Step 4 (Implement)

LIFEMARK SECURITIES CORP.

NEW ACCOUNT AGREEMENT

AND

SUITABILITY QUESTIONNAIRE

ACCOUNT TITLE

Name (Custodian) ____ Gender ____ M ____F
Date of Birth _______________________________ Soc. Sec. No. ____________________
Driver's ID No. __________________________ State of Issuance _____ Expiration Date _________
Citizenship ____ U.S. ____ Resident Alien ____ Non-Resident Alien
If "Non-Resident Alien", indicate Passport No. ________________ Country of Issuance_______________

Name (Joint Owner or Minor) ____________________________________Gender ____ M ____F
Date of Birth _______________________________ Soc. Sec. No. ____________________
Driver's ID No. __________________________ State of Issuance _____ Expiration Date _________
Citizenship ____ U.S. ____ Resident Alien ____ Non-Resident Alien
If "Non-Resident Alien", indicate Passport No. _________________ Country of Issuance_______________

Account Type ____ Individual ____Joint ____ Custodian ____ IRA* ____ SIMPLE/SEP* ____ other
If "other", please indicate here: ____ (copies of additional documents may be required)

*______ (initial) I understand that this is a tax advantage plan meant to serve as a retirement vehicle. I also understand that premature distributions from this account may be subject to penalties and will be taxed as ordinary income in the year of the distribution.

If this is a joint account, it is the express intentions of the undersigned that ownership of this account be vested in the customers as follows (check one):

___ Joint tenants with rights of survivorship: In the event of death of either or any of the undersigned, the entire interest in the Joint Account shall be vested in the survivor or survivors on the same terms and conditions as theretofore held, without in any manner releasing the undersigned or their estates from the liability provided for in this Agreement.

___ Tenants in common: In the event of the death of either or any of the undersigned, the interests in the tenancy shall be equal unless otherwise specified immediately below.

If interests are not to be equal, designate the percentage interest of each tenant:

Name___________________ %___ Name___________________ %___ Name___________________ %___

- Either joint tenant or tenant in common is authorized to make any trading decisions on any such account.

CUSTOMER INFORMATION

(If different for Joint Account Owner, please include for both)

Marital Status ___ Single ___ Married ___ Divorced ___ Widow(er)

Spouse Name____ DOB__________
Children/Dependents Name____ DOB__________
Name____ DOB__________
Name____ DOB__________

Employer ____ Position/Title ____________________________
Address ____
City _____________________________ State _____ Zip ___________________________
Type of Business ____

___ I am affiliated with, or work for the FINRA or a stock exchange or a Broker/Dealer or a member firm of an exchange or a Registered Investment Advisor. (If so, please indicate name of firm) ____

___ I am a ___director, ___ 10% shareholder, ___ policy-making executive officer of a publicly traded company. (If so, provide the name of the company) ______________________________________
(Notification of your intent to open an account will be sent to the company in accordance with current regulations).

If you have checked either of the above, please supply account number(s) of other accounts you have, or have an interest in, with LifeMark Securities Corp.____

CONTACT INFORMATION

(If different for Joint Account Owner, please include for both)

Mailing Address ____
City ___________________________ State _____ Zip _________________
(If using a P.O. Box, you must indicate legal street address below)

Legal Address ____
City ___________________________ State _____ Zip _________________
(Cannot be a P.O. Box)

Daytime Phone ______________ Evening Phone ______________ Fax ______________
Email Address ____

ELECTRONIC DOCUMENT AND NOTIFICATION DELIVERY CONSENT (Please Initial)

______ I (We) consent to the electronic delivery of various communications, documents or notifications from LifeMark Securities at the email address indicated above. I (We) agree to immediately notify LifeMark of any changes to the email address(s) provided and to hold LifeMark harmless for non-delivery. The electronic document and notification delivery consent will remain in force until withdrawn or rescinded in writing by either party.

FINANCIAL INFORMATION

(Combine for Joint Account)

Federal Tax Bracket (Nearest) ____ 10% ____ 12% ____ 22% ____ 24% ____ 32% ____ 35% ____ 37%

Income (Approximate)
Employment $_____________ Investments $_____________
Retirement $_____________ Other $_____________
(specify other) _______________
Net annual income from all sources $______________________

Current Investments
Savings/CD's/MM $_________ Stock/Securities $_________
Investment-Real Estate $__________Mutual Funds $_________
Variable Annuities $__________Bonds $_________ Collectibles $_________
Amount of Life Insurance in Force $_____________
Type of Insurance ____________________________
If Permanent, cash value $_____________________
Other (specify) ________________________________ $__________

Liquid Net Assets **$ ____________________**

Estimated Net Worth ____ < $50,000 ____ 50,000 – 99,999 ____ $100,000 – 499,999
____ $500,000 – 999,999 ____ $1,000,000 – 1,499,999 ____ >1,499,999*
*if greater than $1,499,999, please state approximate amount $__________

Personal Residence Approximate value of residence is $______________

INVESTMENT OBJECTIVES

Time Horizon ___Short (0-5 years) ___Intermediate (6-10 years) ___Long (over 10 years)
___Combination (please specify) ____________________________________

Goals ___Preservation of capital [I (We) cannot tolerate loss of principal]
___Income (conservative) ___ Income (moderate) ___ Income (high yield)
___Capital Appreciation (moderate) ___ Capital Appreciation (aggressive)
___Speculation [I am (We are) willing to risk total loss of principal] *
___Other (please specify) ____

There is a direct correlation between risk and return in investing. Generally speaking, you are assuming progressively higher risk as you seek higher returns and your risk profile is moving from conservative to aggressive.

Conservative means you want less risk and are willing to accept lower than average returns.

Moderate means you are willing to assume average risk in pursuit of average returns.

Aggressive means you are willing to assume higher than average risk in pursuit of higher than average returns.

Please indicate your risk tolerance profile by circling below.

1 2 3 4 5 6 7 8 9 10

Conservative Moderate Aggressive

Specific goals or concerns or extraordinary circumstances:
____
____

Foreseeable changes in the information provided herein:
____
____

If any unforeseeable change occurs in your information, contact us as soon as possible.

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* **Speculation**

________ I (We) understand that by indicating a goal of speculation, I am (we are) expressing a willingness to
(Please initial) engage in trading of high-risk investments and I (we) accept unlimited risk of loss while doing so.

________ In addition, I (we) acknowledge that my account may not be diversified and there may be concentrated
(Please initial) positions of any given security. I (we) will, from time to time, seek and accept recommendations from my (our) broker and engage in solicited trades.

Additional Instructions: Check Here if None ____

____

ADVISORS

Will you be making independent investment decisions? ____Yes ____No
If no, please provide names of advisors LifeMark may contact if necessary:
Legal advisor ____________________________________ Phone __________________
Account/Tax advisor ______________________________ Phone __________________

How will you independently evaluate each investment risk? ____
____

INVESTMENT KNOWLEDGE

General ___Extensive ___Good ___Limited ___None

Specific Indicate years of experience: ___Stocks ___Bonds ___Mutual Funds ___Options

___Variables ___Partnerships (specify) ___Other (specify) ____________________

CUSTOMER ACKNOWLEDGMENTS (Initial One)

________ I (We) have completed this Agreement without assistance,

________ I (We) acknowledge receiving assistance preparing this Agreement from a LifeMark Securities Corp. registered representative or someone other than myself (ourselves).

Name of person assisting _________________________ Relationship ________________________
______ Initials of registered representative (if applicable)

LifeMark does not require its customers to enter into a "Pre-Dispute Arbitration Agreement" that requires its customers to arbitrate any issues, disputes or controversies that the customer may have with LifeMark. Customers are invited to contact LifeMark to discuss any matters that may be of importance to them, and LifeMark commits to consider all issues brought to its attention by customers to attempt to resolve any such issues to the mutual satisfaction of LifeMark and the customer.

Any disputes between the customer (including a joint customer) and LifeMark (or any of its personnel), whether by mediation, arbitration or litigation, shall be governed by the laws of the State of New York, without regard to conflicts of laws or choice of laws rules. In the event of any litigation, the parties agree that the state and federal courts in Monroe County, New York, shall be the sole proper forums for any legal controversy between the customer and LifeMark (or any of its personnel), and the parties irrevocably and unconditionally consent to the jurisdiction of such courts for such purposes. Except for an alternative dispute resolution proceeding that requires an alternative site, any such alternative dispute proceedings must be held in Monroe County, New York. In any litigation or any alternative dispute proceeding, all parties waive the right to a trial by jury, agree that punitive damages may not be awarded to any party, and agree that each party shall be solely responsible for their own costs and legal expenses without regard to which party is successful in any litigation or alternative proceeding.

SIGNATURES – AS EVIDENCE BY MY (OUR) SIGNATURE(S) BELOW:

I (We) certify that I (we) have read, understand and answered each question or request for information presented on this Agreement, even though I (We) may have received assistance preparing this Agreement as acknowledged above, and that I (we) agree to the terms and conditions herein.

Under penalty of perjury, I (We) certify that the New Account Agreement and Suitability Questionnaire information provided herein is true, complete, and accurate. I (We) will notify LifeMark Securities Corp., in the future if any of the information, needs, goals, or objectives on this agreement change, or of any change in my (our) experience or personal or financial circumstances.

New York State Law (except for its conflicts of laws principles) governs this New Account Agreement and Suitability Questionnaire.

Customer ____ Date ______________

Joint Account Owner ______________________________________ Date ______________

Registered Representative __________________________________ Date ______________

Registered Principal _______________________________________ Date ______________