

Joint Account With Rights of Survivorship Agreement

- Complete all sections, sign and return.

Account Number(s)

Specify Account Title (all joint tenants must be included):

Advisor (if applicable):

as Joint Tenants with Rights of Survivorship and not as Tenants in Common.

This Joint Account With Rights Of Survivorship Agreement supplements, and is subject to, the Client/Customer Agreement (the "Agreement") and together set forth the terms and conditions under which J.P. Morgan Clearing Corp. (together with its affiliates, "JP Morgan") will carry a Joint Account With Rights Of Survivorship (the "Account") for the account holders. All of the terms and conditions of the Agreement shall remain effective. Accordingly, the account holders hereby agree and represent as follows:

In consideration of JP Morgan carrying the Account for the account holders, the account holders jointly and severally agree that each of them shall have authority on behalf of the Account to buy, sell and otherwise deal in, through JP Morgan as brokers, stocks, bonds, listed options (including uncovered listed option writing), and any and all forms of securities, commodities and other property on margin or otherwise (including short sales); to receive on behalf of the Account demands, notices, confirmations, reports, statements of account, and communications of every kind; to receive on behalf of the Account money, securities and property of every kind in the name of any of the account holders or otherwise, and to dispose of same; to make on behalf of the Account agreements relating to any of the foregoing matters, and to terminate or modify the same or waive any of the provisions thereof; and generally to deal with JP Morgan on behalf of the Account as fully and completely as if each alone were interested in said Account, all without notice to the other or others interested in said Account, including, but not limited to, the authority to liquidate and/or withdraw all or any portion of the property in the Account, and to dispose of the same. Notwithstanding the foregoing, JP Morgan is authorized, in its discretion, to require joint action by all of the account holders with respect to any matter concerning the Account, including the giving or cancellation of orders, and the withdrawal of monies, securities or commodities. JP Morgan, in its sole discretion, may at any time refuse to accept any order for execution, clearance or settlement and may restrict or prohibit trading of securities or other property in the Account or require that requests pertaining to the Account or the property therein be in writing and signed by the account holders. The authority hereby conferred shall remain in force until written notice of its revocation, addressed to JP Morgan at One MetroTech Center North, Brooklyn, New York 11201-3859, is received, and shall inure to the benefit of JP Morgan and its controlling persons, successors and assigns.

The account holders further agree jointly and severally that all property JP Morgan may at any time be holding or carrying for any one or more of the account holders shall be subject to a lien in favor of JP Morgan for the discharge of the obligations of the Account to JP Morgan, and conversely, that all property JP Morgan may at any time be holding or carrying for the Account or for individual accounts of any of the account holders shall be subject to a lien in favor of JP Morgan for the discharge of any obligations to JP Morgan (of whatever nature) of any one or more of the account holders, such liens to be in addition to and not in substitution of the rights and remedies JP Morgan otherwise would have.

In the event of the death of either or any of the account holders, the entire interest in the Account shall be vested in the survivor or survivors on the same terms and conditions theretofore held.

Since each of the account holders is interested in the subject-matter of the authority hereby conferred upon the other(s), the account holders jointly and severally agree, on behalf of each account holder and on behalf of the respective estates of each of the account holders, that the authority hereby conferred by each upon the other(s) shall survive the respective deaths of either or any of the account holders.

The account holders request that the Account be carried under the title specified above and direct that all notices and communications be sent to the address of record.

This form is dated _____

X

Signature

(Typed or Printed Name) (Title, if applicable)

X

Signature

(Typed or Printed Name) (Title, if applicable)

X

Signature

(Typed or Printed Name) (Title, if applicable)

X

Signature

(Typed or Printed Name) (Title, if applicable)

All Account Holders must sign.