



Dear Sir or Madam,

This information on your account application indicates that you do not meet the Fairwealth guidelines for a margined spot foreign currency or precious metals accounts. One or more of the following reason(s) is/are cited:

- You are not between 18 and 65 years old.
- You do not have at least 6 months of futures, securities, Precious Metals or Foreign Exchange investment or trading experience.
- Your annual income is less than \$25,000.
- You are using retirement funds for trading capital.

Although the reason(s) cited above do not preclude you from opening an account, the following risk disclosure document must be read, understood, and signed for you to open an account with Igain.

RISK DISCLOSURE

Based on your personal information and/or investment experience, trading in margined Foreign Exchange or Precious Metals might be too risky of an investment product for you. Because of the high degree of leverage obtainable in trading margined Foreign Exchange or Precious Metals with Igain, the loss in trading spot foreign currencies or Precious Metals can be substantial with the possibility that you could lose more than your initial investment. You should, therefore, carefully consider whether such trading is suitable for you in light of your circumstances and financial resources.

Desired Leverage to be changed:

| | | | |
|----------------|----------------|----------------|----------------|
| Leverage 100:1 | Leverage 200:1 | Leverage 300:1 | Leverage 400:1 |
|----------------|----------------|----------------|----------------|

ACKNOWLEDGEMENT

I understand that I do not meet the minimum guidelines to open an account as set forth by Igain. However, I have considered the financial risks involved in trading margined Foreign Exchange and/or Precious Metals with regard to my personal situation, and I wish to proceed with opening an account.

| | |
|--------------------|--------------|
| PRINT NAME: | DATE: |
| SIGNATURE: | |

Please send the filled in form to our support department: