

OFFICE # _____ ACCOUNT # _____ T _____ CK _____ ACCOUNT EXECUTIVE # _____ GROUP # _____

A. ACCOUNT TYPE

- Corporation
- Partnership
- Not-For-Profit
- Sole Proprietorship
- Bank or Trust Co
- Broker-Dealer
- Trust
- Testamentary Trust
- Estate
- Mutual Fund
- Hedge Fund
- Investment Club
- Escrow Corporate
- Insurance Company
- State Agency
- Other Specify: _____

CLASS CODE SUB CLASS CODE ACCOUNT TAX ID GOVT. ISSUED ID [if no tax ID]

B. ACCOUNT NAME/ TITLE (In Full):

Country (& State) of Organization: _____

Business Phone: _____

C. ACCOUNT MAILING ADDRESS

(If this is a P.O. Box, provide physical address in Section D)

D. BUSINESS OR PERMANENT ADDRESS

E. ACCOUNT INFORMATION

INVESTMENT OBJECTIVE: _____

ACCOUNT WILL BE TRADING

- Cash
- Margin
- Short
- Futures (Complete Futures Addendum)

NET WORTH: _____ ANNUAL INCOME: _____

INVESTMENT EXPERIENCE: None Low Med High

INVESTMENT ADVISOR NAME & ADDRESS (If Applicable)

NAME & BUSINESS ADDRESS OF PERSON WITH TRADING AUTHORITY (If Applicable)

Title: _____

SELL INSTRUCTIONS: 07 Hold Proceeds 08 Send to Customer

DIVIDENDS: Send Check Hold Income Acct. Direct Dep.

NAME OF AE: _____ Phone: _____

AE Trading Authority?: Yes No

AE Registered in Customer's State of Residence? Yes No

Is AE Related? Yes No State Relationship: _____

Account Introduced to AE by: _____

AE Known How Long?: _____

Trading Authorization will be: Limited Gen. Pwr. of Atty.

Initial Transaction: Shares Deposit AMOUNT: _____

Reason for Waive of Deposit: _____

Bank and other References: _____

Have you sent forms to Customer?: Yes No

Does Customer have another account with us?: Yes No

Account Numbers: _____

ACCOUNT # _____

F. I HAVE MADE THE FOLLOWING DISCLOSURE TO THIS CUSTOMER: Yes No

This Firm is committed to complying with U.S. statutory and regulatory requirements designed to combat money laundering and terrorist financing. The USA PATRIOT Act requires that all financial institutions obtain certain identification documents or other information in order to comply with their customer identification procedures. Until you provide the required information or documents, we may not be able to open an account or effect any transactions for you.

G. ANTI-MONEY LAUNDERING CHECKLIST:

You must complete this section if you are creating a new IM or if the Primary Account Owner is not associated with an IM. You are not required to complete this section for the Primary Account Owner if this account is associated with an IM.

1. Is this a Custodial Omnibus Account? [See definition on Page 6]

- No. Go to Question #2.
 Yes. Contact your Compliance Officer and the Anti-Money Laundering Group in the Legal Dept. before conducting trading activity.

2. Is this a Numbered or Phantom Name Account? [See definition on Page 7]

- No. Go to Question #3.
 Yes. Contact your Compliance Officer and the Anti-Money Laundering Group in the Legal Dept. before conducting trading activity.

3. Is this entity a Bearer Share Entity? [See definition on Page 6]

- No. Go to Question #4.
 Yes. Contact Compliance Officer and Anti-Money Laundering Group in the Legal Dept. before conducting any trading activity. As a general rule, JP Morgan does not open accounts for the benefit of Bearer Share Entities. In order to open an account with the Firm, the entity must register the shares and provide a current share register.

4. Is this entity a Personal Investment Vehicle (PIV)? [See definition on Page 7]

- No. Go to Question #5.
 Yes. You must have at least one corporate identification document from the list on Page 7. Then, complete Section H on Page 4 for each Beneficial Owner. Go to Question #16.

5. Is this entity a Government or State Agency?

- No. Go to Question #6.
 Yes. Go to Question #10.

6. Is this entity a publicly traded company?

- No. Go to Question #7.
 Yes. TICKER SYMBOL: _____ EXCHANGE: _____
Is the Exchange NYSE, AMEX or NASDAQ?
 Yes. Go to Question #10.
 No. Go to Question #7.

7. Is this entity regulated by a federal or state regulatory agency?

- No. Go to Question #8.
 Yes. REGULATOR: _____
Go to Question #10.

8. Is this entity a subsidiary of a publicly traded or regulated company?

- No. Go to Question #9.
 Yes. PARENT COMPANY: _____
and
TICKER SYMBOL: _____ EXCHANGE: _____
or
REGULATOR: _____
Go to Question #10.

9. Do you have in your hands at least one corporate identification document from the list on Page 7?

- Yes. Attach the document to this form. Go to Question # 10.
 No. You must submit documents within 30 days. (Futures accounts need documents before opening.) Go to Question #10.

10. Is this a Foreign Financial Institution (FFI)? [See definition on 6]

- No. Go to Question #15.
 Yes. If yes choose one of the following FFI type. Then go to Question #11.
 Bank
 Introducing Broker Commodities
 Futures Commission Merchant
 Broker-dealer
 Mutual Fund
 *Money Service Business

*If you have determined that the FFI is a Money Service Business [See definition of FFI on Page 6] Contact your Compliance Officer and the Anti-Money Laundering Group in the Legal Dept. before conducting any trading activity. Do not answer any of the remaining questions in this section.

11. Is this FFI organized or located in a High Risk Jurisdiction? [See list on Page 8]

- No. Go to Question #12.
 Yes. Contact your Compliance Officer and the Anti-Money Laundering Group in the Legal Dept. before conducting any trading activity. Then Go to Question #13.

12. Is this FFI organized or located in a Medium Risk Jurisdiction? [See list on Page 8] Answer Question then go to Question #13.

- No.
 Yes.

13. Is this entity a Foreign Bank operating under an Offshore Banking License? [See definition on Page 7]

- No. Go to Question #15
 Yes. Contact Compliance Officer and Anti-Money Laundering Group in the Legal Dept. before conducting trading activity. Go to Question #14.

14. Do you have in your hands a copy of the Bank's AML Policies?

- Yes. Go to Question #15
 No. You may NOT open this account until you obtain documentation. STOP.

15. Is this entity a Fund, Hedge Fund, Offshore Mutual Fund, Investment Club, or a Not-For-Profit Organization?

No. Go to Question #16

Yes. For Hedge Funds, Private Equity Funds, Venture Capital Funds, Commodity Pools, Offshore Mutual Funds and Other Pooled Investment Vehicles, please fill out **Section H** for each General Partner, Management Company, Investment Adviser, or Investment Manager.

For Charitable Organizations, Charitable Foundations and Non-Profit Organizations, please fill out **Section H** for each Officer and Director.

For Investment Clubs, please fill out **Section H** for the person who opened the account. Then go to Question #16.

16. Is this entity organized or located in a High Risk Jurisdiction?
[See list on Page 8]

No.

Yes. Contact your Compliance Officer and the Anti-Money Laundering Group in the Legal Dept. before conducting any trading activity.

ACCOUNT # _____

I. INTERESTED PARTIES/ PROXY:

Do you want to add Proxy IP to this account? Y____ N____

PROXY/IP

I/P # 1 # CONFIRMS _____ #STATEMENTS _____

I/P # 2 # CONFIRMS _____ #STATEMENTS _____

I/P # 3 # CONFIRMS _____ #STATEMENTS _____

I certify that I have received and reviewed the requisite information and documentation for this account in accordance with JP Morgan's anti-money laundering procedures and have conferred with the Registered Representative and the Branch Manager/Compliance Officer/Other Authorized Party concerning the results of such review.

Signature of AML Customer Identification Specialist: _____ Date: _____

Account Opened by: _____ Telephone Number: _____

Signature of Registered Representative: _____ Date: _____

Signature of Registered Principal: _____ Date: _____

For AML DUE DILIGENCE GROUP USE ONLY

Date Received: _____

Commercial Vendor ID Verification: Positive Negative Inconclusive

Name of Reviewer: _____

If Negative or Inconclusive:
Valid Gov't Issued Picture ID Requested on Date: _____

Risk Level: _____

Approved by: _____

Date: _____

Final ID Approval: Yes No

IMPORTANT DEFINITIONS:

Authorized Person: Any person with authority to direct or manage an account, including the authority to transfer assets into or out of an account. This may be pursuant to a power of attorney or to a corporate certificate.

Bearer Share Entity: An entity whose ownership interest is represented by stock certificates registered to the bearer of the certificates.

Beneficial Owner: Beneficial ownership is the legal entitlement to any part of the assets or income of an account.

Conservator: A person or entity appointed by a court to manage the property and financial affairs of another (usually incompetent) person.

Control Person: The Principals, Managers, Officers, and/or Directors of an entity, or any other person with power to direct the day to day operations of an entity.

Custodial Omnibus Account: An account opened in the name of a financial institution (i.e., a bank or broker-dealer) through which the assets of the financial institution's underlying customers are pooled and invested. Custodial Omnibus Accounts do not include accounts of hedge funds or other pooled investment vehicles organized pursuant to an offering document.

Custodian: Under the Uniform Transfer (or Gift) to Minors Act, the person appointed to manage and dispense funds for a child.

Customer: The nominal owner of an account.

Director: A person appointed or elected according to law, authorized to manage and direct the affairs of a corporation or company. The whole of the directors collectively form the board of directors.

Executor: The person or entity named in a will who has responsibility for carrying out the terms of the will.

Foreign Bank: A "Foreign Bank" is a bank organized under foreign law, or an agency, branch, or office of a bank located outside the United States.

Foreign Financial Institution:

The term "foreign financial institution" means:

- i. A **foreign bank or foreign branch of a US Bank;**
- ii. Any branch or office located outside the US of:
 - a. A US-registered **broker or dealer in securities;**
 - b. A US-registered **futures commission merchant or introducing broker in commodities;**
 - c. A US-registered **mutual fund;**
- iii. Any other person organized under foreign law (other than a branch or office of such person in the US) that, if it were located in the US, would be broker or dealer in securities, a futures commission merchant or introducing broker in commodities, or a mutual fund; or
- iv. Any person organized under foreign law (other than a branch or office of such person in the US) that is engaged in the **Money Services Business**, and is readily identifiable as:
 - a. A currency dealer or exchanger; or
 - b. A money transmitter.

For purposes of this definition, a person is not "engaged in the business" of a currency dealer, a currency exchanger or a money transmitter if such transactions are merely incidental to the person's business (i.e., a hotel that exchanges small amounts of foreign currency for its guests).

Asking the following questions of the foreign entity should assist in determining whether the entity for which JP Morgan is establishing, maintaining, administering or managing a correspondent account would be a broker-dealer, futures commission merchant or a

mutual fund in the United States. **After reading the descriptions below select one of the six FFI types listed on the AML Checklist.**

Broker-Dealer

- Is the foreign entity a member of a securities exchange, other organized securities markets, or a clearing house for securities in the jurisdictions in which it operates?
- Does the foreign entity underwrite securities or otherwise help bring new issues to market?
- Does the foreign entity formally act as a market maker on an exchange, trading system, or otherwise;
- Does the foreign entity hold itself out as promoting liquidity to the market or otherwise is looked to as a source of liquidity to market professionals or the public?
- Does the foreign entity provide services to investors, such as handling money and securities, extending credit, lending securities or giving investment advice?
- Does the foreign entity advertise or otherwise let others know that it is in the business of buying and selling securities?
- Does the foreign entity manage accounts or customers or clients solely as a fiduciary?

Futures Commission Merchant or Introducing Broker

- Does the foreign entity solicit or accept orders to purchase or sell futures or commodity option contracts in the jurisdictions in which it operates?
- Does the foreign entity accept any money, securities or other property to margin, guarantee, or secure unsolicited or accepted trades or contracts?

Mutual Fund

- Are the offshore fund's shares continuously offered?
- Does the offshore fund have more than 100 beneficial owners?
- Are the offshore fund's shares offered to the general public in its home jurisdiction, or are they offered exclusively to purchasers who qualify under certain minimum assets or sophistication requirements?

List of Possible FFI Types

1. Bank
2. Broker-dealer
3. Introducing Broker in Commodities
4. Futures Commission Merchant
5. Money Services Business: (*Currency Dealer or Exchanger or Money Transmitter*)
6. Mutual Fund

Foreign Political Figure: A "Foreign Political Figure" is an official of a foreign government, an official of a major foreign political party or an executive of a foreign government-owned corporation. In addition, a Foreign Political Figure includes any corporation or other business formed by, or for the benefit of, a Foreign Political Figure. An "Immediate Family Member" of a Foreign Political Figure includes the person's parents, siblings, spouse, children and in-laws. A "Known Close Associate" of a Foreign Political Figure is a person who is widely and publicly known (or who is actually known by JP Morgan or the introducing broker-dealer) to maintain a close personal or professional relationship with a Foreign Political Figure.

General Partner: A partner in a partnership whose liability is not limited. All partnerships must have at least one general partner. A general partner is usually also involved in the day-to-day management of the partnership. A limited partnership may also have limited partners who are basically investors and whose liability for partnership debts is limited.

Guardian: A person or entity named in a will, guardianship, or court order who is responsible for the care of minor children or incompetent adults.

Investment Advisor: A person who manages assets, making portfolio composition and individual security selection decisions.

IMPORTANT DEFINITIONS CONTINUED:

Member: An owner or investor in a limited liability corporation.

Numbered or Phantom Name Account: An account accounts opened in a manner designed to preserve the anonymity of the beneficial owner(s) of the account.

Officer: A person with day-to-day responsibility for running a corporation, such as the chief executive, chief financial officer and treasurer.

Offshore Banking License: Foreign banks may be operating pursuant to an "Offshore Banking License." An Offshore Banking License is defined to mean a license to conduct banking activities which, as a condition of the license, prohibits the licensed entity from conducting banking activities with the citizens or the local currency of the country which issued the license.

Partner: An owner or investor in a partnership. A general partner has the right to participate in the management of a partnership. A limited partner has little to no influence in the management of a partnership.

Personal Investment Vehicle ("PIV")

The term "PIV" means an entity organized for the sole purpose of carrying on the investment and/or trading activity of one or more persons or entities that are the beneficial owners of the entity. A PIV does not operate in any commercial capacity (i.e., it provides no goods or services). Rather, it is simply a vehicle which allows its beneficial owners to conduct financial transactions in the name of a business entity rather than in the beneficial owners' own names. PIVs are not organized pursuant to an offering document.

PIVs organized in the U.S. ("**U.S. PIVs**") may be organized as partnerships, LLCs, personal holding companies or personal investment companies. U.S. PIVs do not include trusts, hedge funds, private equity funds, venture capital funds, commodity pools, real estate investment trusts, or other pooled investment vehicles.

PIVs organized in other jurisdictions ("**Offshore PIVs**") may be organized as trusts, partnerships, LLCs, personal holding companies or personal investment companies. Offshore PIVs do not include hedge funds, private equity funds, venture capital funds, commodity pools, real estate investment trusts, or other pooled investment vehicles.

If a PIV client is a corporation (including personal holding companies and personal investment companies) the term "beneficial owner" means each shareholder. If a PIV client is a partnership, "beneficial owner" means each limited and general partner. If a PIV client is a trust, "beneficial owner" means each settlor and trustee. If a PIV client is a limited liability company (LLC), "beneficial owner" means each member.

Power of Attorney: An instrument by which one person authorizes another to act for him in a manner which is as legally binding upon the person giving such authority as if he personally were to do the acts.

Principal: A person who designates another to act as his/her attorney in fact or agent.

Proxy: Only a person or entity registered as an investment adviser, either under the Investment Advisers Act of 1940 or under the laws of a state, who exercises investment discretion pursuant to an advisory contract for the beneficial owner and has been designated in writing by the beneficial owner to vote the proxies for stock which is in the possession or control of the member organization, may receive and vote such proxies.

Receiver: A person appointed by a court possessing jurisdiction to receive the rents and profits of land, or the profits or produce of other property in dispute.

Shareholder: An owner or investor in a corporation.

Settlor/Grantor: The person who owns property conveyed to an estate, living will or trust.

Subsidiary: An entity in which a parent company owns a majority share of voting stock, which is consolidated for financial reporting purposes with a parent company, or which is otherwise controlled by a parent company.

Trading Authority: A person who is authorized to conduct trades and provide instructions for a customer's account.

Trustee: A person or entity that oversees and manages a trust.

ACCEPTABLE ENTITY DOCUMENT LIST

- Certified Articles of Incorporation (with State certificate attached)
- Articles of Association or By-Laws
- Trust Agreement/Declaration (Title page, first page, signature page)
- Partnership Agreement (Client Version)
- LLC Agreement (Client Version)
- Subscription Agreement
- Other Offering Document
- Operating Agreement
- Share Certificate
- Letter of Administration (Estates Only)
- Letters Testamentary (Estates Only)
- Death Certificate (Estates Only)
- Will (Estates Only)
- SEC Filings
- Business License
- Audited Financial Statements (with independent auditor's statement attached)
- Certificate of Good Standing from Regulator
- Other Organizational Records

Country & Jurisdiction Tables – Effective Date 05/10/2008 - Public

PROHIBITED	HIGH RISK			MEDIUM RISK	AML EQUIVALENTS
Burma (Myanmar)	Algeria	Jordan	St. Kitts & Nevis	Bahamas	Australia
	Andorra	Kazakhstan	Syria	Bahrain	Austria
	Anguilla	Kenya	Thailand	Barbados	Belgium
Cuba	Antigua and Barbuda	Kuwait	Trinidad & Tobago	Brazil	Bermuda
	Argentina	Latvia	Tunisia	British Virgin Islands	Canada
Iran	Armenia	Lebanon	Turkmenistan	Cayman Islands	Denmark
	Aruba	Liberia	Turks & Caicos	Chile	Finland
Sudan	Azerbaijan	Liechtenstein	Uganda	China	France
	Belize	Lithuania	Ukraine	Czech Republic	Germany
	Bolivia	Macau	United Arab Emirates	Estonia	Greece
	Botswana	Madagascar	Uruguay	Guernsey	Hong Kong
	Brunei	Marshall Islands	Vatican City	Hungary	Iceland
	Bulgaria	Micronesia	Venezuela	India	Ireland
	Cape Verde	Moldova	Vietnam	Isle of Man	Italy
	Central African Republic	Mongolia	Western Sahara	Israel	Japan
	Colombia	Montserrat	Yemen	Jersey	Luxembourg
	Cook Islands	Morocco	Yugoslavia -FR	Malaysia	Netherlands
	Costa Rica	Netherlands Antilles		Malta	New Zealand
	Cote D'Ivoire	Nicaragua		Mauritius	Norway
	Croatia	North Korea		Mexico	Portugal
	Cyprus	Pakistan		Monaco	Singapore
	Dominican Republic	Panama		Oman	Spain
	Ecuador	Paraguay		Peru	Sweden
	Egypt	Philippines		Qatar	Switzerland
	El Salvador	Poland		Slovakia	United Kingdom
	Gambia	Romania		Slovenia	
	Georgia	Russia		South Africa	
	Gibraltar	San Marino		South Korea	
	Grenada	Saudi Arabia		Taiwan	
	Guatemala	Sri Lanka		Turkey	
	Guyana				
	Haiti				
	Honduras				
	Indonesia				
	Jamaica				

* All Jurisdictions not listed above require pre-approval by the Anti-Money Laundering Group. Please contact your Compliance Officer or the Anti-Money Laundering Group.