

Customer Account Form

IS THIS A NFS LLC ACCOUNT? Yes No
 NFS LLC ACCOUNT # _____

Type Of Registration (Choose Only One)					
<input type="checkbox"/> Individual Account	<input type="checkbox"/> Traditional IRA	<input type="checkbox"/> SEP-IRA	<input type="checkbox"/> 529 Plan	<input type="checkbox"/> Trust* (Non-Qualified)	<input type="checkbox"/> Tenants in Common
<input type="checkbox"/> Joint Tenants With Right Of Survivorship	<input type="checkbox"/> Roth IRA	<input type="checkbox"/> Simple IRA	<input type="checkbox"/> Education IRA	<input type="checkbox"/> Estate*	<input type="checkbox"/> Partnership
	<input type="checkbox"/> IRA Rollover	<input type="checkbox"/> UGMA / UTMA	<input type="checkbox"/> Transfer on Death (TOD)	* Supply Agreement / Papers <input type="checkbox"/> Other _____	

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Account Owner			Joint Owner/Trustee/Authorized Person		
SS#/Tax ID	DOB/Trust Date	Marital Status	SS#/Tax ID	DOB	Marital Status
Residential Address			Residential Address		
City	State	Zip	City	State	Zip
Mail Address (If Different)			Mail Address (If Different)		
City	State	Zip	City	State	Zip
Email Address			Email Address		
Home Phone #		Business Phone #	Home Phone #		Business Phone #
Resident State _____ Is Client of Age in State of Residence <input type="checkbox"/> Yes <input type="checkbox"/> No			Resident State _____ Is Client of Age in State of Residence <input type="checkbox"/> Yes <input type="checkbox"/> No		
Employer			Employer		
Employer Address			Employer Address		
Type of Business	Position	Yrs Employed	Type of Business	Position	Yrs Employed
Customer Identification US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No		RR attests to personally reviewing id: _____ RR initial _____	Customer Identification US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No		RR attests to personally reviewing id: _____ RR initial _____
<input type="checkbox"/> Existing Client _____ yrs <input type="checkbox"/> Know Personally _____ yrs			<input type="checkbox"/> Existing Client _____ yrs <input type="checkbox"/> Know Personally _____ yrs		
OR _____			OR _____		
ID Type _____ ID# _____ ID Exp _____			ID Type _____ ID# _____ ID Exp _____		

General Account Information		Investment Objective	Power Of Attorney (if Yes, supply document) <input type="checkbox"/> Yes <input type="checkbox"/> No
Investment Experience		<input type="checkbox"/> Capital Appreciation	Affiliated With or Work For A Member Of A Stock Exchange Or the NASD, a Bank, or Insurance Company <input type="checkbox"/> Yes <input type="checkbox"/> No (If so, notification of your intent to open an account will be sent to your employer.) You Are A Director , 10% Shareholder, Or A Policy Making Executive, Officer of a Publically Traded Company <input type="checkbox"/> Yes <input type="checkbox"/> No
Savings, CD's: <input type="checkbox"/> None <input type="checkbox"/> Limited <input type="checkbox"/> Moderate <input type="checkbox"/> Experienced		<input type="checkbox"/> Income	
Mutual Funds: <input type="checkbox"/> None <input type="checkbox"/> Limited <input type="checkbox"/> Moderate <input type="checkbox"/> Experienced		<input type="checkbox"/> Preservation of Capital	
Equities, Bonds: <input type="checkbox"/> None <input type="checkbox"/> Limited <input type="checkbox"/> Moderate <input type="checkbox"/> Experienced		<input type="checkbox"/> Speculation	
		<input type="checkbox"/> Other _____	

Client Financial Information				
Name of Bank:	Est. Annual Income	Net Worth (exclusive of home, auto)	Tax Bracket	Liquid Net Worth
Bank Address:				

NFS LLC Account Information: Type of Account: <input type="checkbox"/> Cash <input type="checkbox"/> Margin (includes Brokerage Access & Brokerage Portfolio) <input type="checkbox"/> Option (Supply Option Agreement, OCC Document Given to Customer)				
When Securities Are Sold	When Securities Are Purchased	When Dividends Are Received	Money Market Selection (Must choose one)	(Must choose one)
<input type="checkbox"/> Hold Funds	<input type="checkbox"/> Hold Certificates	<input type="checkbox"/> Sweep To Money Market Account	<input type="checkbox"/> Prime Fund	<input type="checkbox"/> Daily Money Class
<input type="checkbox"/> Issue Check	<input type="checkbox"/> Send Certificates To Me	<input type="checkbox"/> Reinvest Dividends	<input type="checkbox"/> Treasury Fund	<input type="checkbox"/> Capital Reserve Class
		<input type="checkbox"/> Issue Check	<input type="checkbox"/> Tax-Exempt	

In consideration of my Broker/Dealer accepting one or more accounts, I hereby acknowledge that I have read, understood and agreed to the terms set forth in the Customer Agreement herein. I understand and am aware that My Broker/Dealer may accept consideration from various product providers to cover the cost and expenses associated with marketing activities and educational training. I understand that My Broker/Dealer will disclose my name to issuers of securities if securities are held in my account so that I can receive important information unless I do not consent to disclosure and I will notify My Broker/Dealer if I do not consent. I certify under penalties of perjury (1) that the Social Security or Taxpayer Identification Number provided above is correct, and (2) that the IRS has never notified me that I am subject to 31 percent backup withholding, or has notified me that I am no longer subject to such backup withholding. (Note: if part (2) is not true, please strike out that part before signing.) I understand that telephone calls to My Broker/Dealer may be recorded and I hereby consent to such recording. Reports of execution or orders and statements of my accounts shall be conclusive if not objected to in writing within (5) days and (10) days respectively, after transmitted to me by mail or otherwise.

I REPRESENT THAT I HAVE READ THE TERMS AND CONDITIONS GOVERNING THIS ACCOUNT AND AGREE TO BE BOUND BY SUCH TERMS AND CONDITIONS AS CURRENTLY IN EFFECT AND AS MAY BE AMENDED FROM TIME TO TIME. THIS ACCOUNT IS GOVERNED BY A PRE-DISPUTE ARBITRATION AGREEMENT WHICH IS PAGE 2 OF THIS DOCUMENT. I ACKNOWLEDGE RECEIPT OF THE PRE-DISPUTE ARBITRATION AGREEMENT.

X _____ X _____
 Signature Date Signature of Joint Tenant (if any) Date

FOR INTERNAL USE ONLY	X _____ Registered Rep Date	X _____ Registered Rep Print Name Date
	X _____ Registered Rep Date	X _____ Registered Principal Date

Pre-Dispute Arbitration Agreement

THIS AGREEMENT CONTAINS A PRE-DISPUTE ARBITRATION CLAUSE. BY SIGNING AN ARBITRATION AGREEMENT, THE PARTIES AGREE AS FOLLOWS:

- (A) ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY, EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED.
- (B) ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.
- (C) THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.
- (D) THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD.
- (E) THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.
- (F) THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION. IN SOME CASES, A CLAIM THAT IS INELIGIBLE FOR ARBITRATION MAY BE BROUGHT IN COURT.
- (G) THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

ALL CONTROVERSIES THAT MAY ARISE BETWEEN US (INCLUDING, BUT NOT LIMITED TO CONTROVERSIES CONCERNING ANY ACCOUNT, ORDER OR TRANSACTION, OR THE CONTINUATION, PERFORMANCE, INTERPRETATION OR BREACH OF THIS OR ANY OTHER AGREEMENT BETWEEN US, WHETHER ENTERED INTO OR ARISING BEFORE, ON OR AFTER THE DATE THIS ACCOUNT IS OPENED) SHALL BE DETERMINED BY ARBITRATION IN ACCORDANCE WITH THE RULES THEN PREVAILING OF THE NEW YORK STOCK EXCHANGE, INC., OR THE NASD, INC., AS I MAY DESIGNATE. IF I DO NOT NOTIFY YOU IN WRITING OF MY DESIGNATION WITHIN FIVE (5) DAYS AFTER I RECEIVE FROM YOU A WRITTEN DEMAND FOR ARBITRATION, THEN I AUTHORIZE YOU TO MAKE SUCH A DESIGNATION ON MY BEHALF. I UNDERSTAND THAT JUDGEMENT UPON ANY ARBITRATION AWARD MAY BE ENTERED IN ANY COURT OF COMPETENT JURISDICTION.

NO PERSON SHALL BRING A PUTATIVE OR CERTIFIED CLASS ACTION TO ARBITRATION, NOR SEEK TO ENFORCE ANY PRE-DISPUTE ARBITRATION AGREEMENT AGAINST ANY PERSON WHO HAS INITIATED IN COURT A PUTATIVE CLASS ACTION; OR WHO IS A MEMBER OF A PUTATIVE CLASS ACTION WHO HAS NOT OPTED OUT OF THE CLASS WITH RESPECT TO ANY CLAIMS ENCOMPASSED BY THE PUTATIVE CLASS ACTION UNTIL: (I) THE CLASS CERTIFICATION IS DENIED; OR (II) THE CLASS IS DECERTIFIED; OR (III) THE CUSTOMER IS EXCLUDED FROM THE CLASS BY THE COURT. SUCH FORBEARANCE TO ENFORCE AN AGREEMENT TO ARBITRATE SHALL NOT CONSTITUTE A WAIVER OF ANY RIGHTS UNDER THIS AGREEMENT EXCEPT TO THE EXTENT STATED HEREIN.

INVESTOR EDUCATION AND PROTECTION

As a customer of our firm you may secure additional investor information by any of the following methods:

- 1) NASD Regulation Public Disclosure Program Hotline - (800) 289-9999 OR
- 2) NASD Regulation Web Site - www.nasdr.com OR
- 3) Request a copy of the investor brochure that describes the Public Disclosure Program.



NOTICE OF PRIVACY POLICY

(We, us and First Heartland refers to all of the above companies)

Protecting your privacy is very important to us. We want you to understand what information we collect and how we use it. We collect and use "nonpublic personal information" in order to provide customers with a broad range of financial products and services as effectively and conveniently as possible. We treat nonpublic personal information in accordance with our Privacy Policy.

Information we may obtain. The type of information we obtain depends on the type of product or service we are providing. The types of information we may obtain fall into the following three general categories.

Customer Information. Customer information includes identifying information such as your name, address, telephone number, and demographic data about you. It also includes information about your transactions with us such as the type and value of our insurance products that you own and the amount of insurance premiums you pay to us.

Financial Information. Financial information is information covered by the Fair Credit Reporting Act and includes information such as your credit history, income, assets, type and value of other insurance products you own or for which you have applied, and amount of insurance premiums you pay to other insurance companies.

Health Information. Health information includes information about your health and medical history, and your insurance underwriting risk factors.

Security of the information. We maintain physical, electronic and procedural safeguards that comply with Federal and State laws to protect all the information we have obtained about you.

What we do with the information we obtain. We use information about you for business purposes such as evaluating your request for products or services, administering our products and services, and processing your transactions with us. We may also use information about you to offer you other products and services we provide.

Disclosure of information. Under our current privacy policy, we do not sell information about you to others.

Customer Information. In order to offer you products and services that may be of value to you, we may, where permitted by law, disclose the customer information described above to the following:

- Other financial institutions with which we jointly provide financial products or services;
- Our affiliated companies;
- Anyone to whom you have authorized us to disclose the information.

Financial and Health Information. First Heartland will not disclose the financial and health information described above to anyone outside First Heartland unless you have authorized us to do so.

Independent Sales Agents. The sales agents who represent us are independent, and your independent sales agent may gather and retain customer information, financial information and/or health information about you. The use and protection of that information by your independent sales agent is your independent sales agent's responsibility, not the responsibility of First Heartland or its affiliated companies. If you have questions about whether or how your independent sales agent uses or discloses such information, please contact your independent sales agent.

Changes to our Privacy Notice. Our policy about obtaining and disclosing information may change from time to time. We will provide you with notice of any material change to this policy before we implement the change.

First Heartland® Capital, Inc.
Member NASD/SIPC

1839 Lake Saint Louis Boulevard
Lake Saint Louis, Missouri 63367
636-625-0900

Customer Agreement

TO: BROKER/DEALER

1. Nature of Services Provided. I understand that all information supplied by the undersigned will be subject to verification, and that the information on this application is correct. I (We) understand that you have entered into an agreement with National Financial Services LLC ("NFS") (a NYSE member firm) to execute and clear all brokerage transactions. National Financial Services LLC will provide margin loans if authorized. I (We) understand that neither you nor NFS provide investment advice in connection with this account nor do you give advice or offer any opinion with respect to the suitability of any security or order and that no fiduciary relationship exists.

2. Applicable Rules and Regulations. All transactions through you and NFS are subject to the constitution, rules, regulations, customs and usages of the exchange or market (and its clearing house, if any) where executed as well as to any applicable federal or state laws, rules and regulations.

3. Security Interest. All securities and other property now or hereafter held, carried or maintained by National Financial Services LLC for any of the accounts of the undersigned, now or hereafter opened, including accounts in which the undersigned may have an interest, shall be subject to a lien for the discharge of all indebtedness and other obligations of the undersigned to you and are held by NFS as security for the payment of any liability or indebtedness of the undersigned to you or NFS in any of the said accounts. You shall have the right to sell, assign or transfer securities and any other property so held by you from or to any other of the accounts of the undersigned whenever in your judgment you consider such a transfer necessary for your protection in enforcing your lien, you shall have the discretion to determine which securities and property are to be sold and which contracts are to be closed. No provision of this agreement concerning liens or security interests shall apply to the extent such application would be in conflict with any provisions of ERISA or the Internal Revenue Code relating to retirement accounts.

4. Payment Upon Demand. The undersigned shall at all times be liable for the payment upon demand of any debit balance or other obligations owing in any of the accounts of the undersigned, and the undersigned shall be liable to you for any deficiency remaining in any such accounts in the event of the liquidation thereof, in whole or in part, by you or by the undersigned; and the undersigned shall make payment of such obligations and indebtedness upon demand. All transactions in any of my accounts are to be paid for or securities delivered no later than 2:00 p.m. Eastern Standard Time on the settlement date. I (We) agree that if after demand I (we) fail to pay the indebtedness, you may close my (our) account and liquidate the assets in my (our) account in an amount sufficient to pay my (our) indebtedness.

5. Liability for Costs of Collection. The reasonable costs and expenses of collection of the debit balance or any unpaid deficiency in the account of the undersigned including, but not limited to, attorney's fees, incurred and payable or paid by you shall be reimbursed by the undersigned.

6. Presumption of Receipt of Communications. Communications may be sent to the undersigned at the address of the undersigned or at such other address as the undersigned may hereafter give you in writing, and all communications so sent, whether by mail, telegraph, messenger or otherwise, shall be deemed given to the undersigned personally, whether actually received or not. Reports of executions or orders and statements of my account shall be conclusive if not objected to in writing within five (5) days and ten (10) days respectively, after transmitted to me by mail or otherwise.

7. Affiliations. I (We) will not buy or sell any securities of a corporation which I (we) am (are) an affiliate or sell any restricted securities except in compliance with applicable laws and regulations and upon notice to you that the securities are restricted.

8. Extraordinary Events. You shall not be liable for loss caused directly or indirectly by war, natural disasters, government restrictions, exchange or market rulings or other conditions beyond your control, including but not limited to extreme market volatility or trading volumes.

9. Purchase of Precious Metals. I understand and acknowledge the following in regard to the purchase of precious metals: a) The Securities Investor Protection Corporation (SIPC) does not provide protection for precious metals. However, if stored through NFS, they are insured by the depository at market value. b) Precious metals are not marginable. c) Precious metals investments can involve substantial risk as prices can change rapidly and abruptly. Therefore any advantageous purchase or liquidation price cannot be guaranteed. d) If I take delivery of my metals, I am subject to delivery charges and applicable sales and use taxes.

10. Settlement Sweep. For securities sold or purchased through you and any resulting debit or credit balances. I (we) hereby authorize you to automatically settle all transactions through the Money Market Fund designated on this application. In the event that I (we) carry a margin account with National Financial Services LLC, I (we) further authorize you to transfer from my (our) Money Market Fund, any sums necessary to maintain the required minimum equity in such margin accounts. Your account statements details all activity in the Core money market fund. This is provided in lieu of a confirmation that might otherwise be provided to you with respect to those transactions.

11. Credit Information. You may exchange credit information about me (us) with others. You may request a credit report on me (us) and, if I (we) ask, you will tell me (us) the name and address of the consumer reporting agency that furnished it.

12. Account Protection. Securities in accounts carried by National Financial Services LLC ("NFS"), a Fidelity Investments company, are protected by the Securities Investor Protection Corporation ("SIPC") up to \$500,000 (including cash claims limited to \$100,000). NFS has arranged for additional unlimited insurance protection for cash and securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.

13. Joint Accounts. If this is a joint account, "I" refers to all account holders, and each of the account holders jointly and severally agrees that any account holder has authority on behalf of the joint account to:

- buy, sell (including short sales) and otherwise deal in stocks, bonds, options, and other eligible securities or other investments on margin or otherwise.
- receive demands, notices, confirmations, reports, statements of account and communications of every kind on behalf of the joint account;
- receive money, securities and property of every kind and dispose of the same on behalf of the joint account;
- make agreements relating to any of the foregoing matters and to terminate, modify or waive any of the provisions of the agreement on behalf of the joint account; and
- deal with my Broker/Dealer as fully and completely as if he (she) alone were interested in this account and without notice to the other account participants.

All obligations and liabilities arising under this account are joint and several and may be enforced by my Broker/Dealer or NFS against any or all account holders.

My Broker/Dealer is authorized to follow the instructions of any joint account holder, without notice to any other account holder, in every respect and to deliver any or all monies, securities or other property to any joint account holder upon the instructions of any joint account holder, or to any other person upon such instructions, even if such delivery or payment is to that joint account holder personally and not to the other(s). My Broker/Dealer will be under no obligation to inquire into the purpose or propriety of such delivery or payment and is not bound to inquire into the disposition or application of such delivery or payment. This authority remains in force until written notice to the contrary is addressed to my Broker/Dealer and delivered to its office. My Broker/Dealer, or NFS, in their sole discretion and for their sole protection, may terminate the account upon receipt of such notice and may require the written consent of all account holders prior to acting upon the instructions of any account holder.

14. Payment for Order Flow: Your Broker/Dealer or NFS transmits customer orders for execution to various exchanges or market centers based on a number of factors. These include: size of order, trading characteristics of the security, favorable execution prices (including the opportunity for price improvement), access to reliable market data, availability of efficient automated transaction processing and reduced execution costs through price concessions from the market centers. Certain of the market centers may execute orders at prices superior to the publicly quoted market in accordance with their rules or practices. While a customer may specify that an order be directed to a particular market center for execution,* the order-routing policies, taking into consideration all of the factors listed above, are designed to result in favorable transaction processing for customers.

Your Broker/Dealer and/or NFS receives remuneration, compensation or other consideration for directing customer orders for equity securities to particular broker/dealers or market centers for execution. Such consideration, if any, takes the form of financial credits, monetary payments or reciprocal business.

* Please note: Orders placed through any telephone, electronic or on-line trading systems cannot specify a particular market center for execution.

15. New York Stock Exchange Rule 382 requires that your Broker/Dealer and NFS allocate between them certain functions regarding the administration of your brokerage account. The following is a summary of the allocation services performed by your Broker/Dealer and NFS. A more complete description is available upon request.

Your Broker/Dealer is responsible for (1) obtaining and verifying brokerage account information and documentation, (2) opening, approving and monitoring your brokerage account, (3) transmitting timely and accurate instructions to NFS with respect to your brokerage account, (4) determining the suitability of investment recommendations and advice, (5) operating and supervising your brokerage account and its own activities in compliance with applicable laws and regulations, including compliance with margin rules pertaining to your margin account (if applicable), and (6) maintaining the required books and records for the services it performs.

NFS shall perform the following tasks at the direction of your Broker/Dealer: (1) execute, clear and settle transactions processed through NFS by your Broker/Dealer, (2) prepare and send transaction confirmations and periodic statements of your brokerage account, (unless your Broker/Dealer has undertaken to do so). Certain pricing and other information may be provided by your Broker/Dealer or obtained from third parties, which has not been verified by NFS, (3) act as custodian for funds and securities received by NFS on your behalf, (4) follow the instructions of your Broker/Dealer with respect to transactions and the receipt and delivery of funds and securities for your brokerage account, and (5) extend margin credit for purchasing or carrying securities on margin. Your Broker/Dealer is responsible for ensuring that your brokerage account is in compliance with federal, industry and NFS margin rules, and for advising you of margin requirements. NFS shall maintain the required books and records for the services it performs.



Business Continuity Plan Disclosure

The firm has created a Business Continuity Plan (BCP) that provides for the firm to continue client service within a reasonable amount of time, given the scope and severity of a significant business disruption (SBD).

The BCP anticipates responding to both internal and external SBDs. An internal SBD, such as the loss of our telephone system, affects only the firm. The firm will respond to internal SBDs by re-routing calls to secondary numbers, and/or relocating its primary office to a secondary location, and/or, recovering data from a back-up storage media and/or a back-up site. The firm expects to recover from an internal SBD within one hour.

An external SBD, such as a power outage or flood, affects multiple businesses and can be local, regional, national, or global. The firm's response to an external SBD relies more heavily on other organizations, such as the clearing firm and product sponsors. The firm expects to recover from an external SBD within three hours

In the event a SBD prevents customers from contacting the firm by using the firm's primary phone number, fax number, or email address, customers may contact the firm by using the following secondary contact information:

secondary phone: 314.304.6787
secondary fax: 636.625.2507
secondary email:FHCJJA@yahoo.com

If a SBD disrupts both the primary and secondary methods of contacting the firm, customers should contact the clearing firm at 617-563-5977 and/or product sponsors at the number provided on quarterly statements.

The clearing firm and/or product sponsors maintain customer accounts and can deliver funds and/or securities. In the event a SBD renders the firm unable to receive customer orders, the firm will instruct the clearing firm and/or product sponsors to provide customers with instructions and assistance on how customers can gain prompt access to their funds and securities. If the SBD disrupts the clearing firm's systems, customer orders and requests for funds could be delayed during the time period in which the clearing firm restores its operations and resumes accepting customer orders and completing existing orders. The clearing firm expects to resume accepting orders within one hour.

While no contingency plan can eliminate all risk of service interruption or temporarily impeded account access, the firm continually assesses and updates its BCP to mitigate all reasonable risk.

This disclosure is subject to modification.

First Heartland® Capital, Inc.
Member NASD/SIPC
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Lake Saint Louis, Missouri 63367
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