

INFORMED CONSENT TO ELECTRONIC DELIVERY OF ACCOUNT-RELATED DOCUMENT AGREEMENT

You understand that by agreeing to electronic delivery, you give your informed consent to the electronic delivery of: (1) the documents necessary to establish an account with AOS, Inc. doing business as TradingBlock and MoneyBlock ("the Firm") including, but not limited to: the account agreement, disclosure of credit terms, privacy policy statements, disclosure documents, including the options disclosure document; and (2) other documents that report activity related to the accounts, including trade confirmations and monthly or quarterly account statements ("Account Documentation"). You understand that account opening documents will be provided to you electronically through the website of TradingBlock (www.tradingblock.com) and MoneyBlock (www.moneyblock.com) during the online account opening process. You understand that when a new confirmation or account statement is posted, you will be notified by standard internet email to your stated e-mail address of record indicating that the document is available online at a specific web page. E-mail notifications will not contain sensitive or confidential Customer information, including account numbers or the identity of the security purchased. You will have the opportunity to print/download hard copies of all Account Documentation, and you acknowledge that you have the ability to print/download hard copies for your records. You understand that your consent to electronic delivery is effective immediately and will remain in effect unless and until either the Firm or you affirmatively revoke it. You understand that you may revoke this consent only by providing notice to the Firm in writing to 311 South Wacker Drive, Suite 650, Chicago, IL 60606, and that your revocation of consent is effective solely upon receipt by the Firm. If you revoke your consent, you will receive future Account Documentation in paper form sent to the address indicated for your account. You understand that you will not be charged any additional cost for the electronic delivery of these documents by the Firm, but that you may incur potential associated costs from Internet access providers and telephone companies. Electronic Account Documentation will be posted on servers accessible from the Firm's web site(s). Other than access to the Internet via the Firm's web site(s), you understand that there are no additional hardware or software requirements needed to access the Account Documentation that are the subject of this consent. You acknowledge that you have the systems requirements necessary to download PDF documents and that the software provided by the Firm, if any, is sufficient to permit you to print/download PDF versions of Account Documentation. You understand that the Firm will notify you in advance of any changes in the hardware and software requirements needed to access Account Documentation covered by this consent. You represent that you have carefully read and fully understand the terms of this consent. You understand that you are obligated to provide an updated e-mail address to the Firm immediately in the event that your stated e-mail address changes.