



**HIGHTOWER**  
AN UNOBSTRUCTED VIEW

**CLIENT SUITABILITY UPDATE FORM**

Account Type	Agreement Name	Agreement Number
Retirement (Non-ERISA)	DANIEL R VARAT FBO IRA	HT00023991

Annual Income

- ☐ Under \$25,000  
☐ \$25,000 - \$99,999  
☒ \$100,000 - \$199,999  
☐ \$200,000 - \$299,999  
☐ \$300,000 - \$399,999  
☐ Over \$400,000

Estimated Net worth

- ☐ Under \$100,000  
☐ \$100,000 - \$199,999  
☐ \$200,000 - \$399,999  
☐ \$400,000 - \$999,999  
☒ \$1 - \$2.5 million  
☐ \$2.5 - \$5 million  
☐ Over \$5 million

Liquid Assets

- ☒ Under \$100,000  
☐ \$100,000 - \$199,999  
☐ \$200,000 - \$399,999  
☐ \$400,000 - \$999,999  
☐ \$1 - \$2.5 million  
☐ \$2.5 - \$5 million  
☐ Over \$5 million

Account Funding Source

- ☐ Asset appreciation  
☐ Business revenue  
☐ Inheritance/Gift  
☐ Legal/insurance settlement  
☐ Sale of assets  
☐ Savings from earnings  
☒ Employment

Federal Tax Bracket

- ☐ 0 - 15%  
☒ 25 - 28%  
☐ Over 28%

Annual Expenses

Recurring

- ☐ Under \$25,000  
☒ \$25,000 - \$99,999  
☐ \$100,000 - \$199,999  
☐ \$200,000 - \$299,999  
☐ \$300,000 - \$399,999  
☐ Over \$400,000

Special Expenses

Future and non-recurring

- ☐ Under \$50,000  
☐ \$50,000 - \$99,999  
☒ \$100,000 - \$250,000  
☐ Over \$250,000  
☐ N/A

Timeframe

Required for Special Expenses

- ☐ Within 2 years  
☐ 3 - 5 years  
☐ 6 - 10 years  
☒ N/A

**INVESTMENT PROFILE**

**Investment Objectives** – Rank your investment objectives in order of importance, with 1 being the highest. Please review the Customer Agreement for important information on investment objectives.

3 Preservation of capital    2 Total Return    4 Income    1 Capital Appreciation    6 Speculation    5 Trading Profits

Investment Purpose

- ☒ Save for education    ☐ Save for retirement    ☐ Save for short term goal(s)    ☐ Generate income    ☐ Accumulate wealth    ☐ Preserve wealth    ☐ Market speculation

Risk Tolerance

- ☐ Conservative    ☐ Conservative - Moderate    ☒ Moderate    ☐ Moderate - Aggressive    ☐ Aggressive

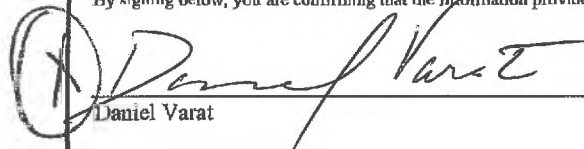
Investment Time Horizon

- ☐ Near term    ☐ Very short    ☐ Short    ☒ Intermediate    ☐ Long

General Investment Knowledge

- ☐ Limited    ☐ Good    ☒ Extensive

By signing below, you are confirming that the information provided on this profile is accurate as of the date next to your signature.

  
Daniel Varat

12-4-17

Date

Henry (Moss) Crosby

Date

**Current HighTower Advisory Agreement:**

<b>Current Agreement Title/Registration</b>	DANIEL R VARAT FBO IRA
<b>Current Agreement Number</b>	HT00023991
<b>Date of Initial Agreement</b>	4/1/2014

**Adding a new account(s) to the existing advisory account listed above**

<b>New Account Name</b>	<b>Rate Type/Fee (Flat Fee, Flat Rate, Tiered Rate, or Tiered Floating Rate)</b>	<b>All Inclusive Fee (WRAP) or HighTower Management Fee Only (Non-Wrap)</b>	<b>Account Management Type</b>

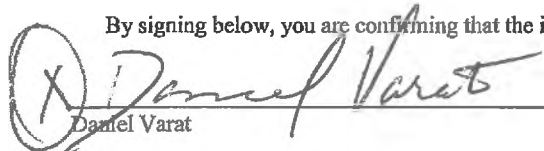
*The addition of a new account to the original advisory agreement must have the same name(s) and tax identification number(s).*

**Fee Amendment**

<b>Account Number</b>	<b>Current Rate/Fee (Flat Fee, Flat Rate, Tiered Rate, or Tiered Floating Rate)</b>	<b>Amended Rate/Fee (Flat Fee, Flat Rate, Tiered Rate, or Tiered Floating Rate)</b>
Charles Schwab (Account#: 63296143) Retirement (Non-ERISA)		Flat 0 Bps - No Fee Charged

**Signatures**

By signing below, you are confirming that the information on the amendment is as correct as of the date next to your signature.

  
Daniel Varat

12-5-17  
Date

Henry (Moss) Crosby

Date