

## LTA for Account Linking

optionsXpress provides this Account Link service to you, its customer account holder. By accepting the Account Link, you authorize the third-party account holder requesting the link as your agent and attorney-in-fact ("Agent") with respect to your Account ("Account"). You understand and authorize that your Agent is authorized to act for you and on your behalf in the same manner and with the same force and effect as you might or could do, and optionsXpress is authorized to follow your Agent's instructions as if directly instructed by you with respect to such transactions in your Account and all other things necessary or incidental thereto, **except that Agent is not authorized to withdraw any money, securities, or other property either in your name or otherwise.**

By accepting the Account Link, you authorize and empower your agent to buy, sell (including short sales), exchange, convert, tender, trade or otherwise acquire or dispose of stocks, bonds and any other securities on margin or otherwise for your Account. You authorize your Agent to access your Account, exercise discretion, power and authority to purchase and/or sell options contracts (exchange traded or over-the-counter, puts, calls, etc.), to open new option positions or close existing positions, to exercise options contracts, to sell options contracts either a covered or uncovered writer, and to make agreements relating to the same.

You hereby agree to indemnify and hold optionsXpress (and its employees, subsidiaries, agents, assigns) harmless from, and pay optionsXpress promptly on demand for, any and all losses, liabilities, debit balances due on your Account, claims, and costs (including reasonable attorney fees) or financial obligations that may arise from the acts or omissions of the Agent with respect to your Account. You understand that this Account Link and indemnity is continuing and shall remain in full force and effect until such time that optionsXpress receives electronic or written notice that you have become disabled or incapacitated, or revoke the Account Link. Such revocation shall not affect any prior liability in any way resulting from any transactions initiated prior to optionsXpress's receipt of such revocation. You understand and agree that changing your password will not automatically revoke the authority of your Agent under this Account Link.

You agree to immediately notify optionsXpress in writing if your Agent or a member of their household is either: (i) currently employed or licensed by a member of a stock exchange or the Financial Industry Regulatory Authority (FINRA), or registered as an investment advisor and using the license in a professional sales, trading or customer service capacity, or (ii) a director, 10% shareholder or policy-making officer of a company which trades publicly on a stock exchange.

To help the government fight money laundering activities and the funding of terrorism, Federal law requires optionsXpress to obtain, verify and record information that identifies each person authorized to trade on an account including, by way of example, but not limitation, the Agent's name, address, date of birth and other information that identifies your Agent.

You understand all transactions conducted by your Agent are at your risk, and that optionsXpress does not monitor your Account for suitability or risk of any trade. You hereby ratify and confirm any and all transactions with optionsXpress made by the Agent for or on behalf of you or your Account before or after the acceptance of this Account Link. You understand and represent that your authorization and grant of access shall comply with, and not violate any rules and regulations regarding grants of trading authority, including but not limited to, limitations on the compensation of Agents and observance of requirements regarding registered persons and investment advisors.

You agree that the authorization and indemnity herein are in addition to (and in no way limit or restrict) any rights which optionsXpress may have under any other agreements between optionsXpress and you.

This Agreement shall be deemed to be made in Chicago, Illinois; shall be governed by the laws of the State of Illinois; and shall be binding upon your heirs, successors, assigns, executors, administrators and

conservators and shall inure to the benefit of optionsXpress successors, by merger, consolidation, name change or otherwise, and assigns, and optionsXpress may transfer Customer's Account to any such successors and assigns.

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