



ADDITIONAL RISK DISCLOSURE STATEMENT

Dear Sir or Madam:

The information on your account application indicates that you do not meet AMP's guidelines to open a commodity futures and options trading account for the following reasons:

Please check at least one.

- _____ You are not between 21 and 65 years old.
- _____ You do not have at least one year of futures trading experience.
- _____ Your annual income is less than \$25,000.
- _____ Your net worth is less than \$50,000.
- _____ You understand futures trading is risky and may not be suitable for retirement accounts.

While AMP is prepared to open your account, it is necessary to advise you to reconsider this investment. Based on your personal information and/or investment experience, futures and/or options trading might be too risky of an investment strategy. The loss in trading commodity futures can be substantial. You should therefore carefully consider whether such trading is suitable for you in light of your circumstances and financial resources. The high degree of leverage that is obtainable in futures trading because of the small margin requirements can work against you as well as for you. The use of leverage can lead to large losses as well as gains.

ACKNOWLEDGMENT

I understand that I do not meet the minimum guidelines to open an account as set forth by AMP in the above paragraphs. However, I have considered the financial risks involved in commodity trading with regard to my personal situation, and I wish to proceed with opening an account.

Name: _____

Signature: _____

Date: _____

Name (Joint): _____

Signature: _____

Date: _____