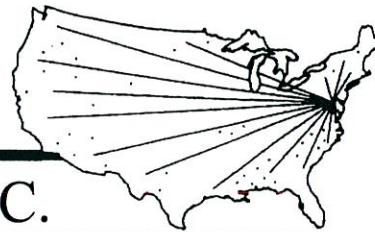


WALL STREET MONEY MANAGEMENT GROUP, INC.



Mailing Address: 2385 Executive Center Drive • Suite 100 • Boca Raton, Florida 33431

About Your Golden Egg IRA/Mini Managed/Variable Annuity

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: Home# _____ Work# _____

Cell# _____ Email Address: _____

Welcome and thank you for opening your managed account. You have conveyed to us a trust we take very seriously and we appreciate the confidence you have placed in us. As the holder of a new account, you should be aware of a few things regarding the manner in which your account will be handled.

We appreciate the opportunity to serve your financial needs and we welcome you to our group of investors. Your account will be managed by our Investment Timing Model according to the investment objective selected. We will use all or part of the investment disciplines and cycle analysis developed by our firm over the past years in managing your account.

All managed account clients should understand the risk and rewards of investing. We make no promises or guarantee that any individual investment or portfolio will appreciate in value. Investment markets are always subject to gains and losses. We attempt to manage the risk of investing, but it is impossible to eliminate it. Our goal is to have gains exceed losses over a reasonable period of major market moves. We are committed to you for nothing less. We are grateful for your confidence in us. Thank you for selecting the Wall Street Money Management Group, Inc.

If you are transferring positions to us that you hold in existing accounts, you should be aware that it is not our policy to immediately sell off positions held in the account. We will, however, sell positions if and when their investment cycles turn down. In the case of in-kind transfers received by us, liquidation transaction fees will apply at our normal advertised discount commission rates. As long as the investment performs acceptably we will continue to hold it. However, you have given us discretion to sell investments when we deem it necessary and prudent. Clients desiring to hold positions where substantial gains exist or who have emotional ties to a stock are advised to transfer these securities into a separate, self-directed, non-managed account with us.

You have given us discretion over your managed account. This gives us a limited trading authorization to buy and sell securities in your account. Unfortunately, you will no longer be able to trade in this account. Managed accounts are not for everyone. Clients who require daily or frequent interaction and involvement in day-to-day activity in their portfolio should not consider a managed account. We suggest you evaluate your account performance based on the review of the monthly statements received by you on a regular basis.

As a client of the firm, you will have access to our regularly updated investment advisory detailing the current status of our Investment Timing Model governing your account.

Please read and consider the following descriptions and select the type of account, following our Investment Timing Model, which is best suited to your investment goals, personal temperament and risk tolerance. The account objective chosen is from among those offered by the firm. Decisions made on your behalf in this account will be made according to the account objective, which may or may not be entirely compatible with your individual needs for suitability. You give permission to us to manage and switch investments solely according to the stated objectives of the account. Transactions in all portfolios are subject to transaction fees charged to us by Sterne, Agee & Leach, our clearing firm. Financial planning and financial consultations are not services offered by the firm. Clients with multiple accounts with similar objectives may experience some duplication of trades in these accounts from time to time. Similar investments may be purchased for accounts with varying objectives. For temporary defensive purposes, your account from time to time will have a significant portion, and possibly all, of its assets in U.S. Government obligations or money market instruments. These investments may conflict with or impair the accounts ability to include or meet our stated objectives. These accounts are best suited for long-term investors who can tolerate wide share price fluctuations.

ACCOUNT OBJECTIVES:

1. Golden Egg IRA/Mini Managed Account: Gold has always been the true value of money (currency) over thousands of years. Gold is the one investment that has never gone down to zero in value. However, the price of Gold does fluctuate in price and this account seeks to provide a rate of return that exceeds the rate of inflation over a normal business cycle with an emphasis on both income and capital appreciation. This account combines our U.S. Treasury strategy with the purchase of Gold (ETF'S) Exchange Traded Funds. This investment strategy combines two normally considered safe haven sectors within one account. This account is best suited for long-term investors who can tolerate wide share price fluctuations. Because we believe it is prudent for investors to allocate a percentage of their total net worth towards Gold, we have lowered our usual minimum account balance for this Golden Egg Account which now makes it an ideal account for longer term investors seeking long term gains and for smaller retirement and (IRA) Individual Retirement Accounts.

2. Variable Annuity Tax Deferred Account: Another minimum account size which is restricted only by the minimum balances requested by the various variable annuity companies is the tax deferred annuity program offered by our firm with the account objective of Sector Rotation & Treasury. Similar to our other accounts, variable annuities offer sub account mutual funds which are tracked and monitored by our unique cycle analysis within the structure of a Tax Deferred Variable Annuity program. Buy and sell signals are generated within the annuity family sub accounts in relation to investments within specific sectors identified by the client's stated objective. Tax Deferred investing offers the opportunity for greater reward for investors since money can grow and compound on a tax deferred basis. Variable Annuities that are switched to our management are subject to the fee schedule listed below. Our research works best when the sub accounts of an annuity offer the various options that fit well within our research analysis. We have only identified a few select annuities that meet our stringent, conservative requirements and these are the only annuities that we will offer.

Annuity Objective ____ Sector Rotation ____ Sector Rotation Aggressive ____ Treasury ____ Treasury Aggressive

From the choices given, the client selects: (circle one & initial) # 1, 2, 3 or 4 _____

INVESTMENT ADVISORY FEES:

Fee based. Client agrees to hire the Wall Street Money Management Group, Inc. as investment advisor and pay an annual management fee according to the schedule that follows. Client must complete a trading authorization and management agreement in full. In addition, client shall pay in advance to the WSMMG the management fee for the quarter remaining in which the account is opened and also for the following full calendar quarter. Fees will be deducted directly from the account. All subsequent fees will be paid quarterly and based on account balance.

A Quarterly Management Fee of .625 of 1% for invested amounts up to \$200,000.

A Quarterly Management Fee of .50 of 1% for amounts over \$200,000. to \$399,999.

A Quarterly Management Fee of .375 of 1% for amounts over \$400,000. to \$499,000.

A Quarterly Management Fee of .25 of 1% for amounts above \$500,000. to \$1,199,999.

A Quarterly Management Fee of .187 of 1% for amounts above \$1,200,000. to \$2,999,999.

A Quarterly Management Fee of .125 of 1% for amounts above \$3,000,000.

Related accounts can be combined to reach discount breakpoints.

All clients pay an annual administrative fee of \$100.00 per account (due upon signing of agreement).

REFUND AND TERMINATION POLICY:

Clients may cancel their account at any time upon written notice by certified mail. In the case of fees being billed directly which are due and payable, such are to be remitted in full to the Wall Street Money Management Group before cancellation of the account will be processed. A one time fee of \$999.00, or the remainder of prepaid quarterly management fees, whichever is less, will apply to cover account set up and closure expense if client terminates the account within any prepaid calendar quarter. This fee will be deducted from any prorated reimbursements owed to the client for management fees paid

Agreed: _____ Date: _____

Agreed: _____ Date: _____

For WSMMG: _____ Date: _____

Account # _____

Revised 11/9/2010sl