

Account # _____

Advisor # _____

By enrolling in TD AMERITRADE Move Money, you are establishing a standing authorization to request electronic funding transfers between your TD AMERITRADE account and the account at another financial institution specified below. Please note that you must be an account owner on both accounts to enable your advisor to request transfers from the other account to your TD AMERITRADE account. Not all account types are eligible for Move Money; please contact your Service Team for information. For retirement Move Money authorization, please complete and submit an IRA Move Money form. **There are certain types of distribution instructions that cannot be pre-authorized with this form. An appropriate Distribution Request Form with your signature will always be required for the following instruction requests:**

- Check withdrawal to an address different than the account address of record
- Check, ACH or wire withdrawal representing a change in ownership

1	TYPE OF REQUEST												
	<input type="checkbox"/> New instructions <input type="checkbox"/> Replace existing instructions <input type="checkbox"/> Remove ALL authorizations <i>(All existing ACH and Fed Wire Move Money Investment Advisor authorizations on account will be removed)</i>												
2	ACCOUNT OWNER INFORMATION												
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Name (First, Middle Initial, Last):</td> <td style="width: 20%;">Social Security Number:</td> <td style="width: 30%;">Date of Birth:</td> </tr> <tr> <td colspan="3">Home Street Address (No PO Boxes or Mail Drops):</td> </tr> <tr> <td>City:</td> <td>State:</td> <td>ZIP Code:</td> </tr> <tr> <td>Daytime Phone:</td> <td>Other Telephone Number:</td> <td>Email Address:</td> </tr> </table>	Name (First, Middle Initial, Last):	Social Security Number:	Date of Birth:	Home Street Address (No PO Boxes or Mail Drops):			City:	State:	ZIP Code:	Daytime Phone:	Other Telephone Number:	Email Address:
Name (First, Middle Initial, Last):	Social Security Number:	Date of Birth:											
Home Street Address (No PO Boxes or Mail Drops):													
City:	State:	ZIP Code:											
Daytime Phone:	Other Telephone Number:	Email Address:											
3	INVESTMENT ADVISOR AUTHORITY												
	<p>As the account owner(s), I/we grant disbursement and/or contribution authority to the following Investment Advisor in accordance with the elections made on this form. I/we acknowledge that I/we am/are a registered account owner on any other accounts indicated from which I/we may request transfers to my/our TD AMERITRADE account. The authority I/we am/are granting to my/our Investment Advisor is subject to the attached Terms and Conditions of this service and this Advisor Authorization. I/we understand that this authorization only allows my/our Investment Advisor to provide Move Money instructions between my/our TD AMERITRADE account and any other accounts indicated, and does not enable my/our Investment Advisor to instruct TD AMERITRADE to make other types of disbursement requests at its direction, particularly third-party requests, or to request additional information regarding such disbursements.</p> <p>Investment Advisor Firm being granted authority:</p>												
4	AUTHORIZED METHOD(S) OF PAYMENT (select all that apply)												
	<p>I/we authorize my/our Investment Advisor to utilize the following methods to disburse funds from, or to contribute funds to (ACH only), my/our account for one-time or recurring cash transactions:</p> <p><input type="checkbox"/> Checks payable to account owner(s) and mailed to address of record*</p> <p><input type="checkbox"/> ACH <i>(Disbursements and Deposits)</i></p> <p><input type="checkbox"/> Fed Wires</p> <p><i>*Your Investment Advisor currently maintains authority to request checks payable to the account registration and mailed to the address on record. This authority is granted within the Limited Power of Attorney language included on this form.</i></p>												
5	ACH AUTHORIZATION FOR OTHER ACCOUNT(S)												
	<p>By signing the Account Owner Authorization below, I/we, each of the registered holders of the other account(s) specified below, authorize TD AMERITRADE to act upon the instructions of the Investment Advisor named above to: (i) initiate credit entries to the other account(s) and to credit that account; (ii) initiate debit entries to the other account(s) and to debit that account; and (iii) initiate reversals to the other account(s) of erroneous or duplicate credit or debit entries and to credit or debit the other account(s) as appropriate. I/we agree to jointly and severally indemnify and hold TD AMERITRADE harmless for any liabilities occurring as a result of TD AMERITRADE relying on this authorization or instructions given pursuant to it. I/we acknowledge that these transactions shall be governed by the Rules of the National Automated Clearing House Association and other applicable rules or regulations, and agree to abide by such rules. I/we agree to settle by binding arbitration any dispute involving TD AMERITRADE which may arise with respect to the Move Money Service. This authorization will remain in full force and effect until TD AMERITRADE has received notification of its termination, such notice which may be provided by any of the registered owners of the other account(s) at any time by writing to TD AMERITRADE Institutional (4075 Sorrento Valley Blvd., Suite A, San Diego, CA 92121, phone 800-431-3500). I/we acknowledge that TD AMERITRADE must receive this notification in a time and manner so as to give TD AMERITRADE and the other financial institution(s) a reasonable opportunity to act on it.</p>												



6**ACH BANKS OF RECORD (IF APPLICABLE)**Select one: Checking Savings

Bank Name:	ABA (Routing) Number:
Bank City/State:	Bank Phone Number:
Name on Bank Account (exact):	Bank Account Number:

Please attach voided check/deposit slip.*ADDITIONAL BANK (OPTIONAL)**Select one: Checking Savings

Bank Name:	ABA (Routing) Number:
Bank City/State:	Bank Phone Number:
Name on Bank Account (exact):	Bank Account Number:

Please attach voided check/deposit slip.*7****FED WIRE BANKS OF RECORD (IF APPLICABLE)**

Bank Name:	ABA (Routing) Number:
Bank City/State:	Bank Phone Number:
Name on Bank Account (exact):	Bank Account Number:

If wire must pass through an intermediate bank, please provide the following information:

Intermediate Bank Name:	ABA (Routing) Number:
Destination Bank Name:	Account Number at Intermediate Bank:
Destination Bank City/State:	Destination Bank Phone Number:
Name on Bank Account at Destination:	Bank Account Number at Destination:

ADDITIONAL BANK (OPTIONAL)

Bank Name:	ABA (Routing) Number:
Bank City/State:	Bank Phone Number:
Name on Bank Account (exact):	Account Number:

If wire must pass through an intermediate bank, please provide the following information:

Intermediate Bank Name:	ABA (Routing) Number:
Destination Bank Name:	Account Number at Intermediate Bank:
Destination Bank City/State:	Destination Bank Phone Number:
Name on Bank Account at Destination:	Bank Account Number at Destination:

Many financial institutions, including banks, charge fees for accepting Fed Wires. I understand that I may be assessed such a fee by my financial institution if the above instructions are utilized and a wire sent by TD AMERITRADE is received.

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LIMITED POWER OF ATTORNEY:

I/We hereby agree to indemnify and hold harmless TD AMERITRADE, Inc., its affiliates and their directors, officers, employees and agents from and against all claims, actions, costs and liabilities, including attorney's fee arising out of or related to reliance on this authorization and to pay promptly on demand any and all losses arising there from or debit balance due thereon. In all such purchases, sales or trades you are authorized to follow the instructions of my/our Agent in every concern concerning my/our account with you; and my/our Agent is authorized to act for me/us and on my/our behalf in the same manner and with the same force and effect as I/we might or could do with respect to such purchases, sales or trades, as well with respect to all other things necessary or incidental to the furtherance or conduct of such purchases, sales or trades, including the delivery of monies from the account in the Account Owner(s) name(s) to an account in the Account Owner(s) name(s).

I/We hereby ratify and confirm any and all transactions with you heretofore or here after made by my/our Agent for my/our account. This authorization and indemnity is in addition to, and in no way limits or restricts, any rights which you may have under any other agreement or agreements between me/us and TD AMERITRADE.

This authorization is a continuing one and shall remain in full force and effect and you shall have no duty of inquiry. I/We may change or revoke this authorization by a written notice addressed and delivered to TD AMERITRADE. Until you receive such written revocation, you are entitled to act in reliance on this authorization and indemnity. Any revocation of this authorization shall have no effect on any liability which results from transactions initiated before you receive written notice of revocation. This authorization and indemnity shall inure to the benefit of your present firm and of any successor firm or firms, irrespective of any change or changes at any time in the personnel thereof for any causes whatsoever, and of the assigns of your present firm or any successor firms..

I/We have carefully read this power of attorney and indemnity and understand that it authorizes my/our Agent named herein to exercise rights and powers over my/our accounts as if I/we had exercised them myself/ourselves, and that my/our Agent's actions and instructions with respect to my/our accounts are fully binding on me/us.

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ACCOUNT OWNER AUTHORIZATION

By signing below I/we authorize the electronic transfer of funds between my/our TD AMERITRADE account and the other account(s) specified above to the provisions of this Advisor Disbursement Authorization and which I/we acknowledge receiving and reviewing, which will govern all transactions initiated under the Move Money service. I/we certify that all the information provided on this form is true and accurate, and that TD AMERITRADE shall have no obligation to verify account registration information. I/We expressly assume the responsibility for any adverse consequences which may result from Move Money transactions, and I/we indemnify and hold harmless TD AMERITRADE, Inc., their divisions, officers, employees, directors, representatives, owners, affiliates, successors and assigns. This authorization remains in effect until such time that TD AMERITRADE receives written notification of its termination.

TD AMERITRADE Account Owner Signature: _____ Date: _____

TD AMERITRADE Account
Co-Owner Signature (if applicable): _____ Date: _____

TD AMERITRADE Account
Co-Owner Signature (if applicable): _____ Date: _____

Other Financial Institution Account Owner Signature: _____ Date: _____

Other Financial Institution Account
Co-Owner Signature (if applicable): _____ Date: _____

MOVE MONEY AUTOMATED CLEARING HOUSE (ACH) AND WIRE TRANSFER AGREEMENT

PLEASE READ THIS AGREEMENT CAREFULLY. In this Agreement, "I," "me," "my," "we," "us" and "our" refer to the individuals or parties who are the account owners, have an interest in the account and consent to be bound by the terms of this Agreement. The following is a legally binding contract between me and TD AMERITRADE, Division of TD AMERITRADE, Inc. (TD AMERITRADE). This agreement governs my use of the TD AMERITRADE Web site (Web site), services and content in relation to funding of my TD AMERITRADE account through the use of an Automated Clearing House (ACH) Transaction. Please note that the ACH Transaction Client Agreement (Agreement) does not supersede or limit the Terms and Conditions that govern my TD AMERITRADE account.

Changes to the Client Agreement

The policies outlined below are not all-inclusive and may be subject to change. TD AMERITRADE reserves the right to amend, change and revise the Agreement at any time and without prior notice to me. TD AMERITRADE will post such amendments, changes or modifications on the Web site, or at its option, may otherwise choose to deliver to me, electronically or otherwise, the amendments, changes or modifications or the amended Agreement. My continued use of the Web site and the Services after the amended Agreement is posted on the Web site constitutes my agreement to and acceptance of the amended Agreement, regardless of whether I have actually read the amendments, changes or modifications.

Terms of Usage

I understand that TD AMERITRADE provides ACH and wire services for the primary purpose of the purchase or sale of securities.

As applicable, TD AMERITRADE may modify my ACH bank and/or wire transfer bank instructions. From time to time, TD AMERITRADE as the Originator may receive a notification of change (NOC) from the RDFI (client's bank), which NOC is transmitted to the ODFI (Originator's bank). This NOC occurs when information previously provided (bank instructions) has become out of date due to changes with the respective bank structure/organization. The Originator is obligated under industry regulation (NACHA 5.3.2) to effect these updates initiated by the client bank (RDFI).

Electronic Delivery of Information

I understand that TD AMERITRADE may electronically deliver to me or my advisor information about electronic funding, including information about bank setup(s), status of my deposits or withdrawals request(s), and any other information necessary to complete my requested transactions.

I understand that "electronically deliver" means that TD AMERITRADE may communicate such info to me or my advisor by email or by posting the information on the TD AMERITRADE Web site (where I can read and print the information).

I understand that delivery of information related to my bank setup does not guarantee the acceptance of an ACH transaction by my financial institution.

Right of Revocation

I understand that usage of ACH services to facilitate my recurring transactions may be revoked and discontinued at any time. My Advisor can cancel a recurring transaction by logging on to the TD AMERITRADE Veo application and deleting the appropriate transaction. I can cancel a recurring transaction by calling a TD AMERITRADE Client Services Representative at 800-431-3500 or by writing to TD AMERITRADE at:

TD AMERITRADE Institutional
4075 Sorrento Valley Blvd., Suite A
San Diego, CA 92121

I understand that TD AMERITRADE must receive my request at least five business days prior to the date the payment is scheduled to be made. I will not be charged for such cancellation requests.

Electronic Deposit and/or Withdrawal Rejects

I understand that unless my ACH or wire transaction is immediately rejected, TD AMERITRADE will post my ACH or wire transaction to my account, subject to restrictions. This action is not a confirmation that my financial institution or TD AMERITRADE has completed the transfer of funds. I understand that a transfer reject may occur, even subsequent to account funding. I will be responsible for any transactions effected in my account based on those funds.

If TD AMERITRADE receives notice that my ACH transaction was not processed as requested, TD AMERITRADE may, as a courtesy, attempt to contact my advisor by email and/or by posting a notice on my account via the Web site and/or by phone.

Guidelines and Restrictions

I understand the following acceptable deposit guidelines:

A maximum electronic transfer of \$100,000 (over a seven day period) must come from an U.S. bank account in U.S. funds.

An ACH transaction may be drawn from a personal checking or savings account titled exactly the same as the TD AMERITRADE account to be funded. An ACH transaction from a joint bank account may be deposited into either bank account owner's TD AMERITRADE account.

An ACH transaction from an individual bank account may be deposited into a Joint TD AMERITRADE account if that party is one of the TD AMERITRADE account owners.

An ACH transaction from an individual or joint bank account may be deposited into an IRA belonging to either account owner. I understand that I am responsible for understanding any tax ramifications related to making a deposit into my IRA.

To complete an IRA contribution I must complete an electronic deposit form.

I understand the following restrictions:

TD AMERITRADE currently imposes no transaction charges in connection with my use of ACH or wire transfers. TD AMERITRADE does, however, charge a fee on direct deposit and electronic funds transfer items that are returned to TD AMERITRADE due to insufficient or uncollected funds in my account at my financial institution. The fee will be the same as that charged for returned checks as provided in my TD AMERITRADE account agreement. TD AMERITRADE reserves the right to charge a fee for this service. Prior to implementing such a fee, TD AMERITRADE will communicate any transaction fee(s) that may apply.

The IRS has specific regulations with regard to maximum allowable contributions within each tax year for qualified plans. TD AMERITRADE does not give legal or tax advice, and it is my responsibility to contact a tax advisor to determine the maximum allowable contribution for my IRA and any additional restrictions which may apply.

Funds cannot be withdrawn or used to purchase non-marginable securities, initial public offering (IPO) stocks, or options during the first five business days. This holding period begins on the settlement date. Additionally, these funds may not be withdrawn within the first 60 days the account is open, unless they are returned by wire or ACH back to the originating bank account after the holding period (subject to a wire fee). I may trade most marginable securities immediately after funds are deposited into my account.

Not all financial institutions participate in ACH or wire funding. I will consult my bank to determine if they will approve an ACH or wire transaction prior to acceptance of this agreement. An ACH Return Fee may be charged if the bank or financial institution rejects an ACH transaction. Please note: A transfer reject may occur subsequent to the posting of funds to the account. I understand that it is my responsibility to verify the success of my ACH Transaction request with my financial institution.

TD AMERITRADE cannot accept an electronic transaction from accounts drawn on brokerage accounts or some money market accounts. Some credit unions and savings accounts may not accept a request for an electronic transaction. Some financial institutions may not accept electronic transactions from savings accounts. The success of a transaction drawn on a credit union or savings account is subject to the acceptance of the credit union or financial institution.

The withdrawal amount cannot exceed the cash available for withdrawal in the account. I may withdraw funds prior to settlement in a margin account, however, funds withdrawn before the settlement date will incur additional fees and/or interest charges. Funds cannot be withdrawn prior to settlement in a cash account.

The withdrawal amount cannot reduce my margin account equity below required minimum equity levels.

If the account is in a margin call, a withdrawal cannot be made.

Other situations may arise when an ACH transfer of funds is deemed unacceptable.

Options involve risks and are not suitable for all investors.

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4075 Sorrento Valley Blvd., Suite A
San Diego, CA 92121

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