



Non-Heightened Risk Profile (“NHRP”)

Accounts with the NHRP designation shall be held to an Initial to Maintenance Ratio of 1.0, Maintenance Margin is determined by futures exchanges in accordance with the SPAN methodology.

Criteria/conditions for Non-Heightened Risk Profile Designation

- ✓ Approval by PCI Risk Management
- ✓ Person or business that hedges legitimate business risks and exposures with futures products.
- ✓ Agreement to fund margin calls by wire or ACH on issuance date.
- ✓ Agreement to notify PCI of margin call funding arrangements before 10am CST.
- ✓ Fully staffed operation or ability to be contacted and respond 24hrs/day.
- ✓ Compliance with PCI Option Rules and Guidelines.

Phillip Capital reserves the right to recategorize an account from LHRP to HRP for failure to comply with its rules and policies. These rules and policies include by are not limited to:

- Failure to fund a margin call on day one **three times** in a rolling thirty-day period (without prior approval)
- Breach option guidelines for five consecutive days without funding or making adjustments.
- Failure to be responsive or communicate with Phillip Capital Inc.

NAME OF CUSTOMER

DATE

Authorized Signature

Authorized Signature

Print Name and Title

Print Name and Title