

Customer Account Transfer (Please Use a Separate Form for Each Transfer)

Sub Firm #	BR Code	FA Code	Account Number
			-

(Office Use Only)

Contra Clearing Number

(Office Use Only)

- ACAT (Sections 1 & 2)
 Send to H0006-014 Blue Envelope
 Mutual Funds (Section 3)
 Send to H0006-014 Orange Envelope

Account You are Transferring TO	
Full Name or Account Title	Social Security Number or Tax ID Number
	FCC Clearing Number 0141

Account You are Transferring FROM	
<i>Delivery Organizations: See Delivery Instructions on Page 2.</i>	
Account Name	Account Number

Name of Firm or Fund Company Currently Holding Your Account

Address of Firm

Check here if this Account is a: Qualified Retirement Plan IRA OTA DRT

Type of Transfer

1 Full Brokerage Account Transfer. (Check one at right) Transfer all assets or shares in my account as is Liquidate and transfer cash

2 Partial or Non-Brokerage Transfer.

A Trust Company, Bank, Credit Union, Savings & Loan, Annuities, Life Insurance, DRIP Plan Shares or Certificates of Deposit Transfer.

Liquidate and Transfer Cash.
 Transfer all assets or shares in my account as is.
 Liquidate Certificates of Deposit IMMEDIATELY. (I acknowledge the penalty I may incur from an early withdrawal.)
 Liquidate Certificates of Deposit AT MATURITY. (Submit this transfer no earlier than 30 days prior to maturity.) Maturity Date _____

B Partial Brokerage, Trust Company or Annuity Transfer. (Transfer only the assets or shares listed below) Choose One for Each Item

Quantity	Description of Asset and Cusip or Symbol	Liquidate and Transfer cash	Transfer Shares As Is
<input type="checkbox"/> All		<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> All		<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> All		<input type="checkbox"/>	<input type="checkbox"/>

*For additional assets please attach a separate sheet

3 Mutual Fund Company Transfer. (One form per Fund Family. Please send to Mutual Funds, H0006-014 Orange Envelope) Choose One for Each Item

Quantity	Full Name of Mutual Fund	Liquidate and Transfer cash	Transfer Shares As Is	Dividend and Capital Gains (Choose One for Each Item)	
<input type="checkbox"/> All		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Cash for Both	<input type="checkbox"/> Reinvest Both
<input type="checkbox"/> All		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Cash for Both	<input type="checkbox"/> Reinvest Both
<input type="checkbox"/> All		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Cash for Both	<input type="checkbox"/> Reinvest Both

*For additional assets please attach a separate sheet

Age 70½ Reminder - THE FOLLOWING APPLIES ONLY TO A RETIREMENT ACCOUNT TRANSFER.
 If you will turn 70½ this year, or you are already over age 70½, please be reminded that you must withdraw your required minimum distribution amount by the deadline. The deadline for individuals who turn 70½ this year is April 1st of next year and for all others, the deadline is December 31st of this year. The IRS penalty for underdistribution of the mandatory amount by the deadline is 50%. In order to calculate the required amount for this year, the value of this IRA on December 31st of last year will be needed. In addition, required minimum distributions are not eligible for rollover.

Auction Rate Securities: Account Transfer Acknowledgement
 You understand and agree to the following in connection with the auction rate securities held in your account:

- Your auction rate securities were purchased prior to the transfer of your account to us. As a result, we are not responsible or liable for any prior recommendations or advice with respect to these securities nor are we under any obligation to provide you with any investment recommendation or advice with respect to the disposition or continued holding of these securities in your account following the transfer of your account.
- You also understand and agree that we are not under any obligation to you (i) to provide loans under margin agreements or otherwise secured in whole or part by the auction rate securities in your account, (ii) to purchase or continue to purchase any auction rate securities in periodic rate setting auctions or in secondary market transactions, or (iii) to provide liquidity for such securities. Many auctions for these securities are in failed status meaning that holders of these securities are not able to sell these securities in the periodic rate setting auctions or in secondary market transactions and as a result, liquidity for these securities currently is greatly impaired. We provide no assurance that you will be able to sell or otherwise dispose of these securities following the transfer of your account to us. You understand that we take actions in connection with other customers that we do not offer you in connection with your auction rate securities.

Revocation of Advisory Agreement
 When applicable, I authorize the delivering firm to discontinue all account management agreements immediately. The client will have sole responsibility for investment decisions with respect to the securities, cash and other assets in the client's account until the client hires a new investment manager.

**** A COPY OF YOUR MOST RECENT STATEMENT IS REQUIRED TO PROCESS THIS TRANSFER ****

Date: 12/22/12 Signature Guaranteed By: _____		Joint Account Holder Signature Date: _____
Medallion Signature Guarantee Program		
PLEASE BE ADVISED THAT FIRST CLEARING, LLC ACCEPTS APPOINTMENT AS SUCCESSOR CUSTODIAN.		
Successor Custodian Signature X	Date	Contact Name
		Phone Number

For Delivering Organization's Use Only

If this account is a qualified retirement account, I have amended the applicable plan so that it names _____ (not FCC)

as successor custodian. Unless otherwise indicated in the instructions above, please transfer all assets in my account to _____.

I understand that to the extent any assets in my account are not readily transferable with or without penalties, such assets may not be transferred within the time frames required by NYSE Rule 412 or similar rule of the FINRA or other designated examining authority. I authorize you to liquidate any non-transferable proprietary money market fund assets that are part of my account and transfer the resulting credit balance. I authorize you to deduct any outstanding fees due you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy that obligation. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian to transfer them in its name for the purpose of sale, when and as directed by me. I understand that upon receiving a copy of this transfer instruction, you will cancel all open orders for my account on your books. I affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me in connection with my securities account. I understand that you will contact me with respect to the disposition of any assets in my securities account that are non-transferable.

Receiving Firm Information: FIRST CLEARING, LLC ONE NORTH JEFFERSON AVENUE ST. LOUIS, MO 63103	Tax ID Number: _____ - FCC Retail and IRA
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Delivery Instructions (All deliveries MUST include the client name and FCC account number.)

Wire Instructions	Wells Fargo Bank 420 Montgomery Street San Francisco, CA 94104 ABA Routing Number: _____ Beneficiary: _____ Further Credit: Your name (must match account registration) and your 8-digit brokerage account number
All DTC Eligible Securities	DTC # _____ Client Name and Client Account Number
Physical Deliveries	FIRST CLEARING, LLC Attn: Physical Transfer - _____ One North Jefferson Avenue St. Louis, MO. 63103 Further Credit to Client Account Number
Book-Entry GNMA Securities – PTC Or Fed Book-Entry – Government Securities	BK of NYC/FCCORP. ABA# _____ Further Credit to Client Account Number
Euroclear Eligible Bonds (must notify Security Clearance 2 days prior to settlement)	EUROCLEAR _____ Further Credit to Client Account Number
Foreign Equities: (must notify Security Clearance in order for them to instruct)	JPMorgan Chase Bank A/C # CHASGBZLST Account of First Clearing, LLC Further Credit to Client Account Number
Forward Checks* to the Address Indicated *Must include Client Name and FCCS Account Number.	<input type="checkbox"/> FIRST CLEARING, LLC Attn: Cash Management – H0006-085 One North Jefferson Avenue St. Louis, MO 63103 Further Credit to Client Account Number <input type="checkbox"/> _____ _____ _____
ACAT Mutual Fund Registration Instructions - FCC IRA	FIRST CLEARING, LLC FBO: Client Name and Client Account Number One North Jefferson Avenue St. Louis, MO 63103
Mutual Fund Broker-Dealer	First Clearing, LLC

Advantage AccountSM Agreement

Account Registration

For Individual, Joint, Custodian and Guardian Accounts Only.

- Application Individual Tenants in Common Guardian (If the account is for an individual who has a court appointed guardian conservator or committee, check this box. APPOINTMENT MUST BE ATTACHED.)
 Update Custodian/Minor Joint Tenants with Rights of Survivorship
 Tenants by Entirety (if permitted by your State laws) Joint Tenants - Community Property (if required by your State laws) IRA (Must be age 59 1/2 or older. Eligible for Basic Package only. IRA forms are also required. Education Savings Accounts and Qualified Retirement Plans not eligible.)

IF TWO OR MORE OWNERS, JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP WILL BE AUTOMATICALLY SELECTED IF YOU FAIL TO SELECT ONE OF THE ABOVE.

Title of Account

Name	Date of Birth / /	Social Security No.	Home Phone
Employer	Position		Business Phone
Name	Date of Birth / /	Social Security No.	Home Phone
Employer	Position		Business Phone
Street Address (Can not be P.O. Box)			
City	State	ZIP	Sub Firm No. Branch Code FA Code Account Number

Sweep Option (select only One) Bank Deposit Sweep* (Eligibility Requirements apply) or Money Market Fund (Confirm with your financial professional on an appropriate fund (prospectus mailed separately))

Account Plan Descriptions: (NOTE: Custodian and Guardian accounts are not eligible for Visa® Debit Card or Margin.)

Advantage Basic
 • Includes an initial supply of complimentary personal-style checks
 • No Debit Card
 Check here if you do NOT wish to receive checks for your account.

Advantage Standard
 • Includes an initial supply of complimentary personal-style checks.
 • Do you prefer corporate-style checks? Yes (Additional fee applies) No
 • 2 VISA® Debit Cards will be issued upon request
 Check here if you do NOT wish to receive checks for your account.

Any account owner listed above may sign checks.

Identity Safeguard - (Enter Mother's Maiden Name - required)

Margin Account: ALL QUALIFIED ACCOUNTS ARE OPENED AS MARGIN ACCOUNTS

NOTE: YOU WILL HAVE A MARGIN ACCOUNT UNLESS YOU ARE INELIGIBLE OR YOU DECLINE BELOW. Margin trading entails greater risk and is not suitable for all investors. If the market value of eligible securities in your account declines, you may be required to deposit more money or eligible securities in order to maintain your line of credit. By signing this application, you acknowledge that you have received and read the Advantage Account Terms and Conditions document which explains margin account borrowing. You understand that your securities may be pledged, repledged, hypothecated or rehypothecated as deemed necessary.

I DECLINE margin privileges. Please open this account as a cash account only. I understand that the account will **not** have overdraft protection.
 If requested, does Client want to provide Client's Account name and address to an issuer in which we hold securities in street name? SEC Rule 14b-1 prohibits such issuer from using the name and address for any purpose other than corporate communications. Yes No

Tax Certification: U.S. Person or Resident Alien: By signing below, under penalties of perjury, I certify that:

1) The number shown on this form is my correct Taxpayer Identification Number (or I am waiting for a number to be issued to me); and
 2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
 3) I am a U.S. citizen or other U.S. person.
 You must cross out item 2) above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return.

Signing Instructions: By signing this agreement, I acknowledge that I have received a copy of, read, understand, and agree to the enclosed Account Terms and Conditions. I authorize First Clearing, LLC, Wells Fargo Bank, N.A. and VISA® to establish checking privileges and to issue VISA® CheckCard(s) as instructed on this Account Application and affirm that I have the authority to open this account.

Signature(s) All Account Owners Must Sign. Sign exactly as account is titled. (If account owner(s) is incapacitated, Power of Attorney must sign below and at right).

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE LOCATED ON PAGE 2, UNDER THE HEADER "ARBITRATION" AND BY REFERENCE, PAGE 2 PARAGRAPH 5 OF THE GENERAL OR BASIC BROKERAGE AGREEMENT AND DISCLOSURE. THE UNDERSIGNED HEREBY ACKNOWLEDGES RECEIPT OF A COPY OF THIS AGREEMENT AND THE ADVANTAGE ACCOUNT TERMS AND CONDITIONS.

DATE: 12/22/12 *TENANTS IN COMMON OWNERSHIP %

PRINT NAME & TITLE: _____
 ACCOUNT OWNER DATE: / / *TENANTS IN COMMON OWNERSHIP %

PRINT NAME & TITLE: _____

ADDITIONAL AUTHORIZED VISA® CARDHOLDER INFORMATION

SIGNATURE _____	SOCIAL SECURITY # _____
PRINT NAME _____	DATE OF BIRTH ____/____/____
SIGNATURE _____	SOCIAL SECURITY # _____
PRINT NAME _____	DATE OF BIRTH ____/____/____

FOR COMPLETION ONLY IF POWER OF ATTORNEY IS TO BE USED
 The Account Owner(s) certifies that the individual whose signature appears below has Power of Attorney ("POA") for the Owner(s) of this Advantage Account as designated on the accompanying POA document. A POA form is attached to this Agreement if one is needed. If any Account Owner is incapacitated, an existing POA must be attached and the attorney-in-fact must sign below and at left. Brokerage form POA is ineffective and unacceptable where an Account Owner is incapacitated. Only one person may be designated as POA. Checks on an IRA account cannot be signed by a POA.

ATTORNEY-IN-FACT (Power of Attorney) DATE: / /
 PRINT ATTORNEY-IN-FACT: _____

Sub Firm #	BR Code	FA Code	Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(Office Use Only)

POWER OF ATTORNEY* TO PROVIDE FULL TRADING AUTHORIZATION WITH PRIVILEGES TO WITHDRAW MONEY AND SECURITIES

To My Broker-Dealer:

The undersigned (hereinafter referred to as the "customer" or "I") hereby authorizes the person whose signature appears below as his/her agent and attorney ("Authorized Agent") to buy, sell, sell short, tender, exchange, convert, write, exercise or trade in stocks, bonds, option contracts and any other securities on margin or otherwise in accordance with your terms and conditions for my account and risk and in my name or account number on your books. If I am a fiduciary on the account, then I hereby ratify and confirm that this authorization is granted in such fiduciary capacity and within the fiduciary powers and consistent with the fiduciary duties of said fiduciary.

In all such purchases, sales or trades you are authorized to follow the instructions of the aforesaid agent in every respect concerning my account with you; and except as herein otherwise provided, my Authorized Agent is authorized to act for me in the same manner and with the same force and effect as I might or could do with respect to such purchases, sales, trades, transfer of securities, and payment of monies (which shall for this purpose include, without limitation, the issuance of checks, use of the ATM/Debit Card and electronic funds transfer), as well as with respect to all other things necessary or incidental thereto.

I hereby ratify and confirm any and all transactions with you heretofore or hereafter made by the aforesaid agent on my behalf or on the behalf of my account with you.

I hereby agree to release and discharge you and your affiliates, including your clearing agent, from any liability or claims in connection with your following the instructions of my Authorized Agent and agree to indemnify and hold you harmless from any losses, claims, damages, and/or liabilities (including attorney fees) based upon your acting under the instructions of my Authorized Agent. I understand and agree that you are in no way responsible for any loss to me occasioned by the actions of my Authorized Agent and that you do not, by implication or otherwise, endorse the operating methods of my Authorized Agent. I further understand and agree that you did not recommend the Authorized Agent to me.

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(s) between us.

This authorization and indemnity is also a continuing one and shall remain in full force and effect until revoked by the undersigned by a written notice addressed to you and delivered to your principal office, but such revocation shall not affect any liability in any way resulting from transactions initiated prior to your receipt of such revocation. In case of death of the undersigned this authorization shall continue and you shall not be responsible for any action taken on the basis of this authorization until you have received written notice of death addressed to you and delivered to your principal office.

This authorization and indemnity shall enure 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 membership thereof for any cause whatsoever, and of the assigns of your present firm or any successor firm.

If any provision of this authorization and indemnity shall be rendered invalid for any reason, the provisions of this agreement so affected shall be deemed modified or superseded, as the case may be, and all other provisions, and the provisions so modified or superseded shall in all respects continue and be in full force and effect.

This Power of Attorney shall not terminate in the event of my disability or incapacity.

Signature (Account Owner)	Print Name	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature (Account Owner)	Print Name	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

Attorney-in-Fact Signature	Print Name	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

Witness Signature	Print Name	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

APPROVAL:	Firm Principal Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

State of _____	} SS:	{SEAL}
County/City of _____		
On this _____ day of _____, _____ before me personally appeared _____, to me known and known by me to be the individual(s) described in and who executed the foregoing instrument, and duly acknowledged to me that he/she/they executed the same.		
Notary Signature:	My Commission Expires	

* Only one person may be designated.

Arbitration - The following information concerns the arbitration of controversies:

This Agreement contains a predispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

- All of the parties to this Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which the claim is filed.
- Arbitration awards are generally final and binding; a party's ability to reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators typically will include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until:

- (i) the class certification is denied; or
- (ii) the class is decertified; or
- (iii) the client is excluded from the class by the court.

Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

Arbitration Provision:

It is agreed that all controversies or disputes which may arise between you and Introducing Firm, Clearing Agent and any Sub-Advisor (and/or any other agent), (collectively, "us") concerning any transaction or the construction, performance or breach of this Agreement or any other agreement between us, whether entered into prior to, on, or subsequent to the date of this Agreement, including any controversy concerning whether an issue is arbitrable, shall be determined by arbitration conducted before, and only before, an arbitration panel set up by the Financial Industry Regulatory Authority ("FINRA") in accordance with its arbitration procedures. Any of us may initiate arbitration by filing a written claim with FINRA. Any arbitration under this Agreement will be conducted pursuant to the Federal Arbitration Act and the Laws of the State of New York. The state or federal statute of limitations, statute of repose, non claim statute or any other time bar that would be applicable to any claim filed in a court of competent jurisdiction shall be applicable to any claim filed in arbitration.

Account Application

Sub Firm # BR Code FA Code Account Number

 (Office Use Only)

New
 Update

Account Classification
Tax Status
 U.S. Citizen U.S. Non Individual Account Resident Alien Non-Resident Alien

Product Types
 Advantage Program Standard Brokerage

Individual Account Registration Types (select type)
 Individual
 Custodian/Minor**
 Guardian/Conservatorship (must attach appointment)
 Sole Proprietorship
 529 Plan - Individual
 529 Plan - Custodian**
 403(b) Retirement Plan

Joint Account Types
 Joint Tenants in Common
 Joint Tenants with Rights of Survivorship*
 Joint Tenants by Entirety (if permitted by your State law)
 Community Property (if required by your State law)
 Other:

IRA Types
 Regular Simple
 ESA IRA Roth
 SEP SAR-SEP
 Inherited Spousal
 Outside IRA
 IRA Annuity-External Custodian
 SEP Annuity-External Custodian
 403B Annuity-External Custodian
 401A Annuity-External Custodian
 401K Annuity-External Custodian

Non-Personal Account Registration Types (select type)
 Corporate
 Non-Profit Organization
 Investment Club
 Partnership
 Estate (Certificate of Qualification must be attached/Affidavit of Domicile must be provided)
 LLC
 Municipal/Government/Public Funds
 Other

Qualified Plan or Profit Sharing Plan: Prototype Other
 Trust Trustee Type: Individual w/ SSN Non-Individual w/ TIN
 Trust Date: _____ Number of Trustee(s): _____

* If two or more owners, Joint Tenants with Rights of Survivorship will be selected automatically if you fail to select one of the above.
 ** Primary is the minor on a custodian account.

Primary Owner Information
 Will this account have Third Party Authorization? Yes No
 Mother's Maiden Name: _____

Name and Address
 Mr. Mrs. Ms. Dr. Rev. Senator Justice Other

Customer Identity Verification
 Does FA have an existing or previous relationship with this person?
 Y
 N (If "No," please complete a-e below.)

Name and Address
 Name: _____
 Legal Address (cannot be a P.O. Box): _____
 City: _____ State: _____ ZIP: _____
 Country of Residence: _____
 Home Phone 1: _____ Home Phone 2: _____
 Business Phone (1) + Extension: _____ Business Phone (2) + Extension: _____
 Cell Phone 1: _____ Cell Phone 2: _____
 Fax Number: _____ Other Phone: _____
 Date of Birth: _____ Country of Citizenship: _____

a. Govt ID Type (Reference Govt ID Codes on page 6)
Drivers license
 b. Govt ID No. _____
 c. Date of Issue _____
 d. Date of Expiration _____
 e. Place of Issue _____
 SSN/TID: _____
 Is FA registered in the Client's state of legal address?
 Y N

Tenants In Common Ownership % (must equal 100%)

Name	%
Name	%

Owner Information Details
 Source of Funds: A-Savings (From Earnings) B-Inheritance C-Business Revenue D-Donations (Trusts Only) E-Sale of Business F-Sale of Real Estate
 G-Sale of Asset H-Legal/Ins Settlements I-Asset Appreciation J-Other K-Associated Persons

Person of Interest / High Risk Indicators

US Non Individual (Select up to five (5) indicators that apply to this account owner.)	<input type="checkbox"/> CASINO (5B)	<input type="checkbox"/> MONEY SERVICE BUS (5D)	<input type="checkbox"/> TRAVEL AGENT (5A)
	<input type="checkbox"/> GEM/PREC MTL DLRS (5C)	<input type="checkbox"/> NON-GOVT ORG (5F)	<input type="checkbox"/> NOT APPLICABLE (00)
	<input type="checkbox"/> GUN DLR/FIREARMS (5E)	<input type="checkbox"/> PEP-FOREIGN (5G)	
US Individual (Select all that apply.)	<input type="checkbox"/> PEP (1A)	<input type="checkbox"/> NOT APPLICABLE (00)	
	<input type="checkbox"/> CASINO (6B)	<input type="checkbox"/> FOR PERS INV/HOLDING CO (6H)	<input type="checkbox"/> MONEY SERVICE BUS (6D)
	<input type="checkbox"/> FFI (6L)	<input type="checkbox"/> FOREIGN TRUST (6I)	<input type="checkbox"/> NON-GOVT ORG (6K)
	<input type="checkbox"/> FOR FIN INTERMEDIARY (6M)	<input type="checkbox"/> GEM/PREC MTL DLRS (6C)	<input type="checkbox"/> PEP-FOREIGN (6N)
	<input type="checkbox"/> FOR OPERATING CO (6G)	<input type="checkbox"/> GUN DLR/FIREARMS (6F)	<input type="checkbox"/> TRAVEL AGENT (6A)
Foreign Non Individual (Select up to five (5) indicators that apply to this account owner.)	<input type="checkbox"/> FOR FIN INTERMEDIARY (3B)	<input type="checkbox"/> PEP (3A)	<input type="checkbox"/> NON-RESIDENT ALIEN (3C)
Foreign Individual (Select all that apply.)			<input type="checkbox"/> NOT APPLICABLE (00)

Sub Firm #	BR Code	FA Code	Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Owner Information Details Continued

Rule 144: Is authorized person, or member of their immediate family a director, policy-making officer, or 10% stockholder in any publicly traded company?
 Y N **If Yes, Indicate Ticker Symbol, Cusip or Name:** _____

FINRA Insider Information: Is Client, Client's Spouse or immediate relative employed by Introducing Firm (U, V) or another FINRA Member (W or X)?
 X - Immediate family members of employees or other security firms

Customer not associated with FINRA firm
 U - Associate of Introducing Firm and/or dependents, family members
 V - Non-dependent family members of an associate of Introducing Firm
 W - Employees or brokers of other security firms, their dependent accounts and accounts in which they have a financial or beneficial control or interest

Occupation/Title:

<input type="checkbox"/> A-Proprietor, Professional, Manager	<input type="checkbox"/> B-Info Tech Sys	<input type="checkbox"/> C-Craftsman, Skilled Worker	<input type="checkbox"/> D-Sales	<input type="checkbox"/> E-Admin, Clerical
<input type="checkbox"/> F-Public Service	<input type="checkbox"/> G-Personal Service Provider	<input type="checkbox"/> H-Farming, Fishing, Forestry	<input type="checkbox"/> I-Education	<input type="checkbox"/> J-Clergy
<input type="checkbox"/> K-Other*	<input type="checkbox"/> L-Unemployed	<input type="checkbox"/> M-Retired (If retired, complete questions based on the firm from which you retired.)	<input type="checkbox"/> N-Student	<input type="checkbox"/> P-Homemaker

*(Business Nature code is required.)

Business Nature:

<input type="checkbox"/> A-Agriculture	<input type="checkbox"/> B-Consumer & Business Services	<input type="checkbox"/> C-Construction	<input type="checkbox"/> D-Energy	<input type="checkbox"/> S-Estate	<input type="checkbox"/> E-Financial Services	<input type="checkbox"/> F-Government
<input type="checkbox"/> G-Healthcare	<input type="checkbox"/> H-Industrial	<input type="checkbox"/> I-Media	<input type="checkbox"/> J-Non-profit	<input type="checkbox"/> R-Other	<input type="checkbox"/> K-Personal Investment Company	<input type="checkbox"/> L-Real Estate
<input type="checkbox"/> M-Retail	<input type="checkbox"/> N-Technology	<input type="checkbox"/> O-Telecommunications	<input type="checkbox"/> P-Transportation	<input type="checkbox"/> T-Trust	<input type="checkbox"/> Q-Wholesale	

Employer Name Employer Phone Years with Employer

Employer Address

City State ZIP Country

Position

Account Registration & Instructions

Registration Title (if different from page 1)
 Primary Owner must match information for tax certification

Suitability Data Collected Should be for the Account
 (Reference tables provided on page 5)

1. Is primary owner a registered investment advisor/company either with the SEC or state securities commission? Y N

2. Does the account holder have total assets of at least \$50 million? Y N

3. Is this an account for a Municipal Government Entity (MGE)? Y N

Initial Transaction Amount:

Other Investments: (Table 1)

Annual Income - All Sources: (Table 1)

LiquidNet W/oth: (Table 1)

Net Worth - Excluding Residence: (Table 1)

Tax Bracket 10% 15% 25% 28% 33% 35%
 Other %

Investment Objective

Income & Conservative - A
 Income & Moderate - G
 Income & Long Term - I
 Growth & Income + Conservative - B
 Growth & Income + Moderate - D
 Growth & Income + Long Term - K
 Growth & Conservative - H
 Growth & Moderate - C
 Growth & Long Term - E
 Trading & Speculation - L

Standing Instructions

Margin Cash

Will this account be enabled for options trading? Y N

Margin Account — All Qualified Accounts are Opened as Margin Accounts.

YOU WILL HAVE A MARGIN ACCOUNT UNLESS YOU ARE INELIGIBLE OR DECLINE BELOW. An ineligible account is defined as: Custodian, Guardian, ERISA, IRAs, Investment Club, and Pension and Profit-Sharing accounts. Margin trading entails greater risk and is not suitable for all investors. If the market value of eligible securities in your account declines, you may be required to deposit more money or eligible securities in order to maintain your line of credit. By signing this Application, I acknowledge that I have received and read the Margin Disclosure Statement, the Basic Brokerage Account Agreement and Disclosure Document and Statement of Interest Charges and Margin Account Policy documents. I understand that my securities may be pledged, repledged, hypothecated or rehypothecated by Introducing Firm as deemed necessary.

I DECLINE margin privileges. Please open my account as a cash account only.
 I understand that I will not have overdraft protection.

AML Compliance Field (For Corporation and Partnership Accounts Only)

Is this customer a casino, travel agency, or money remitter? Y N
 If "yes," provide TIN: _____

*AML Checklist and Enhanced Due Diligence forms are required and Compliance approval must be obtained before submitting the account for opening.

If requested, does Client want us to provide name and address to an issuer in which we hold securities in street name? SEC Rule 14b-1 prohibits from using name and address for any purpose other than corporate communications. Y N

Primary Owner Demographics

Female Male Own Rent

Single Married Divorced Widowed Number of Dependents:

Education Level

High School Graduate Post Secondary Study Two-Year Degree
 College Graduate Post Graduate Study Advanced Degree
 Other

Investment Experience (Indicate Years of Experience for each category)

Stocks Bonds Options Annuities-Life Ins Mutual Funds

Sub Firm #	BR Code	FA Code	Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Average Pricing
 Yes No (Selecting "Yes" will establish average pricing for all order transactions in the account.)

Time Horizon The expected period over which a customer plans to invest to achieve a particular financial goal.
 (A) Long Term (10+ years) (B) Moderate (5-10 years) (C) Intermediate (3-5 years) (D) Short Term (1-3 years) (E) Immediate (Less than 1 year)

Liquidity Needs The extent to which a customer desires the ability or has financial obligations that dictate the need to quickly and easily convert to cash all or a portion of an investment or investments without experiencing significant loss in value from, for example, the lack of a ready market, or incurring significant costs or penalties.
 (A) Significant (Primary Need is liquidity) (B) Moderate (May need quick access to cash) (C) None (Have other sources of cash)

Referral Information
 Account acquired from:
 Direct Mail Print Advertising
 E-commerce Radio Advertisement
 Existing Client Referral (Broker, Firm, Prof., Other):

 Know Personally Seminar
 Other: _____
 Specific Promotion:

 Telephone Solicitation Television Advertisement
 Phone-In Client Walk-in Client

Money Market Dividend Distributions:
 Pay out money market fund distributions
 Reinvest money market fund distributions

Stock Instructions:
 Register in street name and hold
 DVP

Cash Sweep Instructions:
 Sweep money market in cash only
 Sweep money market in cash and margin

Trade Balance Instructions:
 Pay net credit balance
 Pay and Pay
 Hold all balances***

*** If the stock instructions, trade balance instructions, and/or dividend instructions are left blank, the account will default to hold stocks in street name, hold balances, and/or hold dividends.

Other Brokerage Accounts? Y N If "yes," list the firm name(s):

Cost Basis Elections (Reference table provided on page 6)
 Tax Lot Relief Method*:
 *The default method is FIFO (First In First Out)
 Election for Rights/Warrants Apportionment Yes No (if applicable)

Average Cost Elections (If you choose N do not enter the date)
 Mutual Funds _____
 Election Date: _____
 Dividend Reinvestment Plans _____
 Election Date: _____

Personally met with client? Y N

Client Identification Program
 Has the Broker advised the party establishing this account that information collected on parties associated with this account is subject to verification as mandated by the USA PATRIOT Act and outlined in our Client Identification Program? Y N

Old Account Number _____

Commission Discounts (%)		
Stocks	Bonds	Options

Dividend Standing Instructions:
 Into Free Credit Daily Semi-Weekly Monthly
 Credit Margin Pay Cash Semi-Weekly Credit Margin Pay Cash Monthly

Dividend Reinvestment Instructions:
 All eligible dividends will be reinvested for this account. No dividends will be reinvested for this account. Cash dividends will be paid for all new trades.
 Cash dividends will be paid for this account unless the security is coded for reinvest. Reinvest all new dividends for this account unless the security is coded for cash dividends.

Principal Instructions:
 Principal payment to free credit for reinvestment
 Process principal payments according to trade standing instructions

Display cost basis on statements? Y N

Account Relationship Reminders
 If the new account is related to other accounts, please indicate the account number of the primary account:
 This acts as a reminder to input this relationship for the items listed below, if applicable.

Statement Linking _____ Firm Householding _____ Access Online _____

Additional Client Reporting
Duplicate Confirmations 1

Duplicate Confirmations 2

Sub Firm #	BR Code	FA Code	Account Number

Duplicate Statements 1

Duplicate Statements 2

Tax Certification. Check ONE box below that applies.

- U.S. Person or Resident Alien:**
Under penalties of perjury, I certify that:
1) The number shown on this form is my correct Taxpayer Identification Number (or I am waiting for a number to be issued to me); and
2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3) I am a U.S. citizen or other U.S. person.
You must cross out item 2) above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return.
- Exempt Payee (please check, if an applicable entity)**
- Non-Resident Alien:** By checking this box, I certify that I am not a U.S. citizen or resident alien for U.S. tax purposes and I will provide Form W-8BEN, W-8ECI, W-8EXP or W-8IMY with this application. If one of the joint owners provides a Form W-9 furnished in accordance with the procedures described in 31.3406(d)-1 through 31.3406(d)-5 of the federal tax regulations, all payments shall be reportable to that payee.

Acceptance of Terms

I understand that this account is governed by the Basic Brokerage Account Agreement and Disclosure Document and/or other agreements I have with Introducing Firm. Accounts are carried and credit is extended by First Clearing, LLC. ("Clearing Agent").

Arbitration

Arbitration Disclosures:
This Agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:
• All of the parties to this Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which the claim is filed.
• Arbitration awards are generally final and binding; a party's ability to reverse or modify an arbitration award is very limited.
• The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
• The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
• The panel of arbitrators typically will include a minority of arbitrators who were or are affiliated with the securities industry.
• The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
• The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.
• No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until:

- (i) the class certification is denied; or
 - (ii) the class is decertified; or
 - (iii) the client is excluded from the class by the court.
- Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

Arbitration Provision:
It is agreed that all controversies or disputes which may arise between you and Introducing Firm, Clearing Agent and any other agent, (collectively, "us") concerning any transaction or the construction, performance or breach of this Agreement or any other agreement between us, whether entered into prior to, on, or subsequent to the date of this Agreement, including any controversy concerning whether an issue is arbitrable, shall be determined by arbitration conducted before, and only before, an arbitration panel set up by either the Financial Industry Regulatory Authority ("FINRA") or the New York Stock Exchange, Inc. ("NYSE") in accordance with their respective arbitration procedures. Any of us may initiate arbitration by filing a written claim with the FINRA or the NYSE. Any arbitration under this Agreement will be conducted pursuant to the Federal Arbitration Act and the Laws of the State of New York. The state or federal statute of limitations, statute of repose, non claim statute or any other time bar that would be applicable to any claim filed in a court of competent jurisdiction shall be applicable to any claim filed in arbitration.

Authorized Signatures

Account Control. All Individuals, Joint Owners, Fiduciaries of Trusts, Estates, Pension and Profit-Sharing Plans and General Partners of Partnerships and those authorized to establish and control accounts must sign. For Corporations and all other organizations, the President and Secretary (or those with equivalent titles) must sign along with any other officer(s) to give instructions on behalf of the Account. If the Account has authorized an Investment Advisor Plan Administrator or other third party to give trading or other instructions, please provide a copy of such authorization.

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

THIS CLIENT AGREEMENT CONTAINS A PRE-DISPUTE ARBITRATION CLAUSE LOCATED ON PAGE 4 UNDER THE PARAGRAPH HEADER "ARBITRATION" AND IN THE BASIC BROKERAGE ACCOUNT AGREEMENT AND DISCLOSURE DOCUMENT ON PAGE 1, PARAGRAPH 5, UNDER THE HEADER "ARBITRATION." THE UNDERSIGNED HEREBY ACKNOWLEDGES RECEIPT OF A COPY OF THE CLIENT AGREEMENT AND THE BASIC BROKERAGE ACCOUNT AGREEMENT AND DISCLOSURE DOCUMENT AND HEREBY AGREES TO THE TERMS OF THESE AGREEMENTS.

<input type="checkbox"/>	Signature 1	Title if Applicable	Date
X	[Redacted]		12/22/12
<input type="checkbox"/>	Signature 2	Title if Applicable	Date
X			
<input type="checkbox"/>	Signature 3	Title if Applicable	Date
X			
<input type="checkbox"/>	Signature 4	Title if Applicable	Date
X			
Internal Use	Financial Advisor Signature	FA Code	Principal Approval Signature
			Principal Rep Code Date

Investment Objectives & Risk Tolerance

All investors have objectives or goals, such as seeking income, growth & income, growth, or trading or speculating. All investors also have risk tolerance, which is the amount of risk of loss they are willing and able to tolerate in order to achieve their investment goals. Although all investments involve risk, including the potential loss of principal, some securities, such as equities (stock), among others, involve more risk. Higher risk investments may have the potential for higher returns, but also have the potential for greater losses. Generally speaking, investment objectives are on a spectrum, with "Income" investors generally holding the smallest percentage of higher risk investments and "Trading and Speculation" investors holding the largest percentage of higher risk investments. Similarly, risk tolerances are on a spectrum such that an investor with a "Conservative" risk tolerance will accept less risk than an investor with a "Moderate" risk tolerance; a "Moderate" investor less than a "Long Term" investor; and a "Long Term" investor less than a "Trading & Speculation" investor. The "Long Term" investor accepts short term market volatility associated with a large proportion of higher risk investments because he or she has a long term time horizon and seeks the higher long term return potential associated with these higher risk investments.

Below are descriptions of the combined Investment Objective and Risk Tolerance, listed in order of least aggressive to most aggressive for both (Investment Objective and Risk Tolerance) categories. Please carefully consider your Investment Objective and Risk Tolerance for your account. Your selection is your representation that you meet all the criteria described in the profile.

Investment Objective- Income: Income investors seek a maximum amount of income given their risk tolerance, and are willing to forgo capital appreciation and growth of income.

Risk Tolerance- Conservative: Conservative Income investors seek the maximum amount of income consistent with a modest degree of risk. They are willing to accept a lower level of income in exchange for lower risk. Higher risk investments, such as high yield bonds and some equities, are typically not a large percentage of the account.

Risk Tolerance- Moderate: Moderate Income investors seek to balance the potential risk of capital loss with increased income potential. Higher risk investments, such as high yield bonds and some equities, may be some percentage of the account.

Risk Tolerance- Long Term: Long Term Income investors seek a significant level of income, are financially able and willing to risk losing a substantial portion of investment capital, and, due to their long term horizon or other factors, they employ higher risk, more aggressive strategies that may offer higher potential income. Higher risk investments, such as high yield bonds and some equities, may be a significant percentage of the account.

Investment Objective- Growth & Income: Growth and Income investors seek current income, but also seek income and capital growth over time. These investors are willing to forgo a portion of current income in order to seek potential future growth.

Risk Tolerance- Conservative: Conservative Growth and Income investors seek the maximum growth and income consistent with a relatively modest degree of risk. They are willing to accept lower potential returns in exchange for lower risk. Equities, generally dividend paying equities, may be some percentage of the account.

Risk Tolerance- Moderate: Moderate Growth and Income investors seek to balance the risk of capital loss with higher potential growth and income. High yield bonds and equities, generally dividend paying equities, may be a significant percentage of the account.

Risk Tolerance- Long Term: Long Term Growth and Income investors seek a significant level of growth and income, are financially able and willing to risk losing a substantial portion of investment capital, and due to their long term horizon or other factors they pursue high risk, more aggressive strategies that may offer higher potential returns. High yield bonds and equities, generally dividend paying equities, may be the primary assets in the account.

Investment Objective- Growth: Growth investors do not seek account income and their primary objective is capital appreciation.

Risk Tolerance- Conservative: Conservative Growth investors seek maximum growth consistent with a relatively modest degree of risk. They are willing to accept lower potential returns in exchange for lower risk. Equities may be a significant percentage of the account.

Risk Tolerance- Moderate: Moderate Growth investors seek to balance the potential risk of capital loss with their goal of higher potential growth. Equities may be the primary asset in the account.

Risk Tolerance- Long Term: Long Term Growth investors seek a significant level of growth, are financially able and willing to risk losing a substantial portion of investment capital, and due to their long term time horizon or other factors, they employ higher risk, more aggressive strategies that may offer higher potential returns. Higher risk investments such as equities may be as much as 100% of the account.

Trading & Speculation: Trading and Speculation investors seek out maximum return through a broad range of investment strategies, which generally involve a high level of risk, including potential for significant loss of investment capital.

Standing Instructions

Stock Instructions

- 1 Register in customer name and mail
- 4 Register in street name and hold
- 5 DVP

Trade Balance Instructions

- A Pay net credit balance
- B Pay and Pay
- C Hold all balances

Dividend Instructions

- 1 Into Free Credit
- 3 Semi-Weekly
- 5 Monthly
- 6 Credit Type 2 Pay Type 1 Semi-Weekly
- 7 Credit Type 2 Pay Type 1 Monthly

Dividend Reinvestment

- A Reinvest all trades for this account. All current positions and future trades for eligible positions will be reinvested automatically.
- C Cash dividends will be paid for this account unless the security is coded for reinvestment on RDIV.
- N Dividends will not be reinvested for this account; cash dividends will be paid for all new trades. Note: RIN default.

R Dividends will be reinvested for all new trades for this account, unless the security is coded for cash dividends on RDIV.

Account Category Codes

- 101 Individual US Citizen/Resident Alien
- 102 Sole Proprietorship
- 103 Guardian/Conservator/Committee
- 104 Joint
- 105 Prime Broker
- 106 Corporation
- 107 Limited Liability Company
- 108 Estate
- 112 Partnership
- 113 Bank/Trust Company/Credit Union
- 114 FCC Traditional/Roth IRA
- 115 FCC SEP IRA/FCC SIMPLE IRA
- 116 Investment Club
- 117 Insurance Company
- 118 Mutual Fund/Money Manager
- 119 Personal Trust
- 020 WFA Prototype Retirement Plan
- 122 Non-Corporate/Religious/Non-Profit
- 123 Uniform Gift/Transfer to Minor

- 126 Non-FCC IRA
- 127 ERISA (Investment Advisor Use only)
- 128 Municipal/Government/Public Funds
- 131 Personal DVP
- 132 Education IRA
- 133 403(b) Retirement Account
- 140 Individual Non-Resident Alien, with Treaty
- 141 Individual Non-Resident Alien, no Treaty
- 142 Custodian for Non-Resident Alien, with Treaty
- 143 Custodian for Non-Resident Alien, no Treaty

Table 1

- A-\$0 - \$49,999
- B-\$50,000 - \$99,999
- C-\$100,000 - \$199,999
- D-\$200,000 - \$499,999
- E-\$500,000 - \$999,999
- G-\$1,000,000 - \$4,999,999
- H-\$5,000,000 - \$9,999,999
- I-\$10,000,000 or more
- X-Client did not provide

Cost Basis Election Codes

- F FIFO - First In First Out** - If the account is set up for First In First Out, the first security purchased is assumed to be the first security sold. If the trade requires additional units to be closed, the process will be repeated sequentially until the required number of shares is reached.
- L LIFO - Last In First Out** - If the account is set up for Last In First Out, the most recent tax lot purchased will be the first closed. If the trade requires additional units to be closed, the process will be repeated sequentially until the required number of shares is reached.
- H HIFO - Highest In First Out** - If the account is set up for Highest In First Out, the tax lot with the highest cost basis will be the first closed. If the trade requires additional units to be closed, the process will be repeated sequentially until the required number of shares is reached.
- C LOFO - Lowest Cost First Out** - If the account is set up for Lowest Cost First Out, the tax lot with the lowest unit cost will be closed first, regardless of the holding period. If the trade requires additional units to be closed, the process will be repeated sequentially until the required number of shares is reached.
- S HCST - Highest Cost Short Term** - If the account is set up for Highest Cost Short Term, the process will pick only the short term tax lots and the tax lot with the highest unit cost will be closed first. If the trade requires additional units to be closed, the process will be repeated sequentially until the required number of shares is reached. If no short term lots are found, or if the number of short term units is insufficient to cover the sale, the process will look at long term lots and continue to close HCLT.
- T HCLT - Highest Cost Long Term** - If the account is set up for Highest Cost Long Term, the process will pick only the long term tax lots and the tax lot with the highest unit cost will be closed first. If the trade requires additional units to be closed, the process will be repeated sequentially until the required number of shares is reached. If no long term lots are found, or if the number of long term units is insufficient to cover the sale, the process will look at the short term lots and continue to close HCST.
- R LCLT - Lowest Cost Long Term** - If the account is set up for Lowest Cost Long Term, the process will pick only the long term tax lots and the tax lot with the lowest unit cost will be closed first. If the trade requires additional units to be closed, the process will be repeated until the required number of shares is reached. If no long term lots are found, or if the number of long-term units is insufficient to cover the sale, the process will look at the short term lots and continue to close LCST.
- M LCST - Lowest Cost Short Term** - If the account is set up for Lowest Cost Short Term, the process will pick only the short term tax lots and the tax lot with the lowest unit cost will be closed first. If the trade requires additional units to be closed, the process will be repeated sequentially until the required number of shares is reached. If no short term lots are found, or if the number of short term units is insufficient to cover the sale, the process will look at the long term lots and continue to close LCLT.

Average Cost Basis Accounting Codes

- N** No Average Cost on Mutual Funds, accounting is lot by lot.
- O** All; Post-Effective Date, All mutual fund tax lots acquired after 1/1/2012 will be averaged.
- M** Mixed/Specific Security, Client will specify which mutual fund securities they hold will get average cost basis methodology applied.

Government ID Codes

AI Articles of Incorporation	FD Foreign ID Card	PP Passport
AO Articles of Organization (LLC)	(e.g. Drivers License, Visa or Green Card)	RA Resident Alien ID Card (Green Card)
AR Adoption Record	HC Health Insurance Card (not a Medicare Card)	SC School ID Card
BC Birth Certificate	LP Life Insurance Policy	ST State ID Card
CD Court Document	MD Marriage or Divorce Record	TR Trust Agreement or Trust Deed
DL Drivers License	MR Military Records	
EC Employer ID Card	PA Partnership Agreement	