

Premiere Select[®] Retirement Plan Account Application



This Application is to be used with Premiere Select Profit Sharing and Premiere Select Money Purchase Plan accounts only.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money-laundering activities, Federal law and contractual obligations to National Financial Services ("NFS") require that your Broker/Dealer verify your identity by obtaining your name, date of birth, address, and a government-issued identification number before opening your account. In certain circumstances, your Broker/Dealer may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required. Your account may be restricted and/or closed if your Broker/Dealer cannot verify this information. Neither your Broker/Dealer nor NFS will be responsible for any losses or damages (including but not limited to lost opportunities) resulting from any failure to provide this information, or from any restriction placed upon, or closing of, your account.

Instructions for the Account Application

- The Participant completes Sections 1, 3, and 4.
- The Employer completes Section 2.
- The Broker/Dealer completes Section 5.
- The Plan Administrator completes Section 6. The Plan Administrator and the Employer may be the same individual.

1 Participant Information

Please complete this section in full.

2 Employer Information

Select the plan type(s) for this account. If you, as employer, are establishing both a Profit Sharing Plan and a Money Purchase Plan, please check the box titled 'Paired Plan'.

If you, as employer, are establishing a new Premiere Select Retirement Plan, you must attach the corresponding Adoption Agreement(s).

Complete the name and tax identification number of the Employer. The person you have designated as Plan Administrator in the Premiere Select Retirement Plan Adoption Agreement(s) must sign and date Section 6.

3 Acknowledgements

Please indicate if you, as Participant, are a control person or affiliate of a publicly traded company, as defined in SEC Rule 144.

4 Participant Signature

Before signing the Application, please carefully read these Instructions and all sections of the Premiere Select Retirement Plan Application, including the Customer Agreement. This Application is part of a legal agreement between you, as Participant, your Broker/Dealer and NFS, and by signing Section 4 you are agreeing to be bound by the terms and conditions contained in the above-mentioned documents.

Please also print the current date in the space provided.

5 Signature of Broker/Dealer

Your Broker/Dealer will complete this section. The Broker/Dealer completing this section must be the same as the Broker/Dealer for the Plan designated by your employer in the Premiere Select Retirement Plan Adoption Agreement(s).

6 Signature of Plan Administrator

The Plan Administrator must sign and date this section.

Information for your Broker/Dealer

Instructions

Complete these sections in full, as appropriate. Your Broker/Dealer is required by the applicable rules and regulations to obtain this information.

1 Participant Information

Please provide your full name, daytime and/or evening phone number(s) and your citizenship information.

2 Employment Information

Please provide the name, address, and type of business of your employer. Please also provide your occupation.

3 Affiliations

Please indicate if you are affiliated with or employed by the NASD, a stock exchange, or a member firm of a stock exchange. If you answer yes to this question, provide the name of your employer. In accordance with current regulations, notification of your intent to open an account will be sent to your employer. You must also provide the account numbers of any NFS accounts you may have.

4 Suitability

The information you provide in this section will help your investment representative to determine the suitability of investments.

5 Dividends, Interest, and Capital Gains Account Service Instructions

Please indicate how you would like dividends, interest and capital gains earnings on your Premiere Select Retirement Plan account to be handled.

6 Options Agreement

Please indicate if you would like to purchase options for your Premiere Select Retirement Plan account. Before your account can be approved for Options trading you must submit an Options Application which you can obtain from your investment representative. Please note that Premiere Select Retirement Plan accounts are only eligible for certain options trading. For more information please consult with your investment representative.

7 Core Money Market Mutual Fund Selection

Please provide the name and symbol of the money market mutual fund to hold assets of your account pending other investment instructions ("core"). If you do not provide a money market mutual fund, the **Fidelity Cash Reserves** fund will be the core money market mutual fund for your account.

8 Signature of Premiere Select Retirement Plan Participant

Your signature and date are required in this section of the application.

9 Signature of Broker/Dealer

Your Broker/Dealer will complete this section.

Customer Agreement

Please read the attached Premiere Select Retirement Plan **Customer Agreement** carefully. By signing the **Premiere Select Retirement Plan Account Application**, you are agreeing to and are bound by the terms and conditions specified in the **Customer Agreement**. The **Customer Agreement** is for your records; please detach it from the rest of the Application prior to submitting the Application to your Broker/Dealer.

After you have completed and signed the **Premiere Select Retirement Plan Account Application** and detached the Premiere Select Retirement Plan **Customer Agreement**, please submit the Application to your investment representative.

Please detach the instruction pages from the form.

Premiere Select Retirement Plan Account Application

Social Security Number

--

New Profit Sharing Account Number (Broker Use Only)

-

New Money Purchase Account Number (Broker Use Only)

-

4 Participant Signature

I hereby request to establish a Premiere Select Retirement Plan account to be maintained for my benefit under my employer's Premiere Select Retirement Plan, for which Fidelity Management Trust Company ("FMTC") serves as Trustee, and National Financial Services LLC ("NFS") acts as the sole carrying Broker/Dealer to

perform administrative services, and I designate as my Broker/Dealer. I hereby represent that all such fees are reasonable in light of the services that are being provided to me and I authorize NFS to collect such fees from my account. I understand that my Premiere Select Retirement Plan account will be subject to the fees more fully described in the attached Customer Agreement. I understand that, upon issuer's request in accordance with applicable rules and regulations, NFS will disclose my name to issuers of securities if securities are held in my account, so that I can receive important information, unless I do not consent to disclosure; and I will notify my Broker/Dealer in writing if I do not consent. I certify that I am at least 18 years of age and of full legal age

in the state in which I reside. I understand that telephone calls to my Broker/Dealer and NFS may be monitored or recorded and I consent to such monitoring or recording. I certify under penalties of perjury that: (1) I am a U.S. person, including a U.S. resident alien, and (2) the Taxpayer Identification number or Social Security number provided is correct, or I am waiting for one to be issued to me. I represent that I have received and read the Customer Agreement and the Premiere Select Retirement Plan and Trust Document governing this account and agree to be bound by such agreements and documents as are currently in effect and as may be amended from time to time. These Agreements shall be construed, administered, and enforced according to the laws of the Commonwealth of Massachusetts, except as superseded by federal law or statute. **I understand this account is governed by a Pre-Dispute Arbitration Agreement, which appears on page 8, Section 31 of the Premiere Select Retirement Plan Customer Agreement. I acknowledge receipt of the Pre-Dispute Arbitration clause.**

Signature of Premiere Select Retirement Plan Participant

Date

--

5 Signature of Broker/Dealer – Your Broker/Dealer will complete this section.

Signature of Registered Representative #1

Rep #

Date

--

Signature of Registered Representative #2

Rep #

Date

--

Signature of Registered Representative #3

Rep #

Date

--

Signature of Registered Representative #4

Rep #

Date

--

Signature of Principal

Date

--

The above named firm hereby accepts its appointment as agent of the Premiere Select Retirement Plan participant named above to execute investment directions and for other such purposes, upon the earlier of delivery of an instruction, direction or inquiry or receipt of compensation with respect to the above referenced account or upon a firm signature.

6 Signature of Plan Administrator

By signing below the Plan Administrator hereby authorizes the establishment of an account for the benefit of the Participant identified in Section 1 above under the Premiere Select Retirement Plan adopted by the Employer indicated in Section 2 above.

Date

--

Information for your Broker/Dealer

Please complete the sections below. This information will be retained by your Broker/Dealer.

Social Security Number

□□□□-□□□□-□□□□□□

New Profit Sharing Account Number (Broker Use Only)

□□□□-□□□□□□□□

New Money Purchase Account Number (Broker Use Only)

□□□□-□□□□□□□□

1 Participant Information

A. Account Owner's Information

Account Owner's Name

Day Phone --

Evening Phone --

Citizenship U.S. Other Indicate Countries

Country of Tax Residence U.S. Other Indicate Countries

U.S. Driver's License Number State of Issuance

Government ID – Foreign Citizens Only (Identification document must carry reference number and photograph.)

Immigration Status Permanent Resident Non-Permanent Resident Non-Resident

Place of Birth City State/Province Country

U.S. Driver's License (Provided Above) INS Permanent Resident Alien Card Passport with U.S. Visa Employment Authorization Document (EAD) Passport without U.S. Visa* Foreign National Identity Document*

Date of Issuance --

Expiration Date --

Document Number Country of Issuance

*Information Required Bank Name Account Number Phone Number

2 Employment Information

Employed Not Employed Retired Occupation

(If retired or not employed, indicate source of income here)

Name of Employer

Employer's Address

City State Zip/Postal Code -

Province (if applicable) Country

3 Affiliations

Affiliations – Are you affiliated with or employed by a stock exchange or member firm of either an exchange or the NASD, a municipal securities broker-dealer, or Fidelity? Yes – (If "Yes", complete information below) No

Name of Company

Company's Address

City State Zip/Postal Code -

Information for your Broker/Dealer

Social Security Number

- -

New Profit Sharing Account Number (Broker Use Only)

-

New Money Purchase Account Number (Broker Use Only)

-

4 Suitability

Personal Information – Your Broker/Dealer is required by industry regulations to obtain certain information.

Marital Status Single Married Number of Dependents

Annual Income – From all sources

Under \$25,000 \$25,000 - \$50,000 \$50,001 - \$100,000

Over \$100,000 Please state amount \$

Estimated Net Worth – Exclusive of home and farm

Under \$50,000 \$50,000 - \$100,000 \$100,001 - \$500,000

Over \$500,000 Please state amount \$

Investable Assets – Including cash and securities

Under \$50,000 \$50,000 - \$100,000 \$100,001 - \$500,000

Over \$500,000 Please state amount \$

Tax Bracket

15% and below 25% - 27.5% Over 27.5%

Risk Tolerance

Conservative Moderate

Aggressive Combination

Investment Time Horizon

Short (0 - 5 years) Intermediate (6 - 10 years)

Long (over 10 years) Combination

Investment Objective

Pursuant to various securities regulations, your Broker/Dealer is required to ask you to list your investment objective for your account. The attached Customer Agreement contains descriptions and examples of typical investments for each investment objective presented below. Please rank your investment objectives for this account in order of importance (Highest = 1). Please review these descriptions prior to completing this section to ensure that the investment objective selection you make is appropriate, understanding that the more aggressive objectives incorporate the less aggressive objectives. If at any time you would like to revise your investment objective, please contact your investment representative.

Preservation of Capital Income Capital Appreciation

Trading Profits Speculation

Other Please Specify

General Investment Knowledge

Extensive Good Limited

Specific Investment Knowledge

Please enter account owner's level of knowledge (None = N, Limited = L, Good = G, Extensive = E) OR year of first investment in each of the following:

Stocks Bonds Mutual Funds Options

Variable Contracts Limited Partnerships

5 Dividends, Interest, and Capital Gains Account Service Instructions

Reinvest all mutual fund dividends and capital gains; pay all eligible stock dividends in cash and credit the core money market fund. (3)

Reinvest all mutual fund dividends and capital gains; reinvest all eligible stock dividends. I agree to the terms and conditions governing the Equity Dividend Reinvestment Service provided in the attached Customer Agreement. (D)

Pay all mutual fund dividends and capital gains in cash; pay all eligible stock dividends in cash; credit the core money market fund. (4)

Pay all mutual fund dividends and capital gains in cash and credit the core money market fund; reinvest all eligible stock dividends. I agree to the terms and conditions governing the Equity Dividend Reinvestment Service provided in the attached Customer Agreement. (S)

6 Options Agreement

I would like to purchase options for my Premiere Select Retirement Plan account. I understand an approved Options Application is required prior to trading.

7 Core Money Market Mutual Fund Selection

Contact your investment representative to determine the money market mutual funds available to you and their trading symbols. Please ensure you have read the prospectus before making a decision on the appropriate core money market mutual fund selection.

I hereby choose

Name of Money Market Mutual Fund

Symbol

as the core money market mutual fund to be used to hold the assets of my account pending other investment instructions. I understand that if I do not select a core money market mutual fund, Fidelity Cash Reserves (FDRXX) will be used as the core money market mutual fund for my account.

Information for your Broker/Dealer

Social Security Number

- -

New Profit Sharing Account Number (Broker Use Only)

-

New Money Purchase Account Number (Broker Use Only)

-

8 Signature of Premiere Select Retirement Plan Participant

Signature of Premiere Select Retirement Plan Participant

Date (required)

- -

9 Signature of Broker/Dealer

Signature of Registered Representative #1

Rep #

Date

- -

Signature of Registered Representative #2

Rep #

Date

- -

Signature of Registered Representative #3

Rep #

Date

- -

Signature of Registered Representative #4

Rep #

Date

- -

Signature of Principal

Date

- -

Customer Agreement

To: My Broker/Dealer ("You") and National Financial Services LLC ("NFS"), a Fidelity Investments Company.

In consideration of You and NFS opening one or more brokerage accounts for my benefit in the Premiere Select Retirement Plan adopted by my employer, I represent and agree as follows:

1. I appoint You as my agent for the purpose of carrying out my directions to You in accordance with the terms and conditions of this Agreement with You for my account and risk with respect to the purchase or sale of securities. To carry out Your duties, You are authorized to place and withdraw orders, and take such other steps to carry out my directions.
2. I understand that You have entered into an Agreement with NFS (a NYSE member firm) to execute and clear all brokerage transactions. I understand and agree that all terms of this Agreement also apply between me and NFS.
3. I understand that Fidelity Management Trust Company ("FMTC"), Trustee of my Premiere Select Retirement Plan account, and NFS do not provide any investment advice, as defined under the Employee Retirement Income Security Act of 1974 ("ERISA") and/or any applicable Securities regulations, in connection with this account, nor does NFS give any advice or offer any opinion with respect to the suitability of any security or order. All transactions will be done only on my order or the order of my authorized representative, except as otherwise described herein.
4. Although FMTC is a bank, I recognize that any investment company (e.g., any mutual fund/money market mutual fund) in which this Premiere Select Retirement Plan account may be invested is not a bank and is not backed or guaranteed by any bank or insured by the FDIC.
5. An investment in any money market mutual fund is not guaranteed by the FDIC or any other governmental agency. Although money market mutual funds seek to preserve the value of my investment at \$1.00 per share, I understand that it is possible to lose money by investing in the Fund. I understand that investing in a tax exempt security is inappropriate for a retirement account.
6. Securities in accounts carried by National Financial Services LLC ("NFS"), a Fidelity Investments company, are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to \$500,000 (including cash claims limited to \$100,000). For details, please see www.sipc.org. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. This additional protection covers total account net equity in excess of the \$500,000/\$100,000 coverage provided by SIPC. Neither coverage protects against a decline in the market value of securities.

7. Equity Dividend Reinvestment Service - Provision of Equity Dividend Reinvestment Plan. My enrollment in the Service will be activated on the day I notify you by telephone, or within 24 hours after receipt of my written notification, that I wish to enroll an eligible security. Upon activation of my enrollment, I agree to be bound by this Agreement as well as any other agreements between us that apply to my brokerage account.

I may direct you to add the Service to either all eligible securities in my account or selected eligible individual securities. My enrollment authorizes you to automatically reinvest cash dividends and capital gain distributions paid on such eligible securities held in my account (collectively, "dividends") in additional shares of the same security.

To add or remove the Service with respect to securities in my account, I must notify you of my election on or before 9:00 p.m. Eastern Standard Time (EST) on the dividend record date for such security. If the dividend record date falls on a non-business day, then I must notify you on or before 9:00 p.m. EST one business day prior to the dividend record date for such security. Dividends will be reinvested on any shares of all enrolled securities provided that I own such shares on both the dividend record date and the dividend payable date.

Dividend reinvestment does not assure profits on my investments and does not protect against loss in declining markets.

You reserve the right to terminate or amend the Service at any time, including instituting commissions or transaction fees.

Eligible Accounts. The Program is available to brokerage customers who maintain cash, margin or retirement brokerage accounts.

Eligible Securities. To be eligible for the Service, the enrolled security must be a closed-end fund or domestic common stock (including ADRs) which is margin eligible (as defined by NFS) and listed on the New York Stock Exchange or the American Stock Exchange, or traded on the National Association of Securities Dealers Automated Quotation System (NASDAQ). In order for my enrollment to be in effect for a given security, my position in that security must be settled on or before the dividend record date. Foreign securities and short positions are not eligible for the Service. Eligible securities must be held in street name by NFS or at a securities depository on behalf of NFS.

If I attempt to enroll a security for which I have placed a buy limit order which has not been filled, my enrollment election will be held for five (5) consecutive business days, at which point I must notify my Broker-Dealer of my desire to re-enroll the security for another five (5) consecutive business days.

If I am holding a security in my account that is ineligible for enrollment, and the security subsequently becomes eligible, any existing account-level reinvestment instructions will take effect for that security.

Eligible Cash Distributions for Reinvestment. Most cash distributions from eligible securities selected for participation in the Service may be reinvested in additional shares of such securities, including cash dividends and capital gain distributions. Cash-in-lieu payments, late ex-dividend payments and special dividend payments, however, may not be automatically reinvested. If I enroll a security in the Service, I must reinvest all of its eligible cash distributions. I understand that I cannot partially reinvest cash distributions. I also understand that I cannot use any other funds in my brokerage account to make automatic reinvestment purchases.

Dividend Reinvestment Transactions in Eligible Securities. On the dividend payable date for each security participating in the Service, you will credit my account in the amount of the cash dividend to be paid (less any amounts required by law or agreement to be withheld or debited). Three (3) business days prior to the dividend payable date, NFS will combine cash distributions from my account with those from other customers requesting dividend reinvestment in the same security and use these funds to purchase securities for me and the other customers on a best efforts basis. My account will be credited with the number of shares equal to the amount of my funds to be reinvested in a particular security divided by the purchase price per share. If several purchase transactions are required in order to reinvest my and other customers' eligible cash distributions in a particular security, the purchase price per share will be the weighted average price per share for all such shares purchased.

Under certain conditions a dividend may be put on hold by the issuing company. If a dividend is on hold on the payable date, reinvestment will not be performed. If a dividend is released from hold status after dividend payable date, dividend reinvestment will be performed on the date the dividend is actually paid.

If I liquidate shares of an enrolled security between the dividend record date and the business day prior to the dividend payable date, such shares will not participate in the Service and I will receive the dividend as cash in my core account. If I liquidate shares of an enrolled security on dividend payable date, such shares will participate in the Service.

I will be entitled to receive proxy voting materials and voting rights for an enrolled security based on my proportionate shares. For mandatory reorganizations, I will receive cash in lieu of my partial shares. For voluntary reorganizations, instructions I give you will be applied to my whole shares and the partial shares will be liquidated at market price.

Partial Shares. Automatic reinvestment of my eligible cash distributions may give me interests in partial shares of securities, which will be calculated to three decimal places. I will be entitled to receive dividend payments proportionate to my partial share holdings. If my account is transferred, if a stock undergoes a reorganization, or if stock certificates are ordered out of an account, partial share positions, which cannot be transferred, reorganized, or issued in certificate form, will be liquidated at the closing price on the settlement date. The partial share liquidation transaction will be posted to my account on the day following the settlement date. I may not liquidate partial shares at my discretion. If I enter an order to sell my entire whole share position, any remaining partial share position will be liquidated at the execution price of the sell and will be posted to my account on the settlement day. No commission will be charged for the liquidation of the partial share position.

Confirmations and Monthly Statements. In lieu of separate immediate trade confirmation statements, all transactions made through the Service will be confirmed on my regular monthly brokerage account statement. I may obtain immediate information regarding a dividend reinvestment transaction on the day after the reinvestment date by calling my Broker-Dealer.

Continuing Effect of Authorization; Termination. I authorize you to purchase for my account shares of the securities I have selected for the Service. Authorizations under this section will remain in effect until I give you notice to the contrary on or before 9 p.m. EST on the dividend record date. If the dividend record date falls on a non-business day, then notice must be given on or before 9 p.m. EST at least one business day prior to the dividend record date. Such notice will not affect any obligations resulting from transactions initiated prior to your receipt of the notice. I may withdraw completely or selectively from the program. If I transfer my account, I must re-enroll my securities for reinvestment. Enrollment elections for securities that become ineligible for the Service will be canceled after 90 days of continuous ineligibility.

Automatic Dividend Reinvestment Transactions through the Depository Trust Company. I understand that if I elect to participate in the Service, reinvestment for certain securities may occur through the Depository Trust Company's dividend reinvestment service (the "DTC program"). DTC and the issuer determine which securities participate in the DTC program. Only certain eligible DTC program securities will participate in the Service, and such eligibility is determined by NFS. I can obtain immediate information regarding DTC-eligible securities by telephoning my Broker-Dealer.

Securities eligible for reinvestment through the DTC program portion of the Service cannot participate in the cash reinvestment portion of the Service. If a DTC program-eligible security subsequently becomes DTC program ineligible and I have elected dividend reinvestment for that security, I will automatically continue to participate in the cash reinvestment portion of the Service. If a DTC program-ineligible security subsequently becomes DTC program-eligible, and I have elected dividend reinvestment for that security, then I will continue to participate in the Service through the DTC program portion of the Service for that security. No communication regarding these changes will be provided to me.

You will post the DTC program transaction to my account when the details, including determination of any discount, are made available to you by DTC. Such transactions, although not posted to my account on the dividend payable date, will be effective

as of such date. If I liquidate my shares after the dividend record date but before the DTC program reinvestment is posted to my account, then I will receive the dividend in cash.

8. In the event I become indebted to You in the course of operation of this account, I agree that I will repay such indebtedness upon demand. All securities and other property now or hereafter held, carried or maintained by NFS for any of my brokerage accounts, now or hereafter opened, including brokerage accounts in which I may have an interest, shall be subject to a lien for the discharge of all of my indebtedness and other obligations of the undersigned to You and are held by NFS as security for the payment of any of my liability or indebtedness to You or NFS in any of the said brokerage accounts. You shall have the right to sell, assign or transfer securities and any other property so held by You from or to any other of my brokerage accounts whenever in your judgment You consider such a transfer necessary for your protection in enforcing your lien. You shall have the discretion to determine which securities and property are to be sold and which contracts are to be closed. The reasonable costs of collection of the debit balance and any unpaid deficiency in my brokerage accounts, including attorney's fees incurred by you, shall be reimbursed by me to you. **No provision of this Agreement concerning liens or security interests shall apply to the extent which application would be in conflict with any provisions of ERISA or the Internal Revenue Code or any related rules, regulations, or guidance.**

9. All transactions are subject to the constitution, rules, regulations, customs, and usages of the exchange, market or clearinghouse where executed, as well as to any applicable federal or state laws, rules and regulations.

10. **To the extent that any part of this Application, Customer Agreement or Premiere Select Retirement Plan and Trust Document ("the Documents") were obtained online by You, I represent to the best of my knowledge that the terms of the Documents have not changed and are identical to the terms as originally set forth by FMTC or its successors, NFS, and You. I acknowledge that any alteration of the Documents' original terms for my Premiere Select Retirement Plan account shall be null and void and I shall be bound by the terms of the original Documents as set forth by FMTC, NFS, and You. I also understand and acknowledge that any Agreements established by the above-referenced Documents may be terminated in the event that FMTC, its agents, affiliates, or its successors has reasonable grounds to believe the Document(s) has/have been altered.**

11. **No waiver of any provision of this Agreement shall be deemed a waiver of any other provision, nor a continuing waiver to the provision so waived. No provision of this Agreement can be amended or waived, except by an authorized representative of NFS.**

12. **I understand that sufficient funds must be in my account at the time I place any order to buy securities including transaction costs and any applicable commissions or fees in addition to other amounts FMTC, NFS, or You may deem necessary.**

13. I have received and read the Prospectus for the core money market mutual fund designated in the attached Premiere Select Retirement Plan account application. I understand that my account statement details all activity in the core money market mutual fund. This statement is provided in lieu of a confirmation that might otherwise be provided to me with respect to those transactions. I understand that some or all of the funds distribution and service plans, as allowed under SEC Rule 12b-1, permit the funds to pay fees to broker/dealers with respect to the distribution of the Funds' shares, and that You or NFS may receive such a fee as a result. I understand that my Broker/Dealer may charge additional fees and that neither NFS nor FMTC shall incur any liability for the payment of any fees to my Broker from assets in my account.

14. **I understand that NFS and FMTC reserve the right not to accept assets in my account until such time as NFS has received my completed paperwork and determines the same to be in good order. I agree to indemnify and hold NFS and FMTC (and their affiliates, successors and employees) harmless from any loss or liability that they or I may incur as a result of assets in my account not being accepted until such time as NFS has received my completed Premiere Select Retirement Plan account paperwork and determined the same to be in good order.**

15. **I understand a \$35 NFS Annual Maintenance fee may be paid separately or collected from my Premiere Select Retirement Plan account balance. I understand a \$75 Liquidation/Termination fee may be collected from my Premiere Select Retirement Plan account balance when I liquidate or terminate my Premiere Select Retirement Plan account. I understand that the \$75 liquidation fee cannot be paid by separate check. NFS may change the fee schedule from time to time.**

16. I understand that if I am re-registering a limited partnership, I may be charged a re-registration fee, up to the maximum of \$200, to change my registration to NFS.

17. You shall not be liable for loss caused directly or indirectly by war, natural disasters, government restrictions, exchange or market rulings or other conditions beyond Your control, including, but not limited to, extreme market volatility or trading volumes.

18. I understand that all debit items, including without limitation checks, securities account purchases, and electronic funds transfers, will be accumulated daily, and that NFS will promptly pay each on my behalf to the extent that sufficient funds can be provided from amounts contributed on my behalf and available that day, or from proceeds of redemption of transaction fund shares or other money market mutual funds in my accounts, which NFS is authorized to redeem to pay such items. I will maintain sufficient assets in my account to satisfy all obligations as they become due.

NFS shall not be responsible for the dishonor of any transaction due to insufficient collected balance. Other transactions that I initiate or to which I have consented may also reduce my collected balance.

I understand that if the collected balance in my account is insufficient to pay any item, such items will not be honored. I will promptly return to NFS any assets that NFS distributes to me but to which I am not entitled.

19. **To help the government fight the funding of terrorism and money-laundering activities, Federal law and contractual obligations to National Financial Services LLC ("NFS") require that my Broker/Dealer obtain my name, date of birth, address and a government issued identification number before opening my account to verify my identity. In certain circumstances, my Broker/Dealer may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships or other organizations, identifying documentation is also required. My account may be restricted and/or closed if my Broker/Dealer and/or NFS cannot verify this information. Neither my Broker/Dealer nor NFS will be responsible for any losses or damages (including but not limited to lost opportunity) resulting from any failure to provide this information, or from any restriction placed upon, or closing of my account.**

Any information I provide to my Broker/Dealer may be shared by my Broker/Dealer and/or NFS with third parties for the purpose of validating my identity and may be shared for other purposes in accordance with any applicable privacy policy of my Broker/Dealer and the National Financial Services LLC Privacy Policy. Any information I give to my Broker/Dealer may be subject to verification and I authorize my Broker/Dealer and/or NFS to obtain a credit report about me at any time. Upon written request, I will be provided the name and address of the credit reporting agency used. My Broker/Dealer and/or NFS also may monitor or tape-record conversations with me in order to verify data about any transactions I request and I consent to such monitoring or recording.

20. You may exchange credit information about me with others. You may request a credit report on me and, if I ask, You will tell me the name and address of the consumer reporting agency that furnished it.

21. I understand that my Premiere Select Retirement Plan account will be invested in accordance with my instructions as given from time to time to You.

22. I will not buy or sell any securities of a corporation of which I am an affiliate or sell any restricted securities except in compliance with applicable laws and regulations and upon notice to You that the securities are restricted.

23. This Agreement shall be governed by the laws of the Commonwealth of Massachusetts, except as superseded by federal law or statute; shall cover individually and collectively all accounts which I may open or reopen; shall inure to the benefit of the successors of FMTC, NFS, or You, and assigns, whether by merger, consolidation or otherwise; and NFS, may transfer my account to the successors and assigns. This Agreement shall be binding upon my heirs, executors, administrators, successors and assigns.

24. **Choice of Marketplace.** When securities may be traded in more than one marketplace, NFS may use its discretion in selecting the market in which to place my order.

25. **Receipt of Communications.** Communication by mail, messenger, telegraph, electronic mail, or electronic record, or otherwise, sent to me at the address of record listed on the Application or any other address I may give You in writing are presumed to be delivered to and received by me whether actually received or not. A statement of all transactions will be mailed to the address of record, monthly or quarterly, depending on activity. I understand that I should promptly and carefully review the transaction confirmations and periodic account statements and notify You of any errors. Information contained on transaction confirmations and periodic account statements is conclusive unless I object in writing within five and ten days respectively, after transmitted to me.

26. **Termination of Premiere Select Retirement Plan account.** This Agreement may be terminated in accordance with the terms and conditions set forth in the Premiere Select Retirement Plan and Trust Document. My final instructions on record with NFS will be applied to any residuals or interest accruals after termination of my account.

27. **Purchase of Precious Metals.** I understand and acknowledge the following in regard to the purchase of precious metals: a) the SIPC does not provide protection for precious metals. However, metals stored through NFS are insured by the depository at market value. b) Precious metals investments can involve substantial risk, as prices can change rapidly and abruptly. Therefore an advantageous purchase or liquidation cannot be guaranteed. c) If I take delivery of my metals, I am subject to delivery charges and applicable sales and use taxes.

NOTICE TO CUSTOMER

To the Customer ("You")

28. **Payment for Order Flow.** Your Broker/Dealer or NFS transmits customer orders for execution to various exchanges or market centers based on a number of factors. These include size of order, trading characteristics of the security, favorable execution prices (including the opportunity for price improvement), access to reliable market data, availability of efficient automated transaction processing, and reduced execution costs through price concessions from the market centers. Certain of the market centers may execute orders at prices superior to the publicly quoted market in accordance with their rules or practices. While a customer may specify that an order be directed to a particular market center for execution, the order-routing policies, taking into consideration all of the factors listed above, are designed to result in favorable transaction processing for customers. Your Broker/Dealer and/or NFS receive remuneration, compensation or other consideration for directing customer orders for equity securities to particular Broker/Dealers or market centers for execution. Such consideration, if any, takes the form of financial credits, monetary payments, or reciprocal business.

NOTE: Trades placed through telephone, electronic or on-line trading system cannot specify a particular market center for execution.

29. Investment Objective Descriptions. The typical investments listed with each objective are only some examples of the kinds of investments that have historically been consistent with the listed objectives. However, neither NFS nor your Broker/Dealer can assure that any investment will achieve your intended objective. You must make Your own investment decisions and determine for yourself if the investments you select are appropriate and consistent with your investment objectives.

Neither NFS nor Your Broker/Dealer assume any responsibility to you for determining if the investments you selected are suitable for you.

Preservation of Capital. An investment objective of *Preservation of Capital* indicates you seek to maintain the principal value of your investments and are interested in investments that have historically demonstrated a very low degree of risk of loss of principal value. Some examples of typical investments might include money market funds and high quality, short-term fixed income products.

Income. An investment objective of *Income* indicates you seek to generate income from investments and are interested in investments that have historically demonstrated a low degree of risk of loss of principal value. Some examples of typical investments might include high quality, short and medium-term fixed income products, short-term bond funds and covered call options.

Capital Appreciation. An investment objective of *Capital Appreciation* indicates you seek to grow the principal value of your investments over time and are willing to invest in securities that have historically demonstrated a moderate to above average degree of risk of loss of principal value to pursue this objective. Some examples of typical investments might include common stocks, lower quality, medium-term fixed income products, equity mutual funds and index funds.

Trading Profits. An investment objective of *Trading Profits* indicates you seek to take advantage of short-term trading opportunities, which may involve establishing and liquidating positions quickly. Some examples of typical investments might include short-term purchases and sales of volatile or low priced common stocks, put or call options, spreads, straddles and/or combinations on equities or indexes. This is a high-risk strategy.

Speculation. An investment objective of *Speculation* indicates you seek a significant increase in the principal value of your investments and are willing to accept a corresponding greater degree of risk by investing in securities that have historically demonstrated a high degree of risk of loss of principal value to pursue this objective. Some examples of typical investments might include lower quality, long-term fixed income products, initial public offerings, volatile or low priced common stocks, the purchase or sale of put or call options, spreads, straddles and/or combinations on equities or indexes¹, and the use of short-term or day trading strategies.

¹ Retirement accounts may not be approved for margin trading privileges. Margin is required to sell covered puts and uncovered puts and call options, conduct spreads, and to write straddles and combinations on equities or indexes.

Other. Defined by Broker/Dealer or Account Owner.

30. New York Stock Exchange Rule 382. New York Stock Exchange Rule 382 requires that your Broker/Dealer and NFS allocate between them certain functions regarding the administration of your brokerage account. The following is a summary of the allocation services performed by your Broker/Dealer and NFS. A more complete description is available upon request. Your Broker/Dealer is responsible for (1) obtaining and verifying account information and documentation, (2) opening, approving and monitoring your brokerage account, (3) transmitting timely and accurate instructions to NFS with respect to your brokerage account, (4) determining the suitability of investment recommendations and advice, (5) operating and supervising your account and its own activities in compliance with applicable laws and regulations, including compliance with margin rules pertaining to your margin account (if applicable) and (6) maintaining the required books and records for the services it performs.

NFS shall perform the following tasks at the direction of your Broker/Dealer: (1) execute, clear and settle transactions processed through NFS by your Broker/Dealer, (2) prepare and send transaction confirmations and periodic statements of your Premier Select Retirement Plan (unless your Broker/Dealer has undertaken to do so). Certain pricing and other information may be provided by your Broker/Dealer or obtained from third parties, which has not been verified by NFS, (3) act as custodian for funds and securities received by NFS on your behalf, (4) follow the instructions of your Broker/Dealer with respect to transactions and the receipt and delivery of funds and securities for your account, and (5) extend margin credit for purchasing or carrying securities on margin, if applicable. Your Broker/Dealer is responsible for ensuring that your account is in compliance with federal, industry and NFS margin rules, and for advising You of margin requirements. NFS shall maintain the required books and records for the services it performs.

31. Pre-Dispute Arbitration Agreement

This agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

(A) All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.

(B) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.

(C) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.

(D) The arbitrators do not have to explain the reason(s) for their award.

(E) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

(F) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.

(G) The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

All controversies that may arise between us (including, but not limited to controversies concerning any account, order or transaction, or the continuation, performance, interpretation or breach of this or any other agreement between us, whether entered into or arising before, on or after the date this account is opened) shall be determined by arbitration in accordance with the rules then prevailing of the New York Stock Exchange, Inc., or the NASD, Inc., as I may designate. If I do not notify you in writing of my designation within five (5) days after I receive from you a written demand for arbitration, then I authorize you to make such designation on my behalf. I understand that judgment upon any arbitration award may be entered in any court of competent jurisdiction.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any Pre-Dispute Arbitration Agreement against any person who has initiated in court a putative class action; or who is a member of a putative class action who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.