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FOR TD WATERHOUSE USE ONLY:**Receiving Firm Information**

Tax ID Number: 13-3842038
 Name and Address: National Investor Services Corp.
 55 Water Street, 32nd Floor
 New York, NY 10041

All deliveries MUST include client name and TD Waterhouse Investor Services, Inc.
 ("TD Waterhouse") account number.

All DTC-Eligible Securities	National Investor Services Corp. Deliver to DTC Clearing 0044, Code 40 All deliveries MUST include client name and TD Waterhouse account number.
Physical Delivery of Securities	National Investor Services Corp. or Deliver Thru NSCC Clearing #0044 Attn: Cashiers Department 55 Water Street 32nd Floor New York, NY 10041
Book-Entry GNMA Securities	Bank of New York Book to: BKNYC A/C WHP/National Investor Services Corp. A/C # & Name All deliveries MUST include client name and TD Waterhouse account number.
Fed Entry Securities (e.g., Treasury Notes)	Bank of New York BK of NYC/National Invtr Svcs ABA # – 021000018 TD Waterhouse A/C # Client's Name All deliveries MUST include client name and TD Waterhouse account number.
Fed Wired Monies	Wire to: The Bank of New York 101 Barclay Street New York, NY 10286 ABA # 021000018 F.B.O. National Investor Services Corp. A/C # 8900437111 For the Account of <i>Name</i> _____ TD Waterhouse A/C # _____ All wires MUST include client name and TD Waterhouse account number.
Forward Checks	National Investor Services Corp. Attn: ATS Advisor Services P.O. Box 919031 San Diego, CA 92191-9031 All deliveries MUST include client name and TD Waterhouse account number.
Foreign Securities	Merrill Lynch International FBO National Investor Services Corp. All checks MUST include client name and TD Waterhouse account number.
Mutual Fund Instructions	Transfer the shares to the referenced National Investor Services Corp. account.
Liquidations of Mutual Funds	Please forward checks to: National Investor Services Corp. ATS Advisor Services P.O. Box 919031 San Diego, CA 92191-9031

100 Wall Street
New York, NY 10005
1-800-431-3500
www.tdwaterhouseinst.com

Instructions to transfer securities, mutual funds or other deposits to your TD Waterhouse Institutional Services account:

- Complete **Sections 1-7** of the attached *Transfer Form*. Begin by indicating whether you are transferring to a new or existing account in **Section 1**. For new accounts a new account application must also be completed.
- In **Section 2**, fill in your TD Waterhouse account information.
- In **Section 4-5**, complete the appropriate section for Brokerage or Mutual Fund transfers. Use Section 6 for liquidating a Money Market Account, Certificate of Deposit, Annuity or Life Insurance Policy and for transferring a certificate from a Dividend Reinvestment Plan.
- Complete the form by signing in **Section 7** and return it in the business reply envelope provided. All parties/owners must sign the Transfer Form. Please verify that the Social Security Number and the title of the account at TD Waterhouse are exactly the same as the account at the other institution.
- **IMPORTANT: ATTACH A COPY OF THE MOST RECENT STATEMENT FROM THE INSTITUTION YOU ARE TRANSFERRING FROM.** If you send us an original statement, we will photocopy it and return it to you.
- Do not use this form to transfer between TD Waterhouse accounts.

TRANSFER SECTION

Choose From:

Brokerage Firm Transfer

- For full account transfers, check box and sign in signature section.
- If you're transferring part of your account, list only the assets you want transferred to TD Waterhouse.
- If you're transferring a single account into a joint account at TD Waterhouse, please include a letter of authorization signed by both account holders. The letter should state that you are both aware of the change from a single to a joint account.

Mutual Fund Company Transfer

- Call TD Waterhouse Institutional Services at 1-800-431-3500 to make sure the mutual fund is transferable to TD Waterhouse. Over 10,000 funds are available.
- Send a separate Transfer Form for each Mutual Fund Company (e.g., Vanguard, Fidelity, Berger, etc.) from which you're transferring. Photocopy our form if necessary or call for additional forms.

Bank/Other

- To transfer a Money Market Account, please complete this section.
- To transfer the proceeds of a maturing CD, initiate your transfer at least 2-3 weeks before the maturity date.
- To transfer an Annuity or Life Insurance Policy, please check the appropriate box.
- To transfer a physical certificate, usually associated with a Dividend Reinvestment Plan, check the appropriate box. Please note fractional shares will be liquidated and transferred as cash.

IMPORTANT:

FEE FOR FOREIGN SHARES: ADRs will not incur any transfer fees. When you transfer FOREIGN ORDINARY SHARES, we are usually charged a transfer fee of up to \$100 by the custodian. All fees charged to us will be charged to your account.

IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR ADVISOR. Need More Forms? —Photocopy this form, call us or visit our website at www.tdwaterhouseinst.com for additional forms.

TD Waterhouse Institutional Services is a division of TD Waterhouse Investor Services, Inc. Member NYSE/SIPC.

ACCOUNT TRANSFER FORM

(Account Transfer Form — see next page)

Roth Conversions

- In order to convert your Traditional IRA at another firm to a Roth IRA at TD Waterhouse, please convert to the Roth IRA with your existing custodian and then complete a Transfer to a Roth IRA at TD Waterhouse.