

MRM Group

INVESTMENT MANAGEMENT PLATFORMS

PLATFORM(S) SELECTION



Registered Investment Advisor

Client Investment Profile

(Please complete the form in its entirety.)

1. Please choose an investment objective:

- Conservative Growth..... Long-Term Growth & Income.....
- Conservative Growth & Income..... Long-Term Growth.....
- Moderate Growth & Income..... Aggressive.....
- Moderate Growth.....

2. What is your general investment experience?

- None..... Good.....
- Limited..... Extensive.....

3. What is your highest education level completed?

- High School..... Master's Degree.....
- Associate Degree..... Doctorate.....
- Bachelor's Degree.....

4. How long do you plan to invest?

- Under 1 year..... 11 – 20 years.....
- 1 – 5 years..... Over 20 years.....
- 6 – 10 years.....

5. What is your annual income from all sources?

- \$25,000 and under..... \$100,001-\$250,000.....
- \$25,001-\$50,000..... \$250,001-\$500,000.....
- \$50,001-\$100,000..... Over \$500,000.....

6. What is your net worth (excluding your residence)?

- \$50,000 and under..... \$500,001-\$1,000,000.....
- \$50,001-\$100,000..... \$1,000,001-\$2,100,000.....
- \$100,001-\$250,000..... Over \$2,100,000.....
- \$250,001-\$500,000.....

7. What is your liquid net worth?

- \$50,000 and under..... \$250,001-\$500,000.....
- \$50,001-\$100,000..... \$500,001-\$1,000,000.....
- \$100,001-\$250,000..... Over \$1,000,000.....

8. Do you Require regular income paid to you from this account?

Yes _____ No _____ If yes, how often? _____ Amount? _____

9. Does your investment objective restrict investment in certain securities, industry groups, or regions?

Yes _____ No _____ If yes, please explain: _____

Investor acknowledges the completed client profile to be true and correct. Investor will notify Advisor of any changes in financial situations or investment objectives.

Advisor's Name (Please Print) _____

Client's Name (Please Print) _____

Advisor's Signature _____

Client's Signature _____

Date _____

Rep ID Number / Branch Office Code: _____

ACCOUNT REGISTRATION

For existing fund holdings, this should match the registration on file at the Mutual Fund or Annuity, or match the fund account application if the account is not yet established. (Please print)

ACCOUNT TYPE

Please provide the legal account type for your account, as specified from list at right:

- Individual, Joint, IRA, IRA Rollover, SEP IRA, Keogh or other
- 401(k), Pension, Profit Sharing, Trust *
- Corporate, Partnership**

* Please provide a copy of the legal document for these types of accounts, including the title page, investment designation page (i.e. powers of trustee) and signature page.

** For Corporate accounts, please provide a copy of their Corporate Resolution. For Partnership accounts please provide a copy of Agreement.

CLIENT MAILING ADDRESS

Please provide client mailing address. Compliance regulations require That we furnish quarterly information directly to the client.

BILLING ADDRESS (if different from client's)

Please complete this section only if you wish the quarterly billing to Be sent to an alternate address for payment.

E-MAIL:

I do not have an e-mail address.

Are you a US citizen? Yes _____ No _____

TELEPHONE NUMBERS

Please provide your home phone number.

()

Please provide an additional phone number.

()

TAX ID OR SOCIAL SECURITY NUMBER:

Please provide the SSN/Tax ID associated with this account.

DATE OF BIRTH

Please provide the account owner's date of birth.

ADVISOR'S REPRESENTATION

I have given applicant a copy of the MRM GROUP disclosure statement (ADV Part2A Brochure). Client has provided suitability information to Advisor which indicates that the use of MRM's Services/Investments are suitable for client. Client has been informed of the compensation of the referral fee paid by MRM to Advisor and the Broker/Dealer. In addition to the referral fee, the Advisor may receive, and the client may be charged a sales charge and/or redemption fee from the Fund Family upon sale or thereafter. Any charges of fees are explained in the Fund prospectus and furthermore, the Advisor agrees to fully disclose the amount of any charges of fees to the client. MRM does not receive commission or fee other than the Investment Advisory fee.

Advisor's Name (Please print)

Advisor's Signature

Date

Advisor's Phone No.

Broker/Dealer or other entity

CLIENT SIGNATURES

I certify that I am of legal age and capacity in my state of residence. I have read and understand the MRM Group Client Agreement which is incorporated as an integral part of this Platform Application, and I agree to the terms set forth in such agreement. I have also received a copy of the MRM Group disclosure statement (ADV Part2A Brochure) and a copy of the Advisor's Disclosure Statement. Client acknowledges that Advisor has fully disclosed any charges of fees, if applicable, in addition to the referral fees charged by Advisor. I have read the prospectus and understand the risks involved with my fund choice/s. THE CLIENT AGREEMENT CONTAINS A BINDING ARBITRATION PROVISION WHICH MAY BE ENFORCED BY THE PARTIES.



Client's Signature

Date

Joint Account Second Signature

Date

Corporate, Partnership, Trust or Custodian Name (Please print)

Name and Title of Authorized Signer (Please print)

Secondary Signer (Please print)



MRM Platform Selection

Please select and complete one of the choices below. For description, see MRM Brochure and MRM ADV Part 2A Brochure.

I have received and read the applicable Fact Sheet and understand the risks involved with the platform choice I have made. Please initial: []

Dynamic Overlay

Tax-Advantaged Income

Dynamic International

Global Strategies

All Domestic Equities

Please indicate the investment vehicle to be used:

Exchange Traded Funds (Custodian Name) _____

Mutual Fund Family (Custodian Name) _____

Variable Annuity (Custodian Name) _____

If available, please show (for account to manage) _____ \$ _____
Account Number Account value

- **Return with a copy of your Driver's License**



CLIENT AGREEMENT

This Client Agreement ("Agreement") is made between MRM Asset Allocation Group, Inc., d/b/a MRM Group ("MRM," "we" or "us") and the "Client" identified on the signature page to this Agreement ("Client," "you" or "yours"). This Agreement is effective as of the date of the parties' signatures on the signature page. In consideration of the mutual covenants and agreements herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Client and MRM covenant and agree as follows:

Engagement:

Client hereby engages MRM as its discretionary investment advisor to provide the services described below. You or your advisors have elected to allocate a portion of your assets in one or more strategies offered by MRM (the "Strategies"), as indicated in your MRM Agreement (the "Client Information"). As part of the Client Information, you have provided us with information concerning your financial circumstances, investment goals and objectives, and other information. You agree to promptly notify us in the event the Client Information changes or if you wish to modify your allocation among the Strategies, and you acknowledge that we are not obligated to independently verify any Client Information. MRM will not be responsible for any losses resulting from Client's failure to provide such prompt notification. Within the Strategies, Client authorizes MRM and grants MRM complete discretion to buy and sell securities, exchange-traded funds ("ETFs"), mutual funds, money market funds, variable annuities and other investments (collectively, "Investments"), and otherwise determine what investments will be held in each of the Strategies. You understand it is up to you to make changes to your allocation among Strategies in which your assets held in your account with the "Custodian" (described below) (the "Account") are invested. You also agree to notify us of any withdrawals or additions to your Account.

Fees:

Fees for MRM's services ("Fees") will be charged on the basis of a percentage of all assets held in the Account. The Fees are _____% annually of the Account assets, and will be deducted on a quarterly basis. The Fees may be higher than industry standard, and MRM may re-allow a portion of the Fees to referring personal advisors and broker-dealers. Certain affiliated or related investment accounts may be combined for purposes of the Fees. Fees will be billed quarterly in advance based on the closing balance in the Account at the end of the prior quarter or such other date in a quarter as determined by the Custodian where Fees are deducted from the Account. Unless you elect to pay us directly, you authorize the Custodian to deduct all Fees incurred by you under this Agreement from the Account(s) and remit all such Fees directly to MRM. You acknowledge that it is your responsibility to verify the accuracy of the Fee calculation and that the Custodian will not determine whether the Fee is accurate or properly calculated.



initial Fees will be charged at the time your account with us is established and will be computed on the opening balance in the Account. Fees will be prorated with respect to amounts added to Accounts during each quarter. *Client agrees that contributions to the Account(s) during a quarter may incur pro-rata increases in Fees, but that Account deductions will not decrease a Fee already paid for a quarterly period.* If you initiate any exchanges among Strategies or make any additions to or deletions from the Account, you will notify us immediately. Fees are in addition to any fee charged by the Custodian, any executing broker, and any Investment comprising Strategies in which Account assets are invested, as more specifically described in the prospectus provided by the Investment issuer. Such fees may include exchange fees, management fees and other fees, such as 12B-1 fees.

Limitations & Risks: You recognize that Strategies are not short-term trading programs and that benefits, if any, to you may best be realized by long-term participation in the Strategies (though we cannot assure you that you will necessarily achieve gains by remaining in any particular Strategy for any particular period of time). In addition, you recognize that there is **no** assurance as to the accuracy of our domestic and/or international/global Buy/Sell indicators deployed in the Strategies and that any market loss resulting from the use of such indicators are normal market risks, and therefore your risks.

MRM is under no obligation to change the status of Account designations, or allocations among Strategies until MRM receives written instructions from you or your authorized advisor in a form satisfactory to MRM. Further, our ability to make exchanges between assets in the Account and Investments in the Strategies is subject to exchange policies outlined in the applicable asset's current prospectus and/or regulations of the asset's transfer agent and the policies of the broker-dealer through which you may have purchased such assets. Because of such policies and regulations or for other reasons, there may be mutual fund/annuity account consolidations or other modifications, or a delay by a fund or broker-dealer in establishing your accounts or in effecting an exchange. MRM will not be responsible for any losses resulting from such consolidations, modifications or delays in establishing or effecting exchanges or failures in executions of MRM's exchange signals.

Brokerage: Client has separately selected a broker-dealer to serve as custodian for the Account and to execute transactions for the Account ("Custodian") by opening the Account with the Custodian. While we may recommend a custodian to you, you have made the final decisions as to which custodian you will use. Although you have selected the Custodian, you agree that we will not be required to effect any transaction through the Custodian if we reasonably believe that to do so may result in a breach of our duties as a fiduciary. You understand that by instructing us to execute all transactions on behalf of the Account(s) through the Custodian, a disparity may exist between the transaction fees (such as a commissions) borne by the Account(s) and the transaction fees borne by our other clients that do not direct us to use a particular custodian or broker. You also understand that by instructing us to execute all transactions on behalf of the Accounts(s) through the Custodian, you may not necessarily obtain transaction rates and execution as favorable as those that would be obtained if we were able to place transactions with other custodians.



You further acknowledge that your selection of the Custodian and the Custodian's fee schedule may not result in your getting the best execution costs, as compared to other broker-dealers or to other fee arrangements. You may also forego benefits that we may be able to obtain for our other clients through, for example, negotiating volume discounts or blocks trades.

Notwithstanding the foregoing, if we determine that the Custodian should not be utilized, you authorize us, and we will arrange for, the execution of securities brokerage transactions for the Account(s) through broker-dealers that we reasonably believe will provide "best execution." In seeking best execution, the determinative factor is not the lowest possible transactional fee cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker's services including execution capability, commission rates, firm integrity, access to markets and responsiveness. Accordingly, although we will seek competitive transaction fee rates, we may not necessarily obtain the lowest possible rates for Account transactions. You acknowledge review of our Disclosure Brochure (the "Brochure") wherein (among other things) our custodian and executing broker selection process is described, including our receipt of benefits from certain custodians.

Transactions for the Accounts(s) generally will be effected for several clients at approximately the same time, unless we determine to effect transactions for your Account separately. We may (but are not obligated to) combine or "batch" orders to obtain best execution, to negotiate more favorable transactional fee rates or to allocate equitably among our clients differences in prices independently. Under this procedure, transactions will be averaged as to price and will be allocated among our clients in proportion to the purchase and sale orders placed for each client on any given day. *Transaction fees charged to Client for securities brokerage transactions are exclusive of, and in addition to, our Fees.*

Custody:

MRM does not maintain custody of Client funds or securities, nor is it authorized to hold or receive any stock, bond or other security or investment certificate or cash (except in the payment of its Fees) that is part of Account(s). Custody of Account assets will be maintained at the Custodian and not MRM. MRM is authorized to give instructions to the Custodian (or other broker-dealer if we select it as described above) (collectively, the "Executing Parties") with respect to all investment decisions regarding the Account(s) and the Executing Parties are authorized and directed to effect transactions, deliver securities, make payments and otherwise take such actions as we direct in connection with the performance of our obligations hereunder. The Executing Parties' fees charged to the Client are exclusive of, and in addition to, MRM's Fees.

Statements:

Custodian will provide you with an Account statement on a quarterly basis, which will include a summary of the transactions and the assets in the Account(s) (the "Account Statement"). You agree that the Account Statements furnished by Custodian will be sufficient notice of securities transactions unless you make a prior written request to us to receive a copy of each securities transaction confirmation statement (a "Confirm Slip") provided by an Executing Party with respect to securities transactions executed for the



Account(s). After receipt of such prior written request from you, we will send you a copy of each Confirm Slip received from the Executing Party. We encourage you to review each Account Statement and compare it to any reports we provide you.

Termination:

This Agreement may not be amended, transferred, assigned, sold or in any manner hypothecated or pledged by either party without the other party's consent. This Agreement may be terminated at any time by Client by providing written notice to MRM, and by MRM only by providing thirty day prior written notice to client. Prepaid Fees will be prorated as of such date, any unused portion being returned to Client. Termination of this Agreement will not affect (i) the validity of any action previous taken by us under this Agreement; (ii) liabilities or obligations of the parties from transactions initiated before termination of this Agreement; or (iii) your obligation to pay our Fees (with pro-rated amounts charged in advance refunded to you). Upon the termination of this Agreement, we will have no obligation to recommend or take any action with regard to the cash or Investments in the Account(s).

Instructions:

MRM is hereby authorized to act pursuant to this Agreement and accept instructions from any officer or agent of the Client so designated in writing for such purpose by the Client or, if the Client is an entity, by the Client's board of directors, trustee, or managing partner. Except for decisions regarding the purchase and/or sale of specific Investments, all directions by you to us (i.e. notices, instructions, including directions relating to changes in your Client Information) must be in writing (including through e-mail to the address provided by you on the signature page of this Agreement) and will be effective upon our receipt. We will be fully protected in relying upon any such direction, notice, or instruction until we have been duly advised in writing of changes therein.

We may accept your directions provided by electronic mail (e-mail) when such e-mail is received from an e-mail address specified by you on the signature page of this Agreement, or as later specified in writing by you, as the only e-mail address from which such electronic directions should be accepted. You agree to hold us harmless from any claim arising from our good-faith reliance on such directions. We may refuse to accept any electronic direction which we believe to be of a subject matter best documented by your written direction. You agree that we will have no responsibility for any resulting losses in the event you authorize communication via electronic communication and your method of electronically communication with us is breached by third parties.

Joint Accounts:

In the case of joint accounts, each joint tenant may act on behalf of all joint tenants unless such authority is revoked in writing by any joint tenant.

Confidentiality:

Except as otherwise agreed in writing or as permitted or required by law, we will exercise diligence and care with respect to keeping confidential all of your information (including the Client Information). However, by signing this Agreement, you authorize us to give a copy of this Agreement to the Custodian, any Executing Party or other party to a transaction for the Account(s) as evidence of our authority to act on your behalf. In addition, you grant us authority to discuss, disclose, and provide your confidential information (including the Client Information) to outside service providers, attorneys, auditors, consultants and any other



professional advisors retained by us to assist in the management of this Agreement and your Account(s).

Disclosures: Investor hereby acknowledges receipt of MRM’s Privacy Notice and a copy of MRM’s Brochure and Brochure Supplements. Such disclosure documents were provided prior to entering into this Agreement.

Service to Others: You understand and agree that we provide investment advisory and other services for various other clients. You further understand that we and our affiliates may take investment action on behalf of such other clients, or for MRM and/or its employees’ own accounts that differ from investment action taken on behalf of the Account(s). If the purchase or sale of securities for the Account(s) and for one or more such other clients is considered at or about the same time, the transactions in such securities will be allocated among the several clients in a manner deemed equitable by us, as further described in the Brochure.

Proxies: Client or Client’s named fiduciaries retain the right and obligation to vote any proxies relating to the securities held in the Account(s) to the extent consistent with applicable law; provided, that Client or Client’s named fiduciaries may delegate such rights and obligations to any properly authorized agent. We will not take any action or render any advice with respect to the voting of proxies solicited by, or with respect to, the issuers of any securities held in Account(s), except to the extent otherwise required by law. If this Agreement is entered into by a trustee or other fiduciary on behalf of an employee retirement income plan subject to the Employee Retirement Income Security Act of 1974 (“ERISA”), including a person meeting the definition of “fiduciary” under ERISA, the trustee or other fiduciary expressly retains (irrespective of the plan’s language) the right and obligation to vote proxies, and agrees that MRM and its representatives are precluded from voting proxies for the plan.

Representations: You represent and warrant to us that: (i) you have full power and authority to enter into this Agreement, (ii) the terms hereof do not violate any obligation by which you are bound, whether arising by contract, operation of law, or otherwise; (iii) this Agreement has been duly authorized and will be binding according to its terms; and (iv) the Client Information is true, correct and complete as of the date provided to us. If this Agreement is entered into by a trustee or other fiduciary, such trustee or fiduciary represents that the services to be provided by MRM are within the scope of the services and investments authorized by the governing instruments of, and laws and regulations applicable to, the Client, and that such trustee or fiduciary is duly authorized to enter into this Agreement.

Notice: All notices provided to a party hereunder must be in writing and delivered to the party via first-class mail or national-recognized express carrier; in the case of the Client, to the address provided on the signature page of this Agreement, or electronically to the electronic mail address provided by the Client on the signature page; or in the case of MRM, to MRM Asset Allocation Group, Inc. (d/b/a MRM Group), 12444 Powerscourt Dr., Suite 350,



St. Louis, MO 63131. By providing us with an email on the signature page of this Agreement, you authorize us to deliver all notices required hereunder or under applicable law to such address, and you further represent to us that you have software that enables viewing of our Privacy Notice and our Brochure.

Liability &

Indemnification:

Neither MRM nor its delegees will be liable for any loss, liability or taxes resulting from any act or omission of such parties in their exercise of the powers vested under the terms of this Agreement that do not result from any such party's bad faith or willful misconduct. MRM will not be liable for any act or failure to act by the Custodian, any Executing Party which we direct transactions for the Account(s) or by any other non-party. Further MRM will not be responsible for any recommendations it makes or actions it takes if Client fails to inform MRM of any changes to the Client Information. Client agrees to indemnify and hold MRM and its delegees harmless from and to reimburse such parties for any expenses (including MRM's compensation) and liabilities incurred by them while acting in accordance with the terms of this Agreement and which do not result from their bad faith or willful misconduct. Notwithstanding the foregoing, nothing in this agreement shall be construed to waive or abridge any right or remedy conferred upon Client by any state or federal securities law, rule, or regulation.

Arbitration:

Any controversy or claim between Client and MRM or any of MRM's officers, directors, agents, or employees arising out of or relating to this Agreement, or the performance or breach thereof, or any account of Client, shall be settled by arbitration in accordance with the applicable rules of the American Arbitration Association then in effect, and judgement upon the award rendered by the arbitrator may be entered into any court having jurisdiction thereof. Although there are other forums for Client to seek resolution of disputes that may arise between MRM and Client, including ways to seek restitution and damages, by signing this Agreement, Client waives said rights to alternate forums and submits to mandatory arbitration. The situs of any such arbitration will be within St. Louis County, Missouri. By undertaking the performance of its obligations hereunder, MRM agrees to be bound by the terms hereof, including this arbitration provision. If Client, for any reason, fails to pay the Fees as required hereunder and MRM takes the actions it deems necessary to collect the said unpaid Fees, including the tendering of the collection effort to a third party, Client agrees to pay any and all costs associated with such collection or in resolving any dispute/ or the validity of any agreements signed by Client with MRM including all arbitration fees and costs and reasonable attorney's fees. You and we acknowledge the following regarding this arbitration clause:

- (a) Arbitration is final and binding;
- (b) Each party is waiving their right to seek remedies in court, including a right to a jury trial;
- (c) Pre-arbitration discovery may be generally more limited than and different from court discovery proceedings, depending on the applicable rules of arbitration;
- (d) The arbitrator's award may not be required to include factual findings or legal reasoning, and any party's right to appeal or to seek modification of rulings by the arbitrators may be strictly limited, depending on the applicable rules of arbitration; and



(e) The panel of arbitrators will include arbitrators who were or are affiliated with the securities industry selected from banking, legal, or investment related professions.

The prevailing party will be entitled to reasonable attorney's fees together with any costs and expenses from arbitration. This arbitration agreement will be enforced and interpreted exclusively in accordance with the Federal Arbitration Act. Such forbearance to enforce an agreement to arbitrate will not constitute a waiver of any rights under this Agreement except to the extent stated herein. Client understands that nothing in this Agreement modifies any rights Client may be afforded under the Federal or state securities laws, including the Federal Arbitration Act.

Governing Law: This Agreement will be governed by, and interpreted according to, the laws of the state of Missouri, without reference to principles of conflict of laws.

Entire Agreement: This Agreement represents our entire understanding with regard to the matters specified herein. No other agreements, covenants, representations, or warranties, expressed or implied, oral or written, have been made by any party to any other party concerning the subject matter of this Agreement.

Professional Fees: You agree to pay directly the fees and costs charged by any attorneys, accountants, consultants, and other service providers engaged by us for your benefit, which are not included in the services described herein, provided you approve any such engagement in advance. In the event either party engages an attorney and/or institutes legal action, including arbitration, to collect any amounts owed under this Agreement, the prevailing party will receive its reasonable attorney's fees and costs.

Miscellaneous: This Agreement may be executed in two or more counterparts, each of which shall be deemed an original, but which together shall constitute one of the same instrument with the same effect as if the signatures were on one instrument. Any references to certain sections refer to sections of this Agreement unless otherwise specified. The headings preceding the text of the sections and subsections hereof are inserted solely for convenience of reference, and will not constitute a part of this Agreement nor shall they affect its meaning, interpretation, construction or effect. The submission of a signature page transmitted by facsimile (or similar electronic transmission, e.g. e-mail) shall be considered as an "original" signature page for purposes of this Agreement.

Validity: If any part of this Agreement is found to be invalid or unenforceable, it will not affect the validity or enforceability of the remainder of this Agreement.

[The rest of this page left blank intentionally.]



THIS CONTRACT CONTAINS A BINDING ARBITRATION PROVISION WHICH MAY BE ENFORCED BY THE PARTIES.

IN WITNESS WHEREOF, the parties have caused this Agreement to be executed as of the dates indicated below.

Client Name: _____ Account Type: _____



Authorized Signature: _____ Date: _____

Address: _____ Email: _____

Authorized Signature: _____ Date: _____

Address: _____ Email: _____



CLIENT ACKNOWLEDGEMENT

I understand that I have been referred to MRM Asset Allocation Group, Inc. d/b/a MRM Group (“MRM”) by _____ (“Solicitor”), and that a fee will be paid by MRM to Solicitor if I establish an advisory client relationship with MRM, an investment advisor registered as such under the Investment Advisers Act of 1940. This acknowledges that I was provided with a copy of MRM’s disclosure brochure and the solicitation and referral disclosure statement, of which this acknowledgement forms a part, at the time Solicitor first discussed MRM with me or otherwise brought MRM to my attention.

Date



Client’s Signature

Client’s Printed Name