

## Additional Risk Disclosure

While trading futures presents the possibility of earning outsized rewards, it also involves significant risk. Always remember that futures trading isn't for the faint of heart and isn't suitable for everyone.

Trading futures is a challenging and potentially profitable opportunity for disciplined and experienced investors. However, before deciding to participate in the futures markets, you should carefully consider your investment objectives, level of experience, and risk appetite. Most importantly, do not invest money you cannot afford to lose. Futures trading via the Internet entails substantial risk, including, but not limited to, system failures, market volatility and illiquidity, and the possibility of changing political and/or economic conditions that may substantially affect the price or liquidity of a currency.

An enticing aspect of trading futures is the high degree of leverage available. The leveraged nature of futures trading means that any market movement will have a disproportional effect on your deposited funds. This may work against you as well as for you. The possibility exists that you could sustain a total loss of initial margin funds and be required to deposit additional funds to maintain your position. If your account is undermargined, or if we become insecure at any time with respect to the adequacy of the collateral on deposit in your account, we reserve the right, at any time and without prior notice, to cancel any or all outstanding orders and offset any or all open positions in your account. You are liable for any deficiency or debit balance which might result.

### What It Means to be a Self-Directed Trader

Now is a great time to be a futures trader! Technology has put tools and information never available before right at your fingertips. Internet-based trading gives you unprecedented speed, convenience, and control. And perhaps best of all, online technology provides unbeatable value to the individual trader. We're proud to be leading this revolution in the futures markets.

While the advantages of Internet trading through optionsXpress are tremendous, it's important that you understand that having complete control over your trading account is hard work, and it can be time-consuming. It means educating yourself about financial principles and the economy. It requires staying on top of the news and monitoring your account conscientiously. And most of all, it means educating yourself about the futures markets. If you don't fully understand these basics, or if you don't have the time or inclination to keep up with the markets and to monitor your account regularly, or if you're just not comfortable having total control of your account, then online trading probably isn't for you. Working with a full-service broker who can offer you one-on-one, personal guidance, mentoring, and assistance may be a better bet. We'd be happy to help you find a full-service broker if you so desire.

Remember, optionsXpress has been designed to serve experienced, self-directed traders who don't need the assistance of a full-service broker, so we don't provide investment, tax, legal, or accounting advice. And we never recommend specific trading strategies. While we place substantial tools and information at your fingertips, being a self-directed trader means that you're calling your own shots and are fully responsible for your trading decisions and actions. With empowerment comes responsibility.

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