



Online Access and Electronic Communications

Account Name

Account Number

Email Address (Required for all users; please print clearly)

Requested User Name (at least 6 Characters)

Grid for user name input

Requested Password (at least 8 characters, case sensitive – please print clearly)

Grid for password input

SELECT ACCESS TYPE (Please select one)

VIEW-ONLY ACCESS to LOM Private Client Area (Level 1)

- Access OPUS to view all account holdings...
Create an account statement...
Access your post-trade confirmations...
Send secure encrypted messages...

OPUS ONLINE TRADING (Level 2) – Full access, including level 1 features:

- Full access to LOM's online trading platform.
Enter equity orders online through our secure site.

OPUS – TRADING LIMITATIONS:

Orders outside of parameters and limits set by LOM will be sent to LOM for review and approval. These limitations are subject to change without advance notice. Additional limits and restrictions may apply.

- Maximum trade value: variable, depending on account size and other factors at LOM discretion
Minimum trade value \$500
Maximum 300,000 shares per order
Must have sufficient cash for purchases...
Must have sufficient free trading shares for sales

Online trading is currently available for equities only. Contact your broker for bonds, mutual funds, derivatives, short and insider sales, and to discuss trading in markets outside of LOM business hours.

Two Factor Authentication (2FA) is used for online trading users. Ask your advisor for information regarding setting up access with the Duo app.

PLEASE NOTE: Under no circumstances will LOM or any of its affiliates send you an email asking you to verify your user ID and password. Should you receive such an email, DO NOT REPLY and contact your investment advisor immediately.

Personal Security Questions

Question 1:

Answer:

Question 2:

Answer:

IMPORTANT NOTICES:

- Username and Password should contain no spaces.
User Name must be between 6 and 12 characters.
Password must be between 8 and 15 characters.
Passwords must contain characters from at least 3 of the following groups:
Lower case letters
Upper case letters
Numbers
Special symbols (@, !, \$, etc)
Security questions that you choose may be used in some cases to verify your identity.

I have read, understood and agree to the terms and conditions (dated October 2017) contained in the LOM Online Access and Electronic Communications Application, attached to this document.

Name of Authorized account signatory (Print)

Authorized Signature

Date

Setup: - -

In this section, an Online Service means any service we provide, now or in the future, that allows you to access your account, information or other services we provide via the internet, telephone, or any other electronic communication system. By using the LOM web site, online access, the Opus trading platform, or any Online Service, you signify your agreement to the terms of use set forth below. These terms of use are additional to the terms of any other customer agreements governing your account. Amendments to these terms may be posted from time to time within your Private Client Login area online.

Electronic Communications

LOM Financial (Bermuda) Ltd, LOM Financial Cayman, LOM Financial (Bahamas) Ltd., Global Custody & Clearing Limited, LOM Global Admin Inc. and other affiliated LOM companies ("LOM") provide regular account statements to our customers via two methods. Clients may choose to receive "LOM Client Statements" for their accounts by mail or through our online services (as defined below). By choosing the online services option, you agree to the following in addition to the terms set out below:

- I understand that this service may take the place of having printed monthly statements mailed to me, and that at anytime I can choose to cancel internet service in favor of mailed statements.
- I understand that it is my sole responsibility to access and review my account on a regular basis, and that I will be deemed to have accessed and reviewed my account on at least a monthly basis. If for any reason I am unable to do so, I will notify LOM immediately so that a statement can be delivered by other means.
- I understand that every confirmation, statement or other communication sent to or accessed by me will be deemed to have been acknowledged as correct, approved and consented to by myself unless LOM has received written notice to the contrary.
- I acknowledge and agree that I will be provided online access based on the user name and password I have selected. As such, I further acknowledge that I am responsible for maintaining the security and confidentiality of the user name and password that I have chosen and all the activities, acts and omissions (including the terms of any trade) occurring through the use of the online service so long as access to the service is gained through the use of my user name and password or LOM reasonably believes that the activity is genuine based on verification procedures.

The email address provided by you may be used for notice of statements and trade confirmations availability. It may also be used for other communications, including notices regarding the terms and operation of my account. You agree to inform LOM as soon as possible if the address is no longer valid. Delivery of any notice to this address will be considered valid notice until you otherwise advise LOM in writing.

Instructions received by LOM via secure messaging enabled by a valid username and password will be deemed to be received from an authorized account signatory, and LOM may rely on such instruction in place of other written or verbal confirmations. LOM may in some cases and at its discretion require secondary verbal or written confirmation before acting.

You accept that changes, delays, and reconciliation adjustments in your LOM Client Statement may occur due to the recent nature of the information available via Online Account Access, and acknowledge that statements dated as of each month end (as produced 5 or more business days after each month end)

shall override any interim statements to the extent of any inconsistencies. LOM retains the right to enter pricing, trade, and reconciliation adjustments to my account as necessary and appropriate.

You acknowledge that the information contained in your LOM Client Statement is for your use only and that you will not disseminate this information or cause others to place reliance upon it without LOM's prior written consent.

Service modifications and interruptions

We may modify any or all of our Online Services without giving notice to you. Any of our Online Services may periodically be unavailable because of maintenance, updates or other reasonable causes, including during periods of increased market activity.

Using information

An information provider is any company or person who directly or indirectly provides us with information. This includes securities and market data, including quotations, from stock exchanges and other securities markets and from dealers and issuers of securities. The information we provide through our Online Services has been obtained from information providers and sources we believe are reliable, however we cannot guarantee that this information is accurate, complete, timely or in the correct order. The information belongs to the information providers. You may use the information only for your own benefit. You may not reproduce, sell, distribute, circulate or commercially exploit it in any way or provide it to any other person without our consent in writing or the consent of the information providers, if needed.

Systems Not Guaranteed

LOM endeavors to provide authorized customers with reliable and secure Online Services, including an electronic trading service. From time to time, interruptions, errors or other deficiencies in service may occur, due to a variety of factors, some of which are outside the control of LOM.

These factors can contribute to delays or errors in service or system outages. Customers may experience difficulties in accessing their accounts and in placing and cancelling orders.

You acknowledge that the use of the internet is for our mutual benefit; the Online Services provided shall not be used to impose liability for consequential damages or in any way increase the liability of either in the event of a failure to perform its obligations beyond what it would have incurred if these services had not been delivered via the Internet. In no event will we, or our affiliates, be liable to you or others for any damages, direct, indirect,

consequential or special, including, without limitation, all losses, costs, expenses, loss of profits, loss of business revenue or failure to realize expected savings arising from or out of the existence, furnishing, or functioning of our Online Services, or any act or omission in connection with your accessing our Online Services. We are not liable by reason of acting or failing to act due to an error in an order request actually received by us, or as a result of an order request not being received by us. We, or our affiliates, are not responsible for any losses, damages or personal injury that any person suffers as a result of you accessing Online Services.

The information providers and we are not liable:

- to you or any other person for the accuracy, completeness, timeliness or correct order of the information.
- for any decision you make or action you take by relying on any of the information or our Online Services.
- for any interruption of any data, information or other aspect of the Online Services as a result of any negligent act, omission including without limitation communications or power failure, equipment or software malfunction or other cause beyond the reasonable control of the information provider or us.

Accessing our services

You may not enter restricted areas of any of our computer or telecommunications systems or of any of our affiliates, or perform any functions that are not authorized under this agreement. It is strongly recommended that you not access the OPUS trading functions from an unsecured or public computer.

We may:

- suspend your access to an Online Service without giving you notice if we believe that you are using it to gain unauthorized access to systems or information or are using it inappropriately.
- cancel your access without giving you notice if we are instructed to do so by an authorized account signatory, or if we believe that you are using your password, an Online Service or information in an unauthorized or inappropriate manner, or if there is unusual activity in or relating to your account.

Security

Your username and password have been chosen by you. They let you access your account, enter order requests, get quotations and receive information through our Online Services. You agree to keep your username and password confidential and separate from your account number and any other information or documents relating to your account. You are responsible for any charges or losses resulting from the use of your username and password, maintaining the security of your password and making sure that only you or an authorized account signatory use them. We are not responsible for any unauthorized use of an Online Service by any other person.

PLEASE NOTE, that under no circumstances will LOM or any of its affiliates send you an email asking you to verify your user ID and password. Should you receive such an email please DO NOT respond and contact your Investment Advisor immediately.

Online Trading

You authorize us to act on all instructions from you or given for you, for all order requests placed for your account through any Online Service.

All orders received through the Online Service will be considered to be from a signatory of the account authorized to give trade instructions.

All orders received through our Online Service will be considered to be unsolicited, which means that you have **NOT** received any investment advice from LOM or any of its affiliates in connection with your order, and that neither LOM nor its agents will conduct a suitability review of trades entered by you online. By applying for these Online Services and entering trades online, you agree that you have sufficient knowledge to make such trades. You are responsible for making sure that:

- we receive your order request.
- any instructions given for your account or related to an Online Service are accurate.

You agree to accept responsibility for any loss caused as a result of, or in connection with, an order request transmitted through an Online Service under your username and password. Your broker will have access to view trades you enter, as well as the ability to amend it if not yet filled. We may require you to confirm the order request prior to our processing it.

Orders entered during LOM Trade Desk operating hours (posted within Opus) will normally result in an execution if the market price is at a point within the limits of your order. However LOM does not guarantee a fill on any order even if the market price was within your limit at time of order. Once a trade has been entered, cancellation is possible on a best efforts basis only and only after the LOM trade desk confirms that the order has not been filled.

Electronic orders sent outside LOM Trade Desk operating hours will be processed on a best efforts basis, once received and acknowledged by the Desk. Day-orders for markets not open at the time they are received by the Desk will be put in the relevant market for the next opening. Executed orders that are filled outside of Trade Desk operating hours will not be reflected until the following business day.

All trades must pass automated compliance checks. If your trade is flagged for review by any of these checks or if it meets certain defined criteria, it will require manual review and approval by LOM. LOM will endeavor to review such orders on a timely basis, but is not liable for any delays. If at any time you are in any doubt about the status of your order you must contact your LOM broker for clarification.

Note: market prices for most exchanges are 15 minutes delayed.

General Terms

This agreement is governed and construed in accordance with the LOM Investment Account Agreement - Terms and Conditions that apply to your account, including the sections regarding complaints, grievances and jurisdiction.

Unenforceability of certain parts of this agreement

If any part of this agreement shall be held invalid or unenforceable, the validity, legality or enforceability of the remainder of this agreement shall not in any way be affected or impaired. We can unilaterally change this agreement or the services that are available, with notice posted online.