



Account Number

Equity Money Market Account (EMMA™)
Schedule A

products are generally more volatile (risky) than fixed income products. While some of this risk can be reduced by diversifying investors' portfolios, there is still some possibility of principal loss.

Part 2: Client's Investment Risk Tolerance

	Conservative (Low Risk)	I/We prefer an investment portfolio that has returns that are expected to be assured, and has little chance of falling below its original value.
	Moderate (Medium Risk)	I/We prefer an investment portfolio that is expected to yield high returns, but may have moderate fluctuations in value.
	Aggressive (High Risk)	I/We prefer an investment portfolio that is expected to yield very high returns, but may have significant fluctuations in value.

Part 3: Advisory of Discretion on Investment

I agree that in regard to my investments in the EMMA™ which are fixed income related, JMMB will have full discretion to invest on my behalf (inclusive of overseas / offshore investments), in accordance with the Agreement and the Client Agreement made between the undersigned Client(s) and JMMB.

I agree that in all equity investments made from the EMMA™, I will retain full discretion to invest as I choose (inclusive of overseas / offshore investments), in accordance with the Agreement or appropriate individual product agreements including but not limited to prospectuses, stock transaction receipts and contract notes. I will rely on the Manager to execute investment activities as I direct. This discretion includes, but is not limited to the purchase or sale of shares in companies listed on recognized stock exchanges through third parties contracted by the Manager.

CLIENT SIGNATURES & SIGNING INSTRUCTIONS

(Please attach client(s)'s ID to the Schedule)

Account Name: _____

Account Address: _____

Telephone Number(s): _____

Client Number	Client Name	Signature	TRN
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Primary Client _____

Secondary Client 1 _____

Secondary Client 2 _____

SIGNING INSTRUCTIONS

Please tick only ONE

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Any One	Any Two	All to Sign	Special Instructions

Kindly indicate Special Instructions _____

Please affix
Company
Seal

SIGNED by

The Client _____ in the presence of _____

Signed by JAMAICA MONEY MARKET BROKERS LIMITED on its own behalf and also (pursuant to clause 31 of the Agreement) for and on behalf of JMMB SECURITIES LIMITED:

Authorized Signatory

Authorized Signatory

This Schedule comprises part of and is made pursuant to the Master Equity Agreement (the Agreement) made between the undersigned Client(s), Jamaica Money Market Brokers Limited and JMMB Securities Limited, and is subject to and governed in its entirety by the Agreement, and each of the undersigned hereby acknowledges that the Agreement is binding on them. Words given a defined meaning in the Agreement shall bear the same meaning when used in this Schedule.

1. Date of this Schedule: The _____ day of _____ 20_____
2. The Initial Investment:
\$ _____
3. The Currency: Please select only ONE by ticking the appropriate circle

Jamaican Dollars –JA\$	<input type="radio"/>	United States Dollars –US\$	<input type="radio"/>	Other	<input type="radio"/>
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4. Operational Matters

General Encashment Charge: - An encashment charge of 0.125% of the amount realized on encashment shall be deducted from each encashment.

Minimum Opening Balance: - \$10,000.00 Jamaican Dollars or \$500.00 United States Dollars depending on currency selection above.

Minimum Investment Period: - The Initial investment shall be maintained in the EMMA™ for at least 10 days unless used to purchase equity investments.

No minimum Investment Period is applicable to subsequent investments in the EMMA™. (Except in cases where funds are being 'held' by the Manager pending clearing through the banking system or as security for any exposure).

Early Encashment Charge: - 0.75% of the amount realized on encashment in addition to the general charge i.e. prior to the 10 day minimum investment period.

Rate of Return: - Rates will be posted online at www.jmmb.com and at our branch offices, and may vary at our discretion in accordance with prevailing market conditions.

Statements - Statements are generally issued monthly, but in specific months when there are no transactions on the account or where account balance is less than JA\$1,000 or its equivalent, statements will be sent quarterly instead of monthly.

Please select only ONE by ticking the appropriate circle

Mail	<input type="radio"/>	Email _____@_____	<input type="radio"/>
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CLIENT RISK ASSESSMENT

In order to manage your assets effectively, JMMB would like you to indicate your ability to tolerate volatility in your portfolio returns, also known as risk tolerance. Your portfolio can be described as the composite of the different investment accounts (or securities) that you own. Risk tolerance can be defined as your ability and willingness to tolerate significant upturns or downturns in the value of your portfolio with the expectation that over time your investments may earn greater returns. To achieve higher returns, investors generally must accept greater volatility in returns on the securities in their portfolio.

Part 1: Risk classification of Products/Services

The products offered by JMMB to investors are classified in the range of low risk to medium risk for fixed income and money market products. Equity