



Account Features Application



Account Number

i

- If this is only a margin request, only complete the Margin Borrowing section.
- If features are being requested on an account all clients on the account must be listed in the Client Information section.
- Online Bill Payment is available after your account is funded. To enroll in this free service, log in to the secure site on ameriprise.com and select "Pay Bills".
- For more information, regarding the terms and conditions concerning the Ameriprise ONE Financial Account and its features, refer to the applicable sections within the *Ameriprise* Brokerage Client Agreement.

Note: *Ameriprise ONE*® Financial Account features :

- Require a minimum account balance of \$500. Features will be added once the account minimum has been met.
- Cannot be added to SPS Advisor or SPS *Advantage* accounts.

Client Information

Client or Trustee First Name	MI	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Client ID	<input type="text" value="001"/>	
Additional Client or Trustee First Name	MI	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Client ID	<input type="text" value="001"/>	
Entity or Trust Name	Client ID	<input type="text" value="001"/>
<input type="text"/>	<input type="text"/>	

Sign on Page 3



Ameriprise ONE Financial Account Features

- i** If you are requesting to move *Ameriprise ONE* Financial Account features from an existing account:
- All of your features will be moved provided the account ownerships match or your new account gains a joint owner and is in the same household group as your existing account. Individual features cannot be moved separately.
 - Moving your features will not transfer assets, recurring arrangements, or margin functionality from your existing account or close your existing account.
 - If you are requesting to move or add Ameriprise ONE Financial Account features:
 - When requesting ONE feature(s) for an authorized person on the account, the authorized person must be able to act independently. If they cannot, features for this person will not be added.

Select Requested Change

- Move **ALL** *Ameriprise ONE* Financial Account features from an existing account.
- Existing Account Number**
-
- Move ALL Ameriprise ONE Financial account features from an existing account AND add additional features
- Existing Account Number**
-
- Add Ameriprise ONE Financial Account features to this account

- i** • A linked checking account will be established automatically to provide money movement capabilities for your brokerage account and facilitate usage of the features you select.

Select Account Features

- Introductory Book of Checks (40 Count) Ameriprise Visa® Debit card for Client Ameriprise Visa® Debit card for Additional Client

Margin Borrowing

- i** • A margin loan is an extension of credit backed by the eligible securities you hold in your account. Margin lending has specific risks outlined in the Margin Risk Disclosure document that you should be aware of before opening a margin account.
- Margin lending allows you to borrow funds to purchase securities, transfer funds to an external bank via ACH (automated clearing house), or withdraw cash via *Ameriprise ONE* Financial Account features (checking, ATM/Debit Visa card, online bill pay). You will incur margin interest if you take a margin loan.
 - Margin is not available on all ownerships or account types. Certain ownerships such as trusts, corporations and LLCs should review their legal documents with their own legal counsel to determine if margin lending is permitted.
 - If neither expected use box is checked, Ameriprise assumes the client will use margin to leverage equity.

- I agree to have a margin account.
- Are you adding margin to the account, or moving margin from an existing account?
- Adding margin Moving margin

Existing Account Number

Indicate your expected use of the margin account:

- Use margin to Leverage Equity. This account will leverage the current portfolio to purchase additional securities.
- Use margin to Maintain Liquidity. This account will leverage the current portfolio to provide liquidity/cash flow.
- Requests for Leverage Equity margin capabilities will result in a review of the client's suitability to ensure that the need for margin is consistent with the client investment objectives. Please review your client's Suitability and update as needed prior to submitting this form.



Acknowledgments

Please read this section and all related documents carefully, then sign and date below. By signing this Application, you acknowledge that: a) the information you provided is correct, b) you authorize all activity indicated within this application, c) you agree that we may deliver documents on a CD to you by mail or in person, and you will notify your financial advisor if you prefer to receive paper copies of these documents, and d) you agree to all terms and conditions stated in this Application and in the related documents provided to you on CD or in paper.

Acknowledgments:

As used below, the words "You", "Your" and "Yours" refer to you the applicant. "We", "Our" and "Us" refer to Ameriprise Financial Services, Inc. ("AFSI") and/or American Enterprise Investment Services, Inc. ("AEIS") which are subsidiaries of Ameriprise Financial, Inc. ("AFI").

Ameriprise Brokerage Acknowledgments:

- You affirm that you are at least 18 years of age and of full legal age in your state of residence.
- **Identity Information:** You understand that AFSI is required by law to obtain certain personal information from you which will be used by us to verify your identity and include in any reports to tax or regulatory authorities as required. If you do not provide us with this information, we may not be able to open your account. If we are unable to verify your identity, we reserve the right to close your account and to take such other steps as we deem reasonable.
- **Margin Account:** BY REQUESTING MARGIN AND SIGNING THIS AGREEMENT, I ACKNOWLEDGE THAT MY SECURITIES SECURING ANY MARGIN LOAN MAY BE LOANED TO YOU OR LOANED OUT TO OTHERS. I agree to abide by the margin terms and conditions detailed in the Agreement and understand the risks of margin as outlined in the Margin Disclosure Statement provided to me. I understand I will incur margin interest if I take a margin loan.
- **Termination of Account:** You understand that your account may be terminated by you or by us. Termination will result in the cancellation of your account and all of the underlying investments in your account. You understand you are responsible for charges relating to any termination of this account.
- **You understand that investment products are not federally or FDIC insured, are not deposits or obligations of, or guaranteed by, any financial institution, and involves investment risks including possible loss of principal and fluctuation in value.**
- **You acknowledge that you have received and read the Ameriprise Brokerage Client Agreement ("Agreement") and agree to abide by the terms and conditions as currently in effect or as they may be amended from time to time. You hereby consent to all these terms and conditions with full knowledge and understanding of the information contained in the Agreement.**

Qualified Plan Investment Only Account Acknowledgments:

- **You acknowledge that you have received and read the Ameriprise Qualified Plan Investment Provider Agreement ("Qualified Plan Agreement") and agree to abide by the terms and conditions as currently in effect or as they may be amended from time to time. You hereby consent to all these terms and conditions with full knowledge and understanding of the information contained in the Qualified Plan Agreement. This account is governed by a predispute arbitration clause which is found in Section 17, Page 3 of the Qualified Plan Agreement. You acknowledge receipt of the predispute arbitration clause.**

Ameriprise ONE Financial Account Acknowledgments:

- **Electronic Funds Transfer:** You authorize us to initiate an electronic funds transfer either to or from your check writing feature pursuant to instructions from you or your Ameriprise financial advisor and pursuant to the Electronic Funds Transfer terms and conditions in the Agreement.
- **Features Transfer:** If you selected a features transfer, you authorize the transfer of all Ameriprise ONE Financial Account features. You and any new owners/authorized signatories understand and agree that pre-existing features arrangements will transfer from the account number specified on the application to this new account.

Brokerage, investment and financial advisory services are made available through AFSI, Member FINRA and SIPC. The Ameriprise ONE Financial Account is a brokerage account with cash management features.

By signing this document, you agree to electronic delivery of the Ameriprise Financial Client Relationship Summary at ameriprise.com/bestinterest and acknowledge you have accessed and read this document. You acknowledge that you have access to a computer that can access the Client Relationship Summary and other important documents on the Ameriprise website. If you'd like a physical copy, you may request one from your financial advisor or by calling us at 800.862.7919.

This account is governed by a predispute arbitration clause which is found in Section 28, Page 3 of the Agreement. You acknowledge receipt of the predispute arbitration clause.

Required Signatures

Client or Trustee First Name	MI	Last Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Client ID	<input type="text" value="001"/>		
Client or Trustee Signature	State	Date (MMDDYYYY)	
<input type="text" value="X"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Additional Client or Trustee First Name	MI	Last Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Additional Client or Trustee Signature		Date (MMDDYYYY)	
<input type="text" value="X"/>		<input type="text"/>	<input type="text"/>

Important information about borrowing on margin.



Margin Disclosure Statement

Ameriprise Financial Services, LLC. (Ameriprise Financial) is furnishing this document to you to provide some basic facts about purchasing securities on margin, and to alert you to the risks involved with trading securities in a margin account. Before trading stocks in a margin account, you should carefully review the margin account agreement. That information is contained within your client agreement. Consult your advisor or our customer service representatives at any time regarding any questions or concerns you may have with your margin account(s).

When you purchase securities, you may pay for the securities in full or you may borrow part of the purchase price from Ameriprise Financial. If you choose to borrow funds from us, you will need a margin account. The securities purchased act as collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan. As a result, Ameriprise Financial can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held at Ameriprise Financial, in order to maintain the required equity in the account.

It is important you fully understand the risks involved in trading securities on margin. These risks include the following:

- **You can lose more funds than you deposit in the margin account.** A decline in the value of securities that are purchased on margin may require you to provide additional funds to Ameriprise Financial to avoid the forced sale of those securities or other securities or assets in your account(s).
- **Under certain conditions Ameriprise Financial can force the sale of securities or other assets in your account(s).** If the equity in your account falls below the maintenance margin requirements or the firm's higher "house" requirements, Ameriprise Financial can sell the securities or other assets in any of your accounts held at the firm to cover the margin deficiency. You also will be responsible for any shortfall in the account after a sale.
- **Under certain conditions Ameriprise Financial can sell your securities or other assets without contacting you.** Some investors mistakenly believe a firm must contact them for a margin call to be valid, and the firm cannot liquidate securities or other assets in their accounts to meet the call unless the firm has contacted them first. This is not the case. Most firms, including Ameriprise Financial, will attempt to notify customers of margin calls, but we are not required to do so. However, even if Ameriprise Financial has contacted you and provided a specific date by which you can meet a margin call, the firm can still take necessary steps to protect its financial interests, including immediately selling the securities without notice to you.
- **You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call.** Because the securities are collateral for the margin loan, Ameriprise Financial has the right to decide which security to sell in order to protect its interests.
- **Ameriprise Financial can increase its "house" maintenance margin requirements at any time and is not required to provide you advance written notice.** These changes in firm policy often take effect immediately and may result in the issuance of a maintenance margin call. Your failure to satisfy the call may cause Ameriprise Financial to liquidate or sell securities in your account(s).
- **You are not entitled to an extension of time on a margin call.** While an extension of time to meet margin requirements may be available to customers under certain conditions, a customer does not have a right to the extension.

Updated June 2020

Ameriprise Financial Services, LLC. Member FINRA and SIPC. Margin lending and brokerage clearing services provided by American Enterprise Investment Services, Inc. Member FINRA and SIPC. Both firms are subsidiaries of Ameriprise Financial, Inc.

Investment products are not federally or FDIC-insured, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.

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