



ONLINE ACCOUNT APPLICATION KEY

This form is designed to clarify our online account application and define any difficult terms. If you would like further information or have any additional questions, please call 1-877-WFN-INVEST (877-936-4683).

1. ACCOUNT TYPE

- Individual:** A non-retirement account that is held by one person.
- Joint/WROS:** Joint With Rights of Survivorship. An account held by more than one person and can have up to 6 jointholders. In the event of the death of one of the holders, the rights to the account go directly to the surviving party(ies).

2. ACCOUNT OWNER, ADDRESS AND EMPLOYMENT INFORMATION

Please provide us with your personal information. All information will be kept in strict confidence.

3. FINANCIAL INFORMATION

INVESTMENT OBJECTIVE:

- Preservation of Capital:** To maintain a certain foundation of capital that you have accumulated.
- Trading Profits:** To trade very frequently.
- Income:** To establish a source of income in the form of dividends and/or interest.
- Speculation:** To purchase high-risk products with the hope of high returns.
- Capital Appreciation:** To hold onto investments over a long period of time without frequent trading.

INVESTMENT KNOWLEDGE: How experienced an investor are you?

RISK TOLERANCE: How much risk are you able to assume?

TIME HORIZON: How long do you expect to leave your money invested?

ANNUAL INCOME: How much income do you make each year? Include cash, salary and bonus.

ESTIMATED NET WORTH: What do you own once you subtract what you owe?

INVESTABLE ASSETS: How much money do you have to invest?

FEDERAL TAX BRACKET: When filling out your tax return, which tax bracket do you fall into?

5. ACCOUNT INVESTMENT OPTIONS INFORMATION

WHERE WOULD YOU LIKE TO PLACE YOUR CASH BETWEEN INVESTMENTS?

You will need to establish an account where any surplus cash you may accumulate can sit. These are called core accounts. Interest payments and deposits are placed in your core account. All transactions such as checks and security purchases, will be paid from the available balance in your account. Please choose from one of the following core accounts:

- Prime Fund Capital Reserves:** seeks to obtain as high a level of current income as is consistent with the preservation of capital and liquidity.

Principal Investment Strategies include:

- Investing in U.S. dollar-denominated money market securities of domestic and foreign issuers rated in the highest category by at least two nationally recognized rating services, U.S. Government securities and repurchase agreements, and entering into reverse repurchase agreements.
- Investing more than 25% of total assets in the financial services industry.
- Generally maintaining a dollar weighted average maturity at 60 days or less.
- Investing in compliance with industry standard requirements for money market funds for the quality, maturity and diversification of investments.

Principal Investment Risks include:

- Interest Rate Changes - Interest rate increases can cause the price of a money market security to decrease.
- Foreign Exposure - Entities located in foreign countries can be affected by adverse political, regulatory, market or economic developments in those countries.
- Financial Services Exposure - changes in government regulation and interest rates and economic downturns can have significant negative effect on issuers in the financial services sector.
- Issuer-Specific changes - A decline in the credit quality of an issuer or the provider of credit support or a maturity-shortening structure for a security can cause the price of a money market security to decrease.

An investment in the fund is not a deposit of a bank and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

- **Treasury Fund Capital Reserves:** seeks to obtain as high a level of current income as is consistent with the preservation of capital and liquidity.

Principal Investment Strategies include:

- Investing in U.S. Treasury securities and repurchase agreements for those securities.
- Generally maintain a dollar-weighted average maturity at 60 days or less.
- Investing in compliance with industry standard requirements for money market funds for the quality, maturity and diversification of investments.

Principal Investment Risks include:

- Interest Rate Changes - Interest rate increases can cause the price of a money market security to decrease.
- Issuer-Specific Changes - A decline in the credit quality of an issuer or the provider of credit support or a maturity-shortening structure for a security can cause the price of a money market security to decrease.

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- **Tax Exempt Capital Reserves:** seeks to provide as high a level of current income, exempt from federal income taxes, as is consistent with liquidity and stability of principal.

Principal Investment Strategies include:

- Normally investing in municipal money market securities.
- Normally investing so that at least 80% of the fund's income distribution is exempt from federal income tax.
- Normally not investing in municipal securities whose interest is subject to federal income tax or in municipal securities whose interest is subject to the federal alternative minimum tax.
- Potentially investing more than 25% of total assets in municipal securities than finance similar types of projects.
- Investing in compliance with industry standard requirements for money market funds for the quality, maturity and diversification of investments.

Principal Investment Risks include:

- Municipal Market Volatility - The municipal market is volatile and can be significantly affected by adverse tax, legislative or political changes and the financial condition of the issuers of municipal securities.
- Interest Rate Changes - Interest rate increases can cause the price of a money market security to decrease.
- Foreign Exposure - Entities located in foreign countries can be affected by adverse political, regulatory, market or economic developments in those countries.
- Issuer-Specific Changes - A decline in the credit quality of an issuer or the provider of credit support or a maturity-shortening structure for a security can cause the price of a money market security to decrease.

An investment in the fund is not a deposit of a bank and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.