

CUSTOMER IDENTIFICATION PROGRAM NOTICE

IMPORTANT INFORMATION YOU NEED TO KNOW ABOUT OPENING A NEW ACCOUNT

To help governments fight the funding of war, terrorism and money laundering activities, the Bermuda and Cayman Islands Monetary Authorities require financial institutions to obtain, verify and record information that identifies each person who opens an account.

This notice answers some questions about our firm's Customer Identification Program.



WHAT TYPES OF INFORMATION WILL I NEED TO PROVIDE?

When you open an account, our firm is required to collect the following information:

- Name
- Date of birth
- Address
- Identification number: SSN
 - U.S. citizen: Taxpayer identification number (Social Security number or employer identification number)
 - Non-U.S. citizen: Taxpayer identification number; passport number and country of issuance; alien identification card number; or government issued identification showing nationality, residence and a photograph of you.

You may also need to provide a copy of your driver's license and current passport documents.

A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, employer identification number, certified articles of incorporation, government issued business license, a partnership agreement or a trust agreement.

The "know your customer" rules as set forth in the Bermuda and Cayman Islands Proceeds of Crime Act and the Anti-Money Laundering and Anti-Terrorist Financing Regulations already require you to provide most of this information. These rules also require you to provide additional information, such as your net worth, annual income, source of funds, occupation, employment information, investment experience and objectives and risk tolerance.

What happens if I don't provide the information requested or my identity can't be verified?

Our firm may not be able to open an account or carry out transactions for you.

We thank you for your patience and hope that you support the financial industry's efforts to deny terrorists and money launderers access to financial systems.



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