

ARBITRATION AGREEMENT

If you consent to arbitration for dispute resolution, you agree that the following terms will be applicable to and will constitute a part of your customer agreement with the FCM Division of StoneX Financial Inc ("FCM").

By signing below you and FCM agree that any and all disputes arising out of or relating to your accounts shall be settled by arbitration. If such a dispute arises, you will have the opportunity to elect a qualified forum for conducting such proceeding from a list provided by FCM which list shall include: (1) the National Futures Association; (2) the contract market, if available, on which the disputed transaction was executed or could have been executed; or (3) at least one other organization that will provide you with the opportunity to select the location of the arbitration proceeding from among several major cities in diverse geographic regions and that will provide you with the choice of a panel or other decision maker composed of at least one or more persons, of which at least a majority are not members or associated with a member of a contract market or employee thereof, and which are not otherwise associated with a contract market (a "Mixed Panel"). Any award rendered thereon by the arbitrators, shall be final and binding on each and all of the parties thereto and their personal representatives and such award may be entered, as a judgment, in any court having jurisdiction thereof. At the time you notify the FCM of your intent to submit a claim to arbitration, or at such time that you are notified by the FCM of its intent to submit a claim to arbitration, you will have an opportunity to elect a qualified forum for conducting the proceedings, and will be supplied with a list of qualified organizations. Forty-five (45) days after receipt of such list, FCM may select a forum from such list if you fail to provide an election to the FCM. Please be advised you are required to send notice of your intent to arbitrate, and selection of the qualified organization (if applicable), by certified mail to the FCM. As required by CFTC Rule 166.5, FCM agrees to pay any incremental fees that may be assessed by a qualified forum for provision of a Mixed Panel, unless the arbitrators determine that you have acted in bad faith in initiating or conducting the proceeding.

The following is a CFTC-mandated disclosure:

THREE FORUMS EXIST FOR THE RESOLUTION OF COMMODITY DISPUTES: CIVIL COURT LITIGATION, REPARATIONS AT THE COMMODITY FUTURES TRADING COMMISSION ("CFTC") AND ARBITRATION CONDUCTED BY A SELF-REGULATORY OR OTHER PRIVATE ORGANIZATION.

THE CFTC RECOGNIZES THAT THE OPPORTUNITY TO SETTLE DISPUTES BY ARBITRATION MAY IN SOME CASES PROVIDE MANY BENEFITS TO CUSTOMERS, INCLUDING THE ABILITY TO OBTAIN AN EXPEDITIOUS AND FINAL RESOLUTION OF DISPUTES WITHOUT INCURRING SUBSTANTIAL COSTS. THE CFTC REQUIRES, HOWEVER, THAT EACH CUSTOMER INDIVIDUALLY EXAMINE THE RELATIVE MERITS OF ARBITRATION AND THAT YOUR CONSENT TO THIS ARBITRATION AGREEMENT BE VOLUNTARY.

BY SIGNING THIS ARBITRATION AGREEMENT, YOU: (1) MAY BE WAIVING YOUR RIGHT TO SUE IN A COURT OF LAW; AND (2) ARE AGREEING TO BE BOUND BY ARBITRATION OF ANY CLAIMS OR COUNTERCLAIMS WHICH YOU OR THE FCM MAY SUBMIT TO ARBITRATION UNDER THIS AGREEMENT. YOU ARE NOT, HOWEVER, WAIVING YOUR RIGHT TO ELECT INSTEAD TO PETITION THE CFTC TO INSTITUTE REPARATIONS PROCEEDINGS UNDER SECTION 14 OF THE COMMODITY EXCHANGE ACT ("CEA") WITH RESPECT TO ANY DISPUTE WHICH MAY BE ARBITRATED PURSUANT TO THIS AGREEMENT. IN THE EVENT A DISPUTE ARISES, YOU WILL BE NOTIFIED IF THE FCM INTENDS TO SUBMIT THE DISPUTE TO ARBITRATION. IF YOU BELIEVE A VIOLATION OF THE COMMODITY EXCHANGE ACT IS INVOLVED AND YOU PREFER TO REQUEST A SECTION 14 "REPARATIONS" PROCEEDING BEFORE THE CFTC, YOU WILL HAVE 45 DAYS FROM THE DATE OF SUCH NOTICE IN WHICH TO MAKE THAT ELECTION.

