |     |        |      | 8  |                              |
|  |              |      |     |        |      | 9  |                              |
|  |              |      |     |        |      | Lower Risk                               |                              |
|  |              |      |     |        |      | Moderate Risk & Some Growth              |                              |
|  |              |      |     |        |      | Maximize Growth Higher Risk              |                              |

|                                       |   |                                      |   |   |
|---------------------------------------|---|--------------------------------------|---|---|
| <b>Brokerage Account Instructions</b> | Proceeds  | Securities                           | Dividends                                   | Core Money Market                         |
|                                       | Hold Proceeds in Account<br>Send Proceeds Via Check | Hold in Account<br>Transfer and Send | Hold in Account<br>Send Dividends via Check | Pershing Retirement MM<br>FDIC Money Fund |

|                                  |   |
|----------------------------------|---|
| <b>Regulatory Certifications</b> | <input type="checkbox"/> I am an employee of this Broker Dealer   |
|                                  | <input type="checkbox"/> I am related to an employee of this Broker Dealer. Employee Name _____   |
|                                  | <input type="checkbox"/> I am an employee of another Broker Dealer Firm Name _____  |
|                                  | <input type="checkbox"/> Are you or any member of your immediate family affiliated with or employed by a member of a stock exchange or FINRA  |
|                                  | <input type="checkbox"/> If yes, employer authorization is required. What is the affiliation? _____   |
|                                  | <input type="checkbox"/> I am a senior officer, director, or 10% or more shareholder of a public company.   |
|                                  | <input type="checkbox"/> If yes, Company Name: _____  |
|                                  | Are you, or anyone with an interest in this account, either (1) a senior military, governmental, or political official in a non-US country or, (2) closely associated with an immediate family member of such official. |
|                                  | If yes, name of official, Office held, and country: _____   |



**Account Agreement:**

I/We understand that our brokerage account is established at Sentinel Securities, Inc. and cleared and carried by Pershing, LLC

**1. PROVISIONS IN THE EVENT OF FAILURE TO PAY OR DELIVER**

Whenever I (we) do not, on or before the settlement date, pay in full for any security purchased for my (our) account, or deliver any security sold for such account, you are authorized (subject to the provisions of any applicable statute, rule, or regulation):

(A) Until payment or delivery is made in full, to pledge, repledge, hypothecate, or rehypothecate, without notice, any or all securities which you or your clearing agent may hold for me (either individually or jointly with others), separately or in common with other securities or commodities or any other property, for the sum then due or for a greater or lesser sum and without retaining in your possession and control for delivery a like amount of similar securities.

(B) To sell any or all securities which you or your clearing agent may hold for me (either individually or jointly with others), to buy in any or all securities required to make delivery for my (our) account, or to cancel any or all outstanding orders or commitments for my (our) account.

**2. CANCELLATION PROVISIONS**

You are authorized, in your discretion, should I (we) die or should you for any reason whatever deem it necessary for your protection, without notice, to cancel any outstanding orders in order to close out my (our) accounts, in whole or in part, or to close out any of the commitments made on my (our) behalf.

**3. GENERAL PROVISIONS**

Any sale, purchase, or cancellation authorized hereby may be made according to your judgment and at your discretion on the exchange or other market where such business is then usually transacted, at public auction, or at private sale without advertising the same and without any notice, prior to tender, demand, or call. You may purchase the whole or any part of such securities free from any right of redemption, and I (we) shall remain liable for any deficiency. It is further understood that any notice, prior to tender, demand, or call, from you shall not be considered a waiver of any provision of this agreement. I (we) shall include any person executing this agreement.

**4. SUCCESSORS**

This agreement and its provisions shall be continuous, and shall inure to the benefit of your present organization, and any successor organization or assigns, and shall be binding upon me (us) and/or the estate, executors, administrators, and assigns of my (our) account.

**5. AGE**

I (we), if an individual, represent that I (we) am (are) of full age.

**6. INTEREST IN ACCOUNT**

No one except me (us) has an interest in any of my (our) accounts with you unless such interest is revealed in the title of such account, and in any case, I (we) have the interest indicated in such title.

**7. ORDERS AND STATEMENTS**

Reports of the execution of orders and statements of my (our) account shall be conclusive if not objected to in writing, the former within two days and the latter within ten days, after forwarding by you to me (us) by mail or otherwise.

**8. EXTRAORDINARY EVENTS**

You shall not be liable for loss or delay caused directly or indirectly by war, natural disasters, government restrictions, exchange, or market rulings, or other conditions beyond your control.

**9. FEES AND CHARGES**

I (we) agree to the fees and charges on the fee schedule received by me (us). You may change the fee schedule from time to time.

**10. JOINT ACCOUNTS**

If this is a joint account, unless we notify you otherwise and provide such documentation, as you require, the brokerage account(s) shall be held by us jointly with rights of survivorship (payable to either or the survivor of us). 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. You shall be fully protected in acting, but shall not be required to act upon the instructions of either of us. Each of us shall be liable, jointly and individually, for any amounts due to you pursuant to this Agreement, whether incurred by either or both of us.

**11. ADDRESS**

Communications may be sent to me (us) at my (our) current address which is on file at your office, or at such other address as I (we) may hereafter give you in writing. All communications so sent, whether by mail, telegraph, messenger, or otherwise, shall be deemed given to me (us) personally, whether actually received or not.

**12. RECORDING CONVERSATIONS**

I (we) understand and agree that for our mutual protection you may electronically record any of my (our) telephone conversations.

**13. ARBITRATION DISCLOSURES**

THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE. BY SIGNING AN ARBITRATION AGREEMENT THE PARTIES AGREE AS FOLLOWS: -- 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.

-- ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.

--THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS, AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.

--THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD. THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY. --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.

--THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

**14. ARBITRATION AGREEMENT**

ANY CONTROVERSY BETWEEN YOU AND US SHALL BE SUBMITTED TO ARBITRATION BEFORE THE NEW YORK STOCK EXCHANGE, INC., ANY OTHER NATIONAL SECURITIES EXCHANGE ON WHICH A TRANSACTION GIVING RISE TO THE CLAIM TOOK PLACE (AND ONLY BEFORE SUCH EXCHANGE), OR THE FINANCIAL INDUSTRY REGULATORY AUTHORITY. NO PERSON SHALL BRING A PUTATIVE OR CERTIFIED CLASS ACTION TO ARBITRATION, NOR SEEK TO ENFORCE ANY PREDISPUTE 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. THE LAWS OF THE STATE OF NEW YORK GOVERN. THE ARBITRATORS DO NOT HAVE 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 HEARING DATE. THE ARBITRATORS DO NOT HAVE 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 HEARING DATE.

**15. UPDATING FINANCIAL INFORMATION**

If there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your portfolio or reasonably modify existing restrictions, you should immediately contact your representative. You may also relay this information to the firm by phone at (888) 880-1330 or by mail to Sentinel Benefits and Financial Group, 55 Walkers Brook Drive, Suite 100, Reading, MA 01867

**16. ADDRESS FOR COMPLAINTS**

You may contact the Compliance Department by phone at (888) 880-1400 or by mail to Sentinel Benefits and Financial Group, 55 Walkers Brook Drive, Suite 100, Reading, MA 01867

**17. PRIVACY NOTICE**

You may rely on us to protect the personal and private information you have entrusted to us. Every precaution, in accordance with federal laws and regulations, is used to limit access to personal information about you to those employees who assist us in providing products and services to meet your needs. Sentinel Securities maintains internal physical, electronic, and procedural safeguards to protect personal information about you. Some of the steps we take to safeguard information you provide us include the following: Information is provided only to those who have a legitimate reason to know; from time to time, we may disclose your information to affiliated offices and non-affiliated companies in order to determine which products or services are best suited to your needs; In order to verify particular information, we may contact the appropriate third party for verification. Our company will maintain strict physical, electronic, and procedural measures to protect your information. By law, we are required to notify you of our privacy policy on an annual basis. Although we reserve the right to change our privacy policy, we will tell you of the changes promptly. Importantly, we want to assure you that we will not sell client information to anyone. Your rights as our customer/consumer are a priority to us. For a complete description of our Privacy Policy visit [www.sentinelsecurities.com](http://www.sentinelsecurities.com).

**18. BUSINESS CONTINUITY PLAN** Sentinel Benefits and Financial Group (SBFG) is dedicated to ensuring that it responds reasonably, promptly and effectively to events in order to meet the needs of SBFG's clients in times of emergency. The primary goal of SBFG's Business Continuity Plan (Plan) is to ensure that critical business processes can continue immediately following the declaration of a disaster. Our efforts will be directed towards allowing the customers to access their accounts and conduct account-related transactions as quickly as possible following a disaster. The Plan defines critical functions, staff assignments, resource requirements, vital records, and alternative work site locations related to restoring business operations with minimal impact. To facilitate the achievement of this goal, SBFG continuously maintains alternative work sites, as well as, a backup data center. The alternative sites are equipped to support the business processes that have been categorized as activities that are mission critical to SBFG's core businesses and/or are required to meet regulatory obligations. Once SBFG identifies a business process as critical, SBFG documents the applications, information and tools needed to perform the activity. This detail is stored in the Plan and recorded at the business unit level. To ensure confidence in the Plan, SBFG regularly reviews, tests, and as needed, updates the Plan to maintain optimal reliability and effectiveness. Hardware and software at the Disaster Recovery site is periodically tested throughout the year. If usual access to customer's investment portfolio is impacted by a significant business disruption, SBFG will advise customer of the appropriate SBFG contacts through expedited means at [www.sentinelgroup.com](http://www.sentinelgroup.com) and [www.sentinelsecurities.com](http://www.sentinelsecurities.com). If customer has any questions, customer should contact SBFG at 888-880-1330.

**19. SHARE CLASS DESCRIPTIONS**

Class "A" Shares: Class A shares are sold with an up-front sales charge (maximum 5.75%). When anticipating a long-term holding period (7+ years), Class A shares are considered most appropriate for investments of \$100,000 or more. Class A shares have a lower internal expense relative to Class B and Class C shares. Volume discounts ("Breakpoints") are available. When purchasing an advisory (asset management) program,

assets will be invested in Class A shares at New Asset value or the comparable advisory share class, and all sales charges will be waived

Class "B" Shares: Class B shares have no upfront sales charge but instead will charge a contingent deferred sales charge ("CDSC") that declines over time. Class B shares will convert to Class A shares typically 6-8 years after purchase without an additional sales charge. The industry average expense ratio is typically higher than that of Class A shares. Breakpoints are not available.

Class "C" Shares: Class C shares are considered most appropriate for short holding periods or those seeking the flexibility of transferring assets across mutual fund families. With a few exceptions, Class C shares typically do not convert to Class A shares and the industry average expense ratio is typically higher than that of Class A shares. Breakpoints are not available.

#### Deposit Institution Disclosures

All securities are offered to the customer by Sentinel Securities, Inc. ('SSI'), and its Registered Representatives. Although SSI offers services on the premises of this Financial Institution ('FI'), it is a separate company and is not affiliated with the FI. Except for certain certificates of deposit and cash sweep deposits, the investment products offered through SSI are not insured bank deposits and the customer understands that:

- The products offered are **not** FDIC insured.
- The products offered are **not** obligations of the FI.
- The products offered are **not** endorsed, recommended or guaranteed by the FI.
- The value of the investment may fluctuate, the return on the investment is **not** guaranteed and loss of principal is possible.

All insurance and annuities are offered to the customer by SSI and its Registered Representatives. The insurance products and annuities offered through SSI are not insured bank deposits and the customer understands that:

- The insurance product or annuity offered is **not** insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the U.S. or the bank or any affiliate.
- The insurance product or annuity offered is **not** a deposit or obligation of the bank or any affiliate.
- The insurance product or annuity offered is **not** endorsed, recommended or guaranteed by the bank or any affiliate.
- The value of the insurance product or annuity, if it involves an investment risk, may fluctuate; the return on the investment is **not** guaranteed, and loss of principal and value is possible.
- The extension of credit may not be conditioned on a purchase of an insurance product or annuity from the bank or any affiliate and you the customer are free to obtain an insurance product or annuity from another party.

SSI is a member of FINRA and the Securities Investor Protection Corporation (SIPC). SIPC covers member firm failures and does not cover a decline in the market value of securities. FI has entered into an agreement with SSI which provides for compensation, including advisory fees, to be shared between SSI (and its affiliates) and the FI.

I/We hereby certify that I/we have received the above disclosures orally and have read and completely understand all of the above. I/We have had any questions regarding this acknowledgement answered to my/our complete satisfaction. **Further, I/we understand that the product or products I/we am/are purchasing or may purchase are not deposits and are not insured by an agency or instrumentality of the United States such as the Federal Deposit Insurance Corporation.**

#### 20. CUSTOMER ACKNOWLEDGEMENTS

Customer acknowledges that customer has received a current prospectus and has been informed of the risks associated with investments in securities. If securities or insurance products have been redeemed for this investment, customer has been informed that there may be surrender charges or additional sales charges and tax consequences. Customer attests that the information provided by Customer in this application is accurate. Customer has been informed of front and deferred sales charges and fees. Customer has been informed of "Letters of Intent" & "Rights of Accumulation." Customer has received a privacy notice. **To help the government fight the funding of terrorism and money laundering activities, customer understands that federal law requires all financial organizations to obtain, verify and record information that identifies each person who opens an account. This includes name, address, date of birth, and other information that will allow us to identify customers. We may also ask customer to provide a copy of customer's driver's license or other identifying documents. The**

**information customer provides in this form may be used to perform a credit check and verify customer's identity by using internal sources and third party vendors.**