

Rizk Investments Group
Asset Management User Agreement & Limited Power of Attorney

I (the "Client") hereby authorize **Rizk Investments Group** (the "Account Manager") to be my agent and attorney-in-fact, to buy, sell, trade and otherwise dispose of Foreign Currency instruments and, in connection therewith, establish or liquidate positions in and exercise any rights of options relating to such financial instruments. I acknowledge and agree that all transactions will be entered into in my name and for my account and risk, to the same extent and with the same force and effect as if I had entered into such transactions directly. I hereby agree that **Rizk Investments Group** shall have no liability to me arising out of or relating to any actions taken or not taken by them with respect to such transactions and hereby expressly waive claims or causes of action I might otherwise be entitled to assert in connection therewith.

I ratify and confirm any and all transactions made by the Account Manager for the account before and after the day hereof and waive notification to me of any such transactions and the delivery of any statements, notices or demands relating thereto. I expressly acknowledge, represent and agree with **Rizk Investments Group** that:

- a) I will be solely responsible for assuming that I am apprised at all times of the status of my account(s) and for monitoring transactions and activities of the Account Manager on my behalf.
- b) the transactions involve a high degree of risk and could expose me to losses substantially in excess of the amount initially invested
- c) I am capable of understanding and evaluating such risks and are financially able to bear such risks.

I confirm to **Rizk Investments Group** that I have read and understand all risk disclosures contained herein. I agree to indemnify and hold **Rizk Investments Group** harmless from and against any and all damages, claims, liabilities, costs or expenses arising out of or related to any and all transactions entered. This authorization and indemnity:

- a) is continuing and shall remain in full force and effect until **Rizk Investments Group**'s receipt of written notice of my revocation of this document, which shall cancel all outstanding unexecuted orders which can be cancelled. This does not include transactions entered prior to the date of our receipt of such revocation.
- b) shall be binding upon me and my heirs, successors and assigns as well as my legal representation.
- c) shall be governed by and construed in accordance with the laws of the Province of Ontario without giving effect to conflict of laws provisions.

Compensation

I have agreed to pay compensation to the Account Manager by paying or causing to be paid to the Account Manager, a sum or sums of money equal to **25 percent** of the trading profits in my account on a monthly basis.

Acknowledgement of Understanding Risk

I hereby acknowledge that the Account Manager and any of its employees or agents, has made no income projections, no promises and no guarantees. The Account Manager has explained clearly that a **Rizk Investments Group** managed account should be viewed as a High Risk Investment Account, designed to offer only the possibility of Higher Potential Returns, and that I could lose all of my capital in such an aggressive account. I hereby certify that I can tolerate negative swings in my account of any magnitude at anytime, and that ultimately, I am willing to potentially lose all of my invested equity for the chance to see substantial potential returns. I hereby certify that I am not investing money that I cannot afford to lose. I hereby hold **Rizk Investments Group** and any of its employees or agents harmless for any and all potential losses I may incur and take full responsibility for any decisions pertaining to my account.

Customer Signature: _____

Print Name (Client): _____ **Date:** _____

Address: _____ **Province/State:** _____

Country: _____ **e-mail address:** _____

If Joint Account,

Customer Signature #2: _____

Print Name (Client): _____ **Date:** _____

Address: _____ **Province/State:** _____

Country: _____ **e-mail address:** _____

*** Fax signed copy of agreement along with 1 form of ID (which includes address) to 1-416-362-2613 (Canada) ***