

AGREEMENT & DISCLOSURE FOR TENANCY BY THE ENTIRETY ACCOUNTS

A Tenancy By The Entirety account is a type of joint account permitted in certain states and available to people in a legally recognized marriage or civil union. You should consult your attorney and/or tax advisor before opening this account.

By opening a Tenancy By The Entirety account at Interactive Brokers, you understand and agree that:

- **It is your responsibility to determine whether you may hold this account as a Tenancy by the Entirety based on the laws of your state. Interactive Brokers does not warrant that this account type complies with the laws of your state.**
- **You have confirmed that your state law allows you to open a Tenancy By The Entirety account.**
- **Any deposits made to this account meet applicable requirements to be considered part of this Tenancy by the Entirety. Interactive Brokers will not be liable in any instance where certain assets in the account are not deemed to be part of the Tenancy.**
- **You are legally married. Interactive Brokers will not be liable under any circumstances in connection with the account type you have chosen if you are not legally married.**
- **If you do not meet the requirements of holding a Tenancy by the Entirety in your state, the joint tenancy will not have any legal effect.**
- **If you move to another state, the legal and tax treatment of this account may change. It is your responsibility to determine whether you need to make any changes to your account if you move, and you are responsible for changing your account type if necessary.**
- **If you divorce, it is your responsibility to research applicable law and/or consult an attorney and instruct Interactive Brokers how you wish to change your account structure.**
- **In a Tenancy by the Entirety, both joint accountholders must consent to all transactions. You confirm that each account holder will only place trade orders or other transactions to which both accountholders have consented.**
- **All withdrawals from a Tenancy By The Entirety Account require authorization by both account holders.**
- **It is your responsibility to meet all the requirements of a Tenancy by the Entirety.**
- **Interactive Brokers is not liable for any tax consequences or creditor claims or other losses that may result if this account, or any part of the account, is determined not to meet the requirements of a Tenancy by the Entirety in your state for any reason.**