

JOINT ACCOUNT

If this is a Joint Account with Rights of Survivorship, you understand that (1) you will share ownership of the Property while you are alive, (2) either of you, acting alone, may withdraw some or all of the Property from the Account, (3) either of you may give us instructions which we will follow without obtaining the consent of or notifying the other owner, and (4) we may terminate the Account upon the request of just one Account owner. If this is a Joint Account held as Tenants in Common and if one party wants to withdraw more than one-half the value in the Account, we may require the consent of the other Account holder. We may be required to release Property to satisfy a judgment against or the debt of any one owner of the Account.

OUR SERVICES

As Custodian, the Bank will keep and protect, in the same manner as the Bank keeps and protects its own similar property, the securities, cash or other financial assets you deposit in your Account(s) and any dividends, interest or other distributions received on those assets or from their sale or other disposition (collectively, the "Property").

Upon instructions from you or your Advisor, the Bank will buy or sell, for your Account and at your sole risk, securities or other financial instruments and any foreign currency needed to complete these transactions. The Bank may charge transaction costs, including commissions, to your Account unless you or your Advisor gives the Bank different instructions. The Bank may effect orders to buy or sell securities, other financial instruments or foreign currency for your Account in any commercially reasonable manner the Bank deems appropriate. The Bank may select, in the Bank's sole discretion, the brokers, dealers, counterparties or other intermediaries the Bank uses, including itself or its affiliates. When the Bank buys or sells foreign currency for your Account, the Bank or an affiliate may act as principal or counterparty on the other side of the transaction from you. You agree that the Bank or its affiliates are entitled to charge you the fees or other compensation the Bank customarily receives when the Bank engages in similar transactions with third parties. The Bank may receive remuneration from outside parties. Upon your written request the Bank will provide you with information regarding the source and amount of any remuneration.

The Bank may decline to execute or settle a purchase order if the Bank is not satisfied, in the Bank's sole judgment, that you will have sufficient available funds or credit in your Account and in the required currency to pay for the transaction when payment is due. You agree to indemnify and hold the Bank harmless for any losses, costs or expenses the Bank incurs if you fail to furnish immediately available funds when required to pay for your transactions and expenses.

If you ask the Bank to list assets on your Account statements that you hold at another location, the Bank will not be responsible for (i) protecting those assets as custodian, or (ii) confirming that the assets exist or determining their fair market value. The Bank may indicate on your Account statements that these assets are held elsewhere and that the Bank cannot verify their existence or value.

The Bank's affiliates include the Bank's parent company, Deutsche Bank AG ("Deutsche Bank"), Deutsche Bank Securities Inc. (DBSI), Deutsche Bank Trust Company N.A. (DBTCA), Deutsche Bank National Trust Company (DBNTC) and other subsidiaries of Deutsche Bank. Most of the Bank's affiliates are: (i) not banks, (ii) separately incorporated, and (iii) solely responsible for their own obligations. The Bank does not guarantee their obligations nor does any other bank.

SCOPE OF OUR RESPONSIBILITIES

The Bank's sole responsibility, unless the Bank expressly agrees otherwise, is to receive, keep and protect the Property as custodian, to maintain financial assets (within the meaning of the New York Uniform Commercial Code (NY UCC)) in the Account as security entitlements in your favor, and to provide the execution services, as described in this Agreement.

You will make your own investment decisions for the Account, based on information you obtain on your own or the advice of your Advisor or other professional advisors and experts you select. The Bank is not responsible for advising you about securities or other investments and you will not rely on any advice or information you receive from the Bank in making your investment decisions. The Bank also is not responsible for determining the suitability of any investment for you or the merits of any investment you make for the Account, regardless of any information the Bank has about you or the investment or its issuer. In addition, the Bank does not provide legal, tax or accounting advice.

CASH MANAGEMENT AUTHORIZATION

Unless you give the Bank other instructions, the Bank will place your Account's U.S. dollar cash balances in a Money Market Deposit Account with DBTCA or one of its affiliates. Although the Bank will not be obligated to do so, if you have cash balances in other currencies, the Bank will seek to place those cash balances in an interest bearing account, if permitted by applicable law, in the countries where the balances are held. The Bank will deduct from any interest earned on non-U.S. dollar cash balances commercially reasonable fees to cover the Bank's administrative, placement and posting expenses. Upon request, the Bank will provide specific information about these fees. Please see "Annex D" for FDIC Disclosure regarding accounts subject to an automated sweep arrangement.

COLLECTIONS

You authorize the Bank to collect all interest, dividends, proceeds of sales and other monies due and collectible with respect to the Property and direct the Bank to credit the collections to your Account or to remit them to you as instructed. Where adequate financial information is not readily available about securities in your Account or with respect to securities as to which a default has occurred, the Bank will be responsible for safekeeping only and not for keeping track of dividends or coupon payments, redemptions, exchanges, rights offerings or other similar matters affecting the securities. Securities in this category generally include, but are not limited to, those acquired in private placement transactions, securities of foreign private issuers not registered under the Securities Exchange Act of 1934 and securities not traded on a U.S. national securities exchange.