



15. No Solicitation. Our Web site shall not be considered a solicitation for or offering of any investment product or service to any person in any jurisdiction where such solicitation or offering would be illegal.

16. Consent to Monitoring and Recording. You understand that we may, in our sole and absolute discretion, monitor or tape record telephone conversations with you, and you consent to such monitoring or recording. We are not required to record all telephone conversations and do not guarantee that recordings of any particular telephone conversation will be retained or are capable of being retrieved. You acknowledge that we do not accept orders left on voicemail and you agree not to leave any instructions for us on voicemail to enter a securities transaction for you.

17. E-mail and Electronic Communications. All e-mail sent to and from us is subject to monitoring, review by or disclosure to someone other than your intended recipient. You acknowledge that there may be delays in e-mail being received by your intended recipient. You agree to hold us harmless for any delay in e-mail delivery regardless of whether the delay was caused by us or a third party.

18. Applicable Rules and Regulations. You acknowledge that this Agreement and all orders and transactions executed in your Account shall be subject to all applicable rules, regulations, customs, usages, rulings and interpretations of the markets where such transactions are executed.

19. Assignment. This Agreement and its enforcement shall cover individually and collectively all of your Account(s) which you may open or reopen with us; shall inure to the benefit of our successors and assigns, whether by merger, consolidation or otherwise; and shall be binding upon your heirs, executors, administrators, successors, and personal representatives, together with all other persons claiming any legal or beneficial interest through you or in your Account(s). You may not assign the rights and duties hereunder without first obtaining our prior written consent. We may assign our rights and duties under this Agreement and may transfer your Account and this Agreement to our successors and any affiliated assigns without notice, or to any other entity with prior notice to you.

20. Entire Agreement and Severability. This Agreement, any attachments hereto, and the terms and conditions contained in statements and confirmations, contain the entire agreement between the parties with respect to the subject matter hereof. If any provision or condition of this Agreement shall be held to be invalid or unenforceable by any court, or regulatory or self-regulating agency or body, such provision shall be deemed modified, or, if necessary, rescinded in order to comply with the relevant court, or regulatory or self-regulatory agency or body. The validity of the remaining provisions and conditions shall not be affected thereby, and this Agreement shall be carried out as if such invalid or unenforceable provision or condition was not contained herein.

21. Notices. Westward Holdings will send all notices and other communications relating to your Account to the electronic mail address that you specified on your Account Application. Westward Holdings is not responsible for notification problems that may arise from time zone differences or internet connectivity. Any communication we send to your mailing address by mail, messenger, telegraph, electronic data communication, fax or otherwise or to your electronic mail address is considered delivered to you personally, whether you receive it or not. You agree to inform us promptly of any changes in your mailing address or electronic mail address.

22. Waiver. Any failure by us to insist at any time upon compliance with this Agreement or with any of its terms shall not constitute or be considered a waiver by us of any of our rights.

23. Headings. The headings contained in each Section are for descriptive purposes only and shall not be deemed to modify or qualify any of the rights or obligations set forth in each such Section.

24. Market Data, News and Other Information. You agree that the market data, news and other information available to you through web sites is for your personal use and review. You acknowledge that the information provided to you is from sources believed to be reliable and is presented on a best efforts basis, and that no accuracy or completeness of the information is guaranteed.

25. Confidentiality and Security Procedures. We restrict access to non-public personal information about you to those employees who need to know such information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with regulations to guard your nonpublic personal information.

I/We represent(s) that the foregoing information is true and correct, and will notify Westward Holdings of any material changes. Westward Holdings reserves the right, but has no duty, to verify the accuracy of information provided, and to contact such bankers.

Individual Account Holder Signature			Joint Account Holder Signature (if applicable)		
Date (mm/dd/YYYY)			Date (mm/dd/YYYY)		