

SPOUSAL WAIVER OF BENEFICIARY RIGHTS

Note: Consent of the Account holder's (Participant) Spouse may be required (for example, in a Community Property or Marital Property State) to effectively designate a beneficiary other than or in addition to the Participant's Spouse. Account holder has been advised to consult a legal, tax, or other professional advisor to confirm if this consent is necessary in its state. Account holder hereby indemnifies Apex Clearing Corporation from any adverse action as a result of its beneficiary designation above.

Spousal Consent: Due to the important tax consequences of giving up one's community property interest, individuals consenting to this agreement should consult with a tax or legal advisor.

I certify that I am the spouse of the account holder. I acknowledge that I have received a fair and reasonable disclosure of my spouse's property and financial obligations. Due to the important tax consequences of giving up my interest in this Account, I have been advised to see a tax and/or legal professional.

I hereby give the Account holder any interest I have in the funds or property deposited in this Account and consent to the beneficiary designation(s) provided. I assume full responsibility for any adverse consequences that may result. No tax or legal advice was given to me by Apex Clearing Corporation.