

Ridge Clearing & Outsourcing Solutions

Member New York Stock Exchange, Inc.

ACCOUNT TRANSFER INSTRUCTIONS

Here's All You Have To Do To Make Your Transfer

We've designed this form to make your transfer as easy as possible. You will need to fill out Section 1 and Section 6. As for Sections 2 through 5, complete only the section that pertains to the account you are transferring. For example, if you are transferring an account from another brokerage firm, you would fill out Sections 1 and 6 PLUS Section 2. It would not be necessary to complete Section 3, 4 or 5.

If you have any questions about this form - or the transfer process - simply call your local Broker. We'll be glad to help.

1. Be sure to complete Section 1.

- Print the title, account number and social security number of your account to which you are transferring. If you don't have an account number yet, simply call your local Broker. They'll be glad to assign you an account number.
- Write the name and address of the firm you are transferring from, together with your account number at that firm.
- **Please use this form for only one firm or institution (whether that's a bank, brokerage firm or mutual fund company). If you are transferring assets from more than one firm, you will need to complete one form for each firm.**

Attach a copy of the last statement of the account you are transferring.

2. If you are transferring assets from another brokerage firm, complete Section 2.

- You can transfer stocks, bonds, cash, options, treasury securities, unit investment trusts. (UIT's), Ginnie Mae and Fannie Mae certificates and most mutual funds.
- If you want to transfer your entire account, there's no need to list individual securities on the form. Simply check the box next to "Transfer all the assets in my account" in Section 3 on the transfer form and attach a copy of the most recent statement for that account.
- If you are not transferring all the assets in the account, check the second box ("Transfer only those assets listed below"). Then list the specific securities that are to be transferred, indicating the title of the security, the quantity and whether the security is to be transferred in kind or if it should be converted to cash. Please note that certain assets must be converted to cash in order to be transferred. These include: money market funds, proprietary mutual funds, commodities, private placement limited partnerships, foreign currency options and certificates of deposit. If you need additional space, simply provide the information requested on a separate sheet of paper.

3. If you are transferring assets from a mutual fund company, complete Section 3.

- In addition to the name of the fund, you must indicate whether you want to have all shares transferred in kind or whether they are to be liquidated and transferred as cash.
- Please note that money market funds are most proprietary mutual funds held at brokerage firms cannot be transferred in kind; these must be liquidated and transferred as cash. If you need additional space, simply provide the information requested on a separate sheet of paper.

4. If you are transferring from a bank, complete Section 4.

- If you are transferring a certificate of deposit, indicate whether you want to liquidate immediately or at maturity. It will then be transferred as cash into your account.

5. Complete Section 5 if you are transferring an IRA account.

6. Read Section 6, then sign and date the form below.

Transfer Time. You can trade through your new Broker as soon as we receive validation of the transfer (usually 7 business days for a regular brokerage account). If you are transferring retirement assets from a bank, it may take three to four weeks to complete your transfer. We will notify you as soon as the transfer is completed.

Ridge Clearing & Outsourcing Solutions

Member New York Stock Exchange, Inc.

- | | | | |
|---|--|---|---|
| <input type="checkbox"/> DR (Direct Rollover) | <input type="checkbox"/> SI (Simple IRA) | <input type="checkbox"/> CU (Custodian) | <input type="checkbox"/> RI (Roth IRA) |
| <input type="checkbox"/> ES (Estate) | <input type="checkbox"/> TR (Trust) | <input type="checkbox"/> EI (Educational IRA) | <input type="checkbox"/> SN (Single) |
| <input type="checkbox"/> JT (Joint) | <input type="checkbox"/> CO (Corporate) | <input type="checkbox"/> IR (IRA) | <input type="checkbox"/> QP (Qualified PEN/PR SHR Plan) |
| <input type="checkbox"/> OT (Other) | | | |

ACCOUNT TRANSFER FORM

1. Information about your account:

Ridge Clearing #0158

ACCOUNT TITLE

ACCOUNT NUMBER

YOUR SOCIAL SECURITY NUMBER

Information about the account from which you are transferring:

NAME OF THE INSTITUTION (Brokerage Firm, Mutual Fund Company or Bank)

YOUR ACCOUNT NUMBER

ADDRESS OF THE INSTITUTION

INSTITUTION'S CLEARING NUMBER (Ridge Clearing will complete this)

PLEASE BE SURE TO ATTACH A COPY OF THE LATEST STATEMENT OF THE ACCOUNT YOU ARE TRANSFERRING.

2. If you are transferring from another Brokerage Firm, please complete this section:

- Transfer all the assets in my account (if you check this, there is no need to complete the remainder of this section).
- Transfer only those assets listed below (please indicate below whether securities are to be liquidated or transferred in kind). If you need additional space, simply provide the information requested below on a separate sheet of paper.

Security

Quantity

Liquidate/In Kind

3. If you are transferring assets from a Mutual Fund Company, please complete this section:

If you need additional space, simply provide the information requested below on a separate sheet of paper.

NAME OF FUND

Ridge Clearing OMNIBUS ACCOUNT (Ridge Clearing will complete this)

TYPE OF TRANSFER (Check One)

Transfer Shares-In-Kind* (REGISTRATION INFORMATION ON BACK OF FORM)

or

Liquidation

For-In-Kind Transfer (Check One)

Transfer ALL Shares or Transfer _____ Shares Only.

(Check One)

Reinvest my dividends or Issue Dividends in cash.

Reinvest Long Term Capital Gains or Issue Cash Long Term Capital Gains

For Liquidation (Check One)

Liquidate ALL Shares or Liquidate _____ Shares Only.

* Money market funds and most proprietary mutual funds held at brokerage firms cannot be transferred in kind. These must be liquidated prior to transfer.

4. If you are transferring from a Bank, please complete this section:

FOR CASH TRANSFERS

Transfer all cash in my account or

Transfer only \$ _____

FOR CD TRANSFERS

Liquidate AT MATURITY (Maturity Date _____)

Liquidate IMMEDIATELY. I am aware of and acknowledge the penalty I will occur from any early withdrawal.

5. If you are transferring an IRA account, please check one of the following:

- Traditional IRA Transfer
- Roth IRA Transfer
- Qualified Pension Plan Transfer
- Direct Rollover (you are transferring assets as part of an eligible distribution from a qualified retirement plan, e.g. from your employer). This distribution is reportable to the IRS.
- Education IRA Transfer

6. Please read this section and sign below:

Please transfer my entire securities account to Ridge Clearing & Outsourcing Solutions, Inc. (Ridge Clearing), which has been authorized by me to make payment to you of the debit balance or to receive payment of the credit balance in my securities account. I understand that to the extent any assets in my securities account are not readily transferable, with or without penalties, such assets may not be transferred within the time frames required by New York Stock Exchange Rule 412 or similar rule of the Financial Industry Regulatory Authority or other designated examining authority.

If this account is a qualified retirement account (such as a company pension or profit sharing plan), I have amended the applicable plan so that it names Ridge Clearing as successor custodian. If I am over 70½, I attest that none of the amount to be transferred will include the required minimum distribution for the current year pursuant to Section 401(a)(9) of the Internal Revenue Code.

Unless otherwise indicated in the instructions above, I authorize you to liquidate any nontransferable proprietary money market fund assets that are part of my securities account and transfer the resulting credit balance to the receiving organization. I understand that you will contact me with respect to the disposition of any other assets in my securities account that are nontransferable. If certificates or other instruments in my securities account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable such receiving organization to transfer them in its name for the purpose of sale, when and as directed by me. I further instruct you to cancel all open orders for my securities account on your books.

I affirm that I have destroyed or returned to you any credit / debit cards and / or unused checks issued to me in connection with my securities account.

CUSTOMER'S SIGNATURE	DATE
CUSTOMER'S SIGNATURE (if joint account)	DATE
Letter of Authorization (Ridge Clearing Completes) To the prior trustee or custodian: Please be advised that Ridge Clearing & Outsourcing Solutions, Inc. will accept the above-captioned account as successor custodian.	
AUTHORIZED SIGNATURE OF SUCCESSOR/ CUSTODIAN	DATE
	DATE OF TRUST
X	X

Ridge Clearing & Outsourcing Solutions

Member New York Stock Exchange, Inc.

- | | | | |
|---|--|---|---|
| <input type="checkbox"/> DR (Direct Rollover) | <input type="checkbox"/> SI (Simple IRA) | <input type="checkbox"/> CU (Custodian) | <input type="checkbox"/> RI (Roth IRA) |
| <input type="checkbox"/> ES (Estate) | <input type="checkbox"/> TR (Trust) | <input type="checkbox"/> EI (Educational IRA) | <input type="checkbox"/> SN (Single) |
| <input type="checkbox"/> JT (Joint) | <input type="checkbox"/> CO (Corporate) | <input type="checkbox"/> IR (IRA) | <input type="checkbox"/> QP (Qualified PEN/PR SHR Plan) |
| <input type="checkbox"/> OT (Other) | | | |

ACCOUNT TRANSFER FORM

1. Information about your account:

Ridge Clearing #0158

ACCOUNT TITLE _____

ACCOUNT NUMBER _____ YOUR SOCIAL SECURITY NUMBER _____

Information about the account from which you are transferring:

NAME OF THE INSTITUTION (Brokerage Firm, Mutual Fund Company or Bank) _____ YOUR ACCOUNT NUMBER _____

ADDRESS OF THE INSTITUTION _____

INSTITUTION'S CLEARING NUMBER (Ridge Clearing will complete this) _____

PLEASE BE SURE TO ATTACH A COPY OF THE LATEST STATEMENT OF THE ACCOUNT YOU ARE TRANSFERRING.

2. If you are transferring from another Brokerage Firm, please complete this section:

- Transfer all the assets in my account (if you check this, there is no need to complete the remainder of this section).
- Transfer only those assets listed below (please indicate below whether securities are to be liquidated or transferred in kind). If you need additional space, simply provide the information requested below on a separate sheet of paper.

Security	Quantity	Liquidate/In Kind
----------	----------	-------------------

3. If you are transferring assets from a Mutual Fund Company, please complete this section:

If you need additional space, simply provide the information requested below on a separate sheet of paper.

NAME OF FUND _____ Ridge Clearing OMNIBUS ACCOUNT (Ridge Clearing will complete this)

- TYPE OF TRANSFER** (Check One) Transfer Shares-In-Kind* (REGISTRATION INFORMATION ON BACK OF FORM)
- or
- For-In-Kind Transfer** (Check One) Liquidation
- (Check One) Transfer ALL Shares or Transfer _____ Shares Only.
- (Check One) Reinvest my dividends or Issue Dividends in cash.
- Reinvest Long Term Capital Gains or Issue Cash Long Term Capital Gains
- For Liquidation** (Check One) Liquidate ALL Shares or Liquidate _____ Shares Only.

* Money market funds and most proprietary mutual funds held at brokerage firms cannot be transferred in kind. These must be liquidated prior to transfer.

4. If you are transferring from a Bank, please complete this section:

FOR CASH TRANSFERS

- Transfer all cash in my account or
- Transfer only \$ _____

FOR CD TRANSFERS

- Liquidate AT MATURITY (Maturity Date _____)
- Liquidate IMMEDIATELY. I am aware of and acknowledge the penalty I will occur from any early withdrawal.

5. If you are transferring an IRA account, please check one of the following:

- Traditional IRA Transfer Direct Rollover (you are transferring assets as part of an eligible distribution from a qualified retirement plan, e.g. from your employer). This distribution is reportable to the IRS.
- Roth IRA Transfer
- Qualified Pension Plan Transfer Education IRA Transfer

6. Please read this section and sign below:

Please transfer my entire securities account to Ridge Clearing & Outsourcing Solutions, Inc. (Ridge Clearing), which has been authorized by me to make payment to you of the debit balance or to receive payment of the credit balance in my securities account. I understand that to the extent any assets in my securities account are not readily transferable, with or without penalties, such assets may not be transferred within the time frames required by New York Stock Exchange Rule 412 or similar rule of the Financial Industry Regulatory Authority or other designated examining authority.

If this account is a qualified retirement account (such as a company pension or profit sharing plan), I have amended the applicable plan so that it names Ridge Clearing as successor custodian. If I am over 70½, I attest that none of the amount to be transferred will include the required minimum distribution for the current year pursuant to Section 401(a)(9) of the Internal Revenue Code.

Unless otherwise indicated in the instructions above, I authorize you to liquidate any nontransferable proprietary money market fund assets that are part of my securities account and transfer the resulting credit balance to the receiving organization). I understand that you will contact me with respect to the disposition of any other assets in my securities account that are nontransferable. If certificates or other instruments in my securities account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable such receiving organization to transfer them in its name for the purpose of sale, when and as directed by me. I further instruct you to cancel all open orders for my securities account on your books.

I affirm that I have destroyed or returned to you any credit / debit cards and / or unused checks issued to me in connection with my securities account.

CUSTOMER'S SIGNATURE _____	DATE _____
CUSTOMER'S SIGNATURE (if joint account) _____	DATE _____

Letter of Authorization (Ridge Clearing Completes) To the prior trustee or custodian:
Please be advised that Ridge Clearing & Outsourcing Solutions, Inc. will accept the above-captioned account as successor custodian.

AUTHORIZED SIGNATURE OF SUCCESSOR/ CUSTODIAN X	DATE X	DATE OF TRUST X
--	------------------	---------------------------

Ridge Clearing & Outsourcing Solutions

Member New York Stock Exchange, Inc.

- | | | | |
|---|--|---|---|
| <input type="checkbox"/> DR (Direct Rollover) | <input type="checkbox"/> SI (Simple IRA) | <input type="checkbox"/> CU (Custodian) | <input type="checkbox"/> RI (Roth IRA) |
| <input type="checkbox"/> ES (Estate) | <input type="checkbox"/> TR (Trust) | <input type="checkbox"/> EI (Educational IRA) | <input type="checkbox"/> SN (Single) |
| <input type="checkbox"/> JT (Joint) | <input type="checkbox"/> CO (Corporate) | <input type="checkbox"/> IR (IRA) | <input type="checkbox"/> QP (Qualified PEN/PR SHR Plan) |
| <input type="checkbox"/> OT (Other) | | | |

ACCOUNT TRANSFER FORM

1. Information about your account:

Ridge Clearing #0158

ACCOUNT TITLE

ACCOUNT NUMBER

YOUR SOCIAL SECURITY NUMBER

Information about the account from which you are transferring:

NAME OF THE INSTITUTION (Brokerage Firm, Mutual Fund Company or Bank)

YOUR ACCOUNT NUMBER

ADDRESS OF THE INSTITUTION

INSTITUTION'S CLEARING NUMBER (Ridge Clearing will complete this)

PLEASE BE SURE TO ATTACH A COPY OF THE LATEST STATEMENT OF THE ACCOUNT YOU ARE TRANSFERRING.

2. If you are transferring from another Brokerage Firm, please complete this section:

- Transfer all the assets in my account (if you check this, there is no need to complete the remainder of this section).
- Transfer only those assets listed below (please indicate below whether securities are to be liquidated or transferred in kind). If you need additional space, simply provide the information requested below on a separate sheet of paper.

Security

Quantity

Liquidate/In Kind

3. If you are transferring assets from a Mutual Fund Company, please complete this section:

If you need additional space, simply provide the information requested below on a separate sheet of paper.

NAME OF FUND

Ridge Clearing OMNIBUS ACCOUNT (Ridge Clearing will complete this)

TYPE OF TRANSFER (Check One)

Transfer Shares-In-Kind* (REGISTRATION INFORMATION ON BACK OF FORM)

or

Liquidation

For-In-Kind Transfer (Check One)

Transfer ALL Shares or Transfer _____ Shares Only.

(Check One)

Reinvest my dividends or Issue Dividends in cash.

Reinvest Long Term Capital Gains or Issue Cash Long Term Capital Gains

For Liquidation (Check One)

Liquidate ALL Shares or Liquidate _____ Shares Only.

* Money market funds and most proprietary mutual funds held at brokerage firms cannot be transferred in kind. These must be liquidated prior to transfer.

4. If you are transferring from a Bank, please complete this section:

FOR CASH TRANSFERS

Transfer all cash in my account or

Transfer only \$ _____

FOR CD TRANSFERS

Liquidate AT MATURITY (Maturity Date _____)

Liquidate IMMEDIATELY. I am aware of and acknowledge the penalty I will occur from any early withdrawal.

5. If you are transferring an IRA account, please check one of the following:

- Traditional IRA Transfer
- Roth IRA Transfer
- Qualified Pension Plan Transfer
- Direct Rollover (you are transferring assets as part of an eligible distribution from a qualified retirement plan, e.g. from your employer). This distribution is reportable to the IRS.
- Education IRA Transfer

6. Please read this section and sign below:

Please transfer my entire securities account to Ridge Clearing & Outsourcing Solutions, Inc. (Ridge Clearing), which has been authorized by me to make payment to you of the debit balance or to receive payment of the credit balance in my securities account. I understand that to the extent any assets in my securities account are not readily transferable, with or without penalties, such assets may not be transferred within the time frames required by New York Stock Exchange Rule 412 or similar rule of the Financial Industry Regulatory Authority or other designated examining authority.

If this account is a qualified retirement account (such as a company pension or profit sharing plan), I have amended the applicable plan so that it names Ridge Clearing as successor custodian. If I am over 70½, I attest that none of the amount to be transferred will include the required minimum distribution for the current year pursuant to Section 401(a)(9) of the Internal Revenue Code.

Unless otherwise indicated in the instructions above, I authorize you to liquidate any nontransferable proprietary money market fund assets that are part of my securities account and transfer the resulting credit balance to the receiving organization. I understand that you will contact me with respect to the disposition of any other assets in my securities account that are nontransferable. If certificates or other instruments in my securities account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable such receiving organization to transfer them in its name for the purpose of sale, when and as directed by me. I further instruct you to cancel all open orders for my securities account on your books.

I affirm that I have destroyed or returned to you any credit / debit cards and / or unused checks issued to me in connection with my securities account.

CUSTOMER'S SIGNATURE	DATE
CUSTOMER'S SIGNATURE (if joint account)	DATE
Letter of Authorization (Ridge Clearing Completes) To the prior trustee or custodian: Please be advised that Ridge Clearing & Outsourcing Solutions, Inc. will accept the above-captioned account as successor custodian.	
AUTHORIZED SIGNATURE OF SUCCESSOR/ CUSTODIAN	DATE OF TRUST
X	X

Receiving Firm Information

Name and Address: Ridge Clearing & Outsourcing Solutions, Inc.
 Member NYSE
 2 Journal Square Plaza
 Jersey City, N.J. 07306

Tax ID Number: 13-2967453

Delivery Instructions All deliveries MUST include client name and account number.

All DTC-eligible securities	Deliver to DTC: Clearing #158, Code 40 All deliveries must include client's name and Ridge Clearing account number.	
Dividend reinvestment or closed-end mutual funds	Issue a certificate for all whole shares, liquidate all fractional shares and discontinue dividend reinvestment. All deliveries must include client's name and Ridge Clearing account number	
Physical delivery of securities	Ridge Clearing & Outsourcing Solutions, Inc. Attn: Cashier's Dept. P.O. Box 1533 New York, N.Y. 10268 All deliveries must include client's name and Ridge Clearing account number.	
Book-entry GNMA securities	PTC / GNMA "BNQRC" FFC: Ridge Clearing account number and client's name All deliveries must include client's name and Ridge Clearing account number.	
Fed wireable securities instructions:	ABA 021000018 BK OF NYC / QUICK FFC: Ridge Clearing account number and client's name All deliveries must include client's name and Ridge Clearing account number.	
Foreign Depository Eligible (e.g. Euroclear or Cedel)	Please call Ridge Clearing foreign custody clearance for instructions. Phone #888-284-3430	
Mutual Fund Registration (Retirement Account Only)	Ridge Clearing & Outsourcing Solutions, Inc. FBO Client Name Account Number 2 Journal Square Plaza Jersey City, N.J. 07306	
Liquidate money fund and transfer cash according to instructions listed in the sections below titled "Fed wired monies" or "Forward checks"	All deliveries must include client's name and Ridge Clearing account number.	
Fed Wired monies Bank of New York 1 Wall Street New York, NY 10286	ABA021000018 BK OF NYC A/C #8661169975 Ridge Clearing & Outsourcing Solutions, Inc. FFC: Ridge Clearing account number and client's name All Fed wires must include client's name and Ridge Clearing account number.	
Forward checks	Brokerage Account	Retirement Account
	Ridge Clearing Attn: Cashier's Dept. P.O. Box 1533 New York, N.Y. 10268	Ridge Clearing Attn: IRA Dept. P.O. Box 1533 New York, N.Y. 10268
	All deliveries must include client's name and Ridge Clearing account number.	