

DISCLOSURE OF CONFLICT OF INTEREST, DUAL OCCUPATION OR OUTSIDE EMPLOYMENT

In the event that your Representative engages in a dual occupation or other employment outside Altimum, MFDA rules require that disclosure be provided to the client.

Such activity may include employment, business activities, or contractual relationships. In each of these instances the Representative is agreeing to use his or her services or professional expertise to benefit a third party in exchange for direct or indirect financial gain for the Representative or for his or her family.

Definitions:

“Dual Occupation” is defined as a remunerated or fee-for-service activity undertaken by a Representative acting as an employee, a principal, or an agent other than in the normal course of business of the member, where a client might have a perception that the Representative was acting on behalf of the member. Activities undertaken with a mortgage broker’s license, or with a life insurance license, including activities undertaken for Altimum Insurance Agencies Ltd., (which is a separate entity from Altimum Mutuals Inc.) would be an example of “dual occupation.”

“Outside Employment” is defined as any remunerated or fee-for-service activity undertaken by a Representative acting as an employee, a principal, or an agent other than in the normal course of business of Altimum Mutuals Inc. where the client would not likely have a perception that the Representative was acting on behalf of the member. Income tax return preparation or accounting services, or any other employment in a role other than that of a financial advisor would be examples of “outside employment.”

Altimum Mutuals Inc. does not assume responsibility and liability for any and all business undertaken by your Representative that is considered “outside employment”. The following disclosure must be made to third parties when a Representative engages in a dual occupation or outside employment. A copy is to be filed with the Compliance Department of Altimum Mutuals Inc.

1). I propose to engage in the following dual occupation or outside employment. (e.g life insurance sales, income tax preparation, financial planning, mortgage brokerage)

a) _____ b) _____ c) _____ d) _____

I hereby disclose that I am contracted with the following companies (life agencies, mortgage brokers, etc.)

a) _____ b) _____

c) _____ d) _____

I am contracted to do business with the following companies (life insurance companies, banks, etc.)

a) _____ b) _____

c) _____ d) _____

e) _____ f) _____

g) _____ h) _____

2). I hereby confirm that this does not constitute business of Altimum Mutuals Inc.

3). I hereby confirm that this is not the responsibility of Altimum Mutuals Inc.

4). I will update this disclosure promptly if my circumstances change.

5) I confirm that the answers on this form are accurate to the best of my knowledge.

Rep Signature _____ Rep Code 7767- _____ Date _____

BY SIGNING BELOW I ACKNOWLEDGE THAT I HAVE RECEIVED A COPY OF THIS FORM.

Client Signature _____ Client Name _____ Date _____

Joint Signature _____ Joint Name _____ Date _____

Compliance Officer Approval (Signature) _____ Date _____