

Joint Account As Tenants In Common



Sub Firm #	BR Code	FA Code	Account Number
211			

(Office Use Only)

Account Title:

In the event of the death of either or any of us the interest in the account as of the close of business on the date of the death of the decedent (or on the next following business day if the date of death is not a business day), shall be as follows:

Primary Account Holder

First Name:	Middle Name/Initial:	Last Name:	To his or her estate:
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/> %

Secondary Account Holder

First Name:	Middle Name/Initial:	Last Name:	To his or her estate:
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/> %

Additional Account Holder

First Name:	Middle Name/Initial:	Last Name:	To his or her estate:
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/> %

but any taxes, costs, expenses or other charges becoming a lien against or being payable out of the account as the result of the death of the decedent, or through the exercise by his or her estate or representatives of any rights in the account shall, so far as possible, be deducted from the interest of the estate of such decedent. This provision shall not release the decedent's estate from the liability provided for in the next preceding paragraph.

At any time, you may in your sole discretion, require joint or collective action by both of the undersigned with respect to any matter concerning the Account, including but not limited to the giving or cancellation of orders and the withdrawal of money or other property. In the event you should receive conflicting instructions from either of the undersigned, you are authorized in your sole discretion and without liability to either of the undersigned because of fluctuating market conditions or otherwise to do any one or more of the following: (a) select which set of instructions to follow and which to disregard; (b) suspend all activity in the Account, and refuse to buy, sell or trade any security or commodity, and refuse to disburse any monies, securities, or properties, except upon further written instructions signed by both of the undersigned; (c) close said Account and send any and all securities, monies or other property by ordinary mail to the address of record; (d) file an interpleader action in any appropriate court, in which event you shall be entitled to recover all costs including reasonable attorney's fees.

Subject to the provisions hereof, all notices or communications for us in respect of the account are to be directed to the latest address furnished or confirmed to you in writing by any one of us.

Primary Account Holder Signature	Print Name	Date
Secondary Account Holder Signature	Print Name	Date
Additional Account Holder Signature	Print Name	Date

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Account Title:

In consideration of your carrying a Joint Account (the "Account") for us, we jointly and severally agree that each of us shall have authority on behalf of the Account to buy, sell (including short sales), and otherwise deal in, through your brokerdealer (hereinafter referred to as "you") as brokers, stocks, bonds and other securities and commodities, on margin or otherwise; to receive on behalf of the Account demands, notices, confirmations, reports, statements of account and communication of every kind; to receive on behalf of the Account money, securities and property of every kind and to dispose of same: to make on behalf of the Account Agreements relating to any of the foregoing matters and terminate or modify same or waive any of the provisions thereof; and generally to deal with you on behalf of the Account as fully and completely as if he alone were interested in the Account, all without notice to the other or others interested in the Account.

You are authorized to follow the instructions of any of us in every respect concerning the Account and to make deliveries to any of us, or upon his/her instructions, of any or all securities in the Account, and to make payments to any of us, or upon his/her instructions, of any or all monies at any time or from time to time in the Account as he/she may order and direct, even if such deliveries and/or payments shall be made to him/her personally, and not from our Joint Account. In the event of any such deliveries of securities or payments of monies to any of us as aforesaid, you shall be under no duty or obligation to inquire into the purpose or propriety of any such demand for delivery of securities or payment of monies, and you shall not be bound to see to the application or disposition of the said securities and/or monies so delivered or paid to any of us or upon his/her instructions. The authority hereby conferred shall remain in force until written notice of the revocation addressed to you is delivered at your main office.

Our liability with respect to the Account shall be joint and several. We further agree jointly and severally that all property you may at any time be holding or carrying for any one or more of us shall be subject to a lien in your favor for the discharge of the obligations of the Account to you, such lien to be in addition to and not in substitution of the rights and remedies you otherwise would have.

We further agree that in the event of the death of either or any of us, the survivor or survivors shall immediately give you written notice thereof, and you may, before or after receiving such notice, take such proceeding, require such papers and inheritance or estate tax waivers, retain such portion of and/or restrict transactions in the Account as you may deem advisable to protect you against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of any of us who shall have died shall be liable and each survivor shall continue liable jointly and severally, to you for any net debit balance or loss in the Account in any way resulting from the completion of transactions initiated prior to the receipt by you of the written notice of the death of the decedent or incurred in the liquidation of the account or the adjustment of the interests of the respective parties.