



Account Registration: \_\_\_\_\_ SSN: \_\_\_\_\_

**Additional Risk Factors Information**

I understand that every Structured Product has its own unique risks and I understand they should be analyzed separately. I also understand that some of the risks that apply to the majority of Structured Products are as follows:

- **Loss of Principal:** Any degree of principal protection is available only at maturity and is subject to the credit quality of the issuer.

Asset-Linked CD Structured Products: Principal is FDIC-insured in an amount up to \$250,000 for an IRA and \$100,000 for retail investors.

Principal Protected Structured Products are NOT insured by the FDIC.

- **Limited Upside Potential:** The return on Structured Products may be less than the rate currently available on other comparable fixed income investments and could be as low as 0%. No interest, if any, will be received until the maturity of this investment.
- **Limited Liquidity:** Most Structured Products are not listed on any securities exchange. Accordingly, there may be little or no secondary market for Structured Products. I certify that I/we have no known need for liquidity.
- **Limited Rights:** There are no voting rights or any rights to corporate dividends.
- **Fees and Conflicts:** There are fees to be paid to issuers and broker-dealers and there are potential conflicts of interest by the issuers.
- **Market Value:** The market value may not have a direct relationship with the value of the underlying assets of the Structured Product.
- **Less Return:** Due to the structure of the investments, such as effects of averaging, the participation rate and maximum interest amount, the return may be less than that of a direct investment in the underlying asset of the Structured Product.
- **Tax Risk:** I may be subject to annual income tax liability on the interest rate of investments of comparable term, but I will receive no cash with which to pay this liability. I certify that I understand that H. Beck does not provide tax advice. The tax implications of this investment may be significant and I have been advised to consult with a professional tax advisor prior to making this investment.

**Suitability**

I have reviewed the prospectus/offering memorandum for this specific investment and I have noted that there are minimum suitability requirements for investors, including minimum annual gross income and/or minimum net worth standards (less home, furnishings and automobiles). I further acknowledge that I believe the investment objectives and risk factors of this investment are consistent with my financial needs and investment goals.

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Print Client Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Joint Client Signature

\_\_\_\_\_  
Print Client Name

\_\_\_\_\_  
Date

**For Internal Use Only**

**Account Registration:** \_\_\_\_\_ **SSN:** \_\_\_\_\_

**Registered Representative Acknowledgement**

\_\_\_\_\_  
Registered Representative Signature      Rep #      Print Name      Date

By signing above, I represent that I:

1. Have a reasonable basis to believe that the product being purchased by the client is suitable based on, among other things, the client's stated financial situation, investment objectives, risk tolerance and needs.
2. Believe the proposed Structured Product transaction meets any specific program suitability requirements.
3. Have reviewed with the client in general terms the material features of the product being purchased, and the client will benefit from one or more of the product's primary features.
4. Completed the training required by H. Beck prior to a registered representative offering Structured Products to clients.
5. Meet any state requirements for offering or selling Structured Products.

Comments:

**Home Office Review**

**Sales Principal Comments:**

\_\_\_\_\_  
\_\_\_\_\_

**Action:**     Approved     Trade Modified     Trade Returned

\_\_\_\_\_  
**Sales Principal Signature**      **Date**

*A Supervising Principal must review the purchase if the box below is checked.*

Sales Principal Concerns (*specify*): \_\_\_\_\_

\_\_\_\_\_

**Supervising Principal Basis for Decision:**

\_\_\_\_\_  
\_\_\_\_\_

**Action:**     Approved     Trade Modified     Trade Returned

\_\_\_\_\_  
**Supervising Principal Signature**      **Date**