

Abraham & Co.

USA Patriot Act Customer Identification Program Notice

Important Information You Need to Know About Opening A New Account With Our Firm

To assist the government's effort to combat the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and retain information that specifically identifies each person who opens an account with our Firm.

What this means for you. When you open an account, we are obligated to ask for your personal, confidential, information that will enable us to accurately identify you. We will also ask you to provide certain identifying documents. This is a regulatory requirement without which we cannot open an account.

Types of Information You Will Need to Provide. When you open an account, we are required to collect information such as the following from you:

- Your Name and Date of Birth (including birth certificate if no other form of legal identification is available) generally in the form of a valid Drivers License or Passport.
- Current, legal, US address, phone number, and email address.
- Country of Origin identification number:

U.S. Citizen: Taxpayer Identification Number (Social Security Number or Employer Identification Number) and/or valid US Passport.

Non-US Citizen: Valid Government Issued Taxpayer Identification with photo including Country of Issuance, US Visa, Permanent Resident Card, Employment Authorization Document (Form I-766) or Alien Registration Receipt Card (Form I-551)

- You may also be asked to produce evidence of brokerage or banking accounts.

We may also screen your name against various databases to verify your identity. All information and documentation will be treated in a manner so as to protect your privacy and comply with privacy regulations. 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, Articles of Incorporation, government-issued Business License, and/or a Partnership or a Trust Agreement. Securities and Exchange Commission (SEC), FINRA, New York Stock Exchange and state regulatory rules may also require you to provide additional information, such as your net worth, annual income, occupation, employment information, investment experience and investment objectives.

If Your Identity Cannot Be Verified

In certain circumstances we may not be able to open an account or conduct any transactions for you until we have obtained and verified the necessary identification information. If we have already opened your account we may have to restrict trading or close it if you do not supply the necessary information or documents, or if we are unable to verify your identity.

We thank you for your patience and hope that you will support our Firm's efforts to deny terrorists and money launderers access to America's financial system.