



INTL FCStone Financial Inc.
230 South LaSalle, Suite 10-500
Chicago, IL 60604
www.intlfcstone.com

November 28, 2018

VIA EMAIL ONLY

Re: Notice of Demand for Payment

Dear Sir or Madam:

As you are aware, an unpaid deficit in your account with INTL FCStone Financial Inc. (IFCF) remains past due. Please be aware of the following with respect to your deficit:

- The amount reflected in your most recent statement in the line titled “Current Net Liquidating Value” is due from you to IFCF immediately and is past due.
- All past due amounts are subject to interest at a *per annum* rate of 1% plus *The Wall Street Journal* Prime Rate, and IFCF can include the costs of collection (including any attorney’s fees) incurred in any collection efforts.
- Your account agreement with IFCF is clear that the account owner is liable for any losses in the account, just as gains in the account are the account owner’s.
- You executed agreements as part of your account opening with IFCF giving OptionSellers.com a power of attorney to place trades in your account on your behalf.
- OptionSellers.com has not made any contribution or rebate to your account.
- If you are currently working directly with a representative of IFCF to make payment, please continue to work with such representative.

Further Background Regarding OptionSellers.com, Your Account, and Payments

The losses in your account were the result of transactions (primarily the sale of options in certain commodities, including natural gas, silver, gold, and others) entered into on your behalf by your Commodities Trading Advisor, OptionSellers.com (OptionSellers). OptionSellers is registered as a Commodities Trading Advisor with the Commodities Futures Trading Commission and is regulated by the National Futures Association. As part of your account documentation you executed and provided agreements giving OptionSellers broad discretion to enter into trades on your behalf and for your sole benefit and liability, less OptionSellers' fees, and included that in your account opening documentation with IFCF. If you require a copy of your account opening documentation and agreement, IFCF will provide these documents upon your request.

IFCF is the Futures Commission Merchant through which you accessed the commodities markets with OptionSellers as your Commodities Trading Advisor. As you acknowledged in your account opening documentation, IFCF is limited to serving solely as a conduit to the commodities markets for its customers, and the account owner is solely liable for any losses in the account, just as the account owner is entitled to all gains or profits in the account. As a member of the commodities exchanges on which you transacted, IFCF was required to make payment in-full to the relevant exchanges on the day the losses in your account were incurred. These amounts remain the responsibility of the owners of those accounts. Pursuant to applicable regulations and normal business practice, IFCF must obtain payment in full for such deficits that have yet to be paid by the account owners who incurred the losses.

While representatives of OptionSellers or others may have indicated that a rebate against your account deficit is forthcoming from OptionSellers, IFCF has no knowledge of this, and OptionSellers has made no contributions or rebates to your account. If you are expecting a rebate from OptionSellers, any such rebate will have to be worked out between you and OptionSellers. The amounts indicated as due and owing on your most recent statement are fully accrued to your account at IFCF and payable immediately.

IFCF recognizes the losses to your account were substantial, and the remaining deficit is in addition to significant cash losses already sustained in your account. In order to provide additional time to transfer funds, IFCF has not demanded interest or fees on any amounts paid to-date and does not intend to seek repayment of the interest and collection costs for any deficit amounts paid by December 15, 2018. IFCF continues to deploy its capital and resources in an effort to reduce or mitigate losses to your account. However, IFCF is currently funding all unpaid deficits with its own capital until such deficits are paid, and IFCF will seek repayment of all interest amounts and costs associated with deficit amounts remaining outstanding after December 15, 2018.

Please make any payments directly to IFCF by wire transfer pursuant to the following directions (or by check to the address provided below):

Wire Instructions (Preferred):

BMO Harris Bank
ABA #: 071-000-288
SWIFT: HATRUS44
INTL FCStone LLC Customer Seg Funds
Acct #: 2548584
FFC: [Customer name and account number]

Address for checks:

INTL FCStone Financial Inc.
Attn: Treasury
230 S. LaSalle, Ste 10-500
Chicago, IL 60604

Please do not hesitate to contact us at 1-800-365-8904 if you have any questions or concerns in relation to this notice or your account.

Sincerely,

INTL FCSTONE FINANCIAL INC.