# 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 or its affiliates (Scottrade Bank)?** (page 1) | Accounts refer to brokerage accounts, accounts over which you have power of attorney (POA), trading authority or account linking; bank accounts, loans or equipment leases. |
| **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.

## 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