Individual or Joint Account Opening Instructions

Conditions to Open a Joint Account

- When filling out the Brokerage Account Application, please indicate *Individual* or *Joint* (whichever is applicable) in the **Account Type** field. For Joint accounts, also indicate the type (Joint Tenants WROS, Tenants in Common, Tenants by Entirety, or Community Property).
- **Joint Tenants WROS (with rights of survivorship)** – Upon the death of one account holder, the surviving account holder receives all assets in the account.
- **Tenants in Common** – Upon the death of one account holder, the deceased's percentage of assets goes to his or her estate according to the decedent's will.
- **Tenants by Entirety** (not recognized in all states) – Must be husband and wife; assets are transferred to the survivor. There are restrictions on transfer in the event of divorce.
- **Community Property** (not recognized in all states) – Must be husband and wife; upon the death of one account holder, one-half of assets go to his or her estate according to the decedent's will.

Required Forms and Agreements – *Please print legibly; do not use correction fluid or cross out information.*

1. Brokerage Account Application

Application Section	Special Considerations
Do you have any other *account(s)* with Scottrade? (page 1)	Accounts refer to brokerage accounts, accounts over which you have power of attorney (POA), trading authority or account linking.
Primary Applicant	Individual's information.
In addition to completing all name, SSN / tax ID, address and phone number fields, please take special note of:	
Citizenship	Complete all fields, where applicable.
Employment	Complete all fields, where applicable. Include a description of your roles, duties and responsibilities in the Job Description field. Use the Employer Industry and Occupation Codes information sheet on page 3 to obtain codes for the Employer Industry and Occupation Code fields. Employer industry represents the overall business classification that describes your employer.
Income and Net Worth	Please provide this information to help us understand your financial status. Net worth is defined as the sum of all your assets less your liabilities.
Affiliations	Answer all questions and complete fields, where applicable.
Expected Account Activities (page 1)	Complete this section to help us understand how you anticipate using your Scottrade account. This information helps us fulfill certain regulatory requirements.
Your Investment Profile	Complete this section to help us understand your investment and trading experience. We will not use this information to supervise your suitability of any transaction in your account.
Co-Applicant (page 2)	Leave blank for an Individual account. For a Joint Account, make an additional copy of page 2 to complete for each co-applicant; all pages must be submitted together with page 1 of the Application. Up to three individuals can be listed on a Joint account.
In addition to completing all name, SSN / tax ID, address and phone number fields, please take special note of:	
Citizenship	Complete all fields, where applicable.
Employment	Complete all fields, where applicable. Include a description of your roles, duties and responsibilities in the Job Description field. Use the Employer Industry and Occupation Codes information sheet on page 3 to obtain codes for the Employer Industry and Occupation Code fields. Employer industry represents the overall business classification that describes your employer.
Affiliations	Answer all questions and complete fields, where applicable.
Signatures	Individual signs for Individual account. Individual and Co-Applicant signs for Joint account.

2. Brokerage Account Agreement -- Before signing the Application, read the Agreement and retain a copy for your records. You do not need to return this document.
3. Privacy Statement -- Please read this document and retain a copy for your records. You do not need to return this document.
4. Trusted Contact Form – This form authorizes Scottrade to communicate with individual(s) designated by the client if there are concerns about the client's physical or mental well-being.

Available Account Features – Restrictions may apply; contact your local Scottrade team to confirm eligibility.

☒ Account Linking ☒ Margin ☒ Online Money Direct® Deposits (ACH) ☒ Options Trading
☒ Scottrade Bank® Account ☒ Sweep Program ☒ TOD Beneficiary Plan ☒ Trading Authorization