



Express IRA Application
Traditional IRA/Rollover IRA



Legal Name	C/O if Applicable	Mother's Maiden Name	Home Phone	Business Phone
Home Address <input type="checkbox"/> Check to change address on account	Occupation	Business Address	Employer	Years Employed
Social Security Number	Date of Birth	Citizenship	Annual Income	Tax Bracket
<input type="checkbox"/> Account Type Traditional IRA (all Rollovers will be placed into a Traditional IRA)				
Initial Transaction and Deposit				
I have enclosed a check made payable to H&R Block Financial Advisors in the amount of \$ _____				
My Initial Investment Is One of the Following:				
<input type="checkbox"/> From IRA (A Traditional IRA received in the past 60 days)				
<input type="checkbox"/> Indirect Rollover (A Rollover IRA received within the past 60 days from an employer-sponsored retirement plan)				
<input type="checkbox"/> Direct Rollover (An Employer Sponsored Retirement Plan)				
Primary Beneficiary In the event of my death, the proceeds will be distributed 100 % to the beneficiary listed below.				
Name	Social Security Number	Address	Relationship	Date of Birth
Contingent Beneficiary In the event of my death and the death of my primary beneficiary, the proceeds will be distributed 100% to the beneficiary listed below.				
Name	Social Security Number	Address	Relationship	Date of Birth
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 Express IRA, we will ask you 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.				
Government Issued ID a) <input type="checkbox"/> Driver's License/State ID b) <input type="checkbox"/> Passport c) <input type="checkbox"/> Alien Registration d) <input type="checkbox"/> Corporate/Partnership Resolution e) <input type="checkbox"/> Other				
f) ID number _____ g) Issuing State or Country _____ h) expiration date (if applicable) _____				

Retirement Account Terms and Conditions

By opening this account, you agree to appoint H&R Block Financial Advisors ("H&R Block") and Reserve Management Corporation as your authorized agents, pursuant to the terms and conditions as stated on this application. Whenever any statute, rule or regulation shall be enacted, which would affect or be inconsistent with this agreement, this agreement will be modified or superseded as appropriate by the change, and all other provisions shall continue in full force and effect. Except as specifically provided herein, no provision of this agreement shall be waived, modified or amended unless the changes are committed to writing.

You shall at all times be liable for and make payment of any indebtedness or obligations of any kind or nature owing to H&R Block in any of your accounts at any time upon demand, subject to all applicable constitutions, statutes, rules and regulations. Any and all communications may be sent to you at the address now or

hereafter provided in writing to H&R Block Financial Advisors, Inc. ("H&R Block") and all communications so sent, whether by mail, telegraph, messenger or otherwise, shall be deemed to be given to you personally whether actually received or not. Reports of execution of orders and statements of your accounts shall be conclusive if not objected to, in writing, within ten (10) days.

H&R Block shall not be liable for any loss caused directly or indirectly by any act or event beyond the control of H&R Block, including war, government restrictions, exchange or market rulings, activity or suspensions of trading and such other acts customarily considered "Acts of God." You agree to pay the reasonable costs and expenses of collection, including attorney's fees, of any indebtedness or other obligation of any kind or nature that you owe H&R Block and which you fail to pay on demand. This agreement shall be governed by, and interpreted and determined in accordance with, the laws of the State of Michigan and shall insure to the benefit of H&R Block, its affiliates, any successors and assigns by merger, consolidation or otherwise, and shall be binding upon you and your heirs, executors, successors and assigns. If any clause is held to be unenforceable for any reason, it shall be severed and shall not affect the validity or enforceability of any other provisions of this agreement which shall remain in effect.

Predispute Arbitration Clause

Pursuant to applicable federal rules and regulations, the following disclosures are hereby made with respect to the Predispute Arbitration Clause found below:

- i. Arbitration is final and binding on the parties.
- ii. The parties are waiving their right to seek remedies in court, including the right to jury by trial.
- iii. Pre-arbitration discovery is generally more limited than, and different from, court proceedings.
- iv. The arbitrator's award is not required to include factual findings or legal reasoning and any party's right to appeal or to seek modification of rulings by the arbitrators is strictly limited.
- v. The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

You agree to submit any and all controversies or claims arising out of the relationship established by this agreement or any corresponding agreement to arbitration to be conducted according to the rules and procedures of the New York Stock Exchange, Inc. (NYSE) or the National Association of Securities Dealers, Inc. (NASD), as you may elect, unless the claim or controversy is otherwise found not to be arbitrable. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class and 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;
- 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. Arbitration must be commenced by service of a written demand for arbitration and should indicate the election of NYSE or NASD arbitration proceedings. If you do not make an election within five (5) days of written demand for such election, then H&R Block Financial Advisors may make such an election on your behalf. The foregoing shall not limit H&R Block Financial Advisors from seeking injunctive and equitable relief in a court of competent jurisdiction.

I have read, agree and am bound by the provisions of the Retirement Account Terms and Conditions including the FDIC-Insured Money Market Account Agreement. I am aware that this individual retirement account will be assessed a \$25 fee upon the closing of the account. I will read, agree and be bound by the Disclosure Statement and the H&R Block Financial Advisors Individual Retirement Custodial Account Agreement ("Agreement") under which my Individual Retirement Account ("Account") is established. I certify the accuracy of the above information and appoint H&R Block Financial Advisors, Inc. as my agent to execute my directions, as Broker, under the agreement establishing my Account. I represent I am of legal age and I certify, under penalty of perjury, that (1) the taxpayer ID number or Social Security number on the document is correct; (2) I am not subject to backup withholding because (A) I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (B) the Internal Revenue Service has notified me that I am no longer subject to backup withholding; OR, if I am subject to backup withholding, I have crossed out the text in section (2) in this paragraph. Furthermore, I certify that the above account information was completed by the undersigned, is true and accurate and hereby request that you accept my Account. This agreement contains a predispute arbitration clause as disclosed above. I acknowledge receipt of a copy of this agreement. My signature below also authorized H&R Block Financial Advisors to take the initial transaction and deposit amount from the account described.

Account Owner Signature	Date
X	

Consent to Use Tax Return Information: With your signed consent below, H&R Block Tax Services, Inc. and its subsidiaries (collectively, "Tax Services") your tax return preparer, will use certain information from your tax return prepared by us this year for the purpose of completing portions of this IRA application and will disclose such information to H&R Block to enable it to process this application. Tax Services will not use your tax return information for other purposes, except to provide you with additional tax-related information and services or as otherwise permitted by law. You also acknowledge and agree that Tax Services and/or your individual tax preparer may be compensated as the result of your opening an Express IRA account.

Account Owner Signature	Date
X	