

- Open New Account
- Update Existing Account

Account Information and Client Agreement

RAYMOND JAMES
 FINANCIAL SERVICES, INC.
 Member FINRA/SIPC

**Fax Form to
 IAD Operations
 727-567-8614**

0 1 2 1 2 IA			
Form #	Account #		
Branch #	FA #	Speed Dial #	

Account carried by Raymond James & Associates, Inc., Member New York Stock Exchange

Account Type and Registration

Type (Select one) Capital Access Account Standard Account Direct Account

Registration (Select one below)

<input type="radio"/> Individual	<input type="radio"/> Tenants in Common	<input type="radio"/> LLC	<input type="radio"/> Trust	<input type="radio"/> IRA
<input type="radio"/> Joint (WROS)	<input type="radio"/> Partnership	<input type="radio"/> Unincorporated Assoc.	<input type="radio"/> Estate	<input type="radio"/> Roth IRA
<input type="radio"/> Joint Tenants by Entirety	<input type="radio"/> Proprietorship	<input type="radio"/> UTMA/UGMA	<input type="radio"/> Guardianship	<input type="radio"/> SEP IRA
<input type="radio"/> Community Property	<input type="radio"/> Corporation	<input type="radio"/> Qualified Plan	<input type="radio"/> 529 Plan	<input type="radio"/> Simple IRA
<input type="radio"/> Other _____				

Margin Requested (Subject to Approval, Initials Required): No Yes _____ Client Initials _____ Client Initials

Account Information

<p>Complete Account Title:</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>Relationship Link Name (Branch Use Only):</p> <p>_____</p> <p>Related Accounts (Branch Use Only):</p> <p>_____</p> <p>_____</p> <p>_____</p>
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Account Owner 1 Information

First Name, Middle Initial, Last Name OR Entity Name (Trust, Corporation)		Tenants in Common %
Citizenship Status (Select one below): <input type="radio"/> US Citizen <input type="radio"/> Resident Alien <input type="radio"/> Non-Resident Alien (W-8 Required)		Marital Status (Select one below): <input type="radio"/> Married <input type="radio"/> Single
S.S. # (555-55-5555) OR Tax ID # (55-5555555)	Date of Birth (MM-DD-YYYY)	E-mail Address
<input type="radio"/> Driver's License # OR <input type="radio"/> Passport ID # (optional)	Expiration Date	State/Country
Mailing Address (If PO Box /APO/FPO, provide physical address below)	City	State Zip
Legal Address	City	State Zip
Name of Employer <input type="radio"/> Retired <input type="radio"/> Unemployed	Occupation (most recent if, retired)	
Home Phone Number	Cell Phone Number	Work Phone Number

Account #

Account Owner 2 Information

Tenants in Common
%

First Name, Middle Initial, Last Name **OR** Entity Name (Trust, Corporation)

Citizenship Status (**Select one below**): Marital Status (**Select one below**):

US Citizen Resident Alien Non-Resident Alien (**W-8 Required**) Married Single

S.S. # (555-55-5555) **OR** Tax ID # (55-5555555) Date of Birth (MM-DD-YYYY) E-mail Address

Driver's License # **OR** Passport ID # (optional) Expiration Date State/Country

Mailing Address (If PO Box /APO/FPO, provide physical address below) City State Zip

Legal Address City State Zip

Name of Employer Retired Unemployed Occupation (**most recent if, retired**)

Home Phone Number Cell Phone Number Work Phone Number

Account Financial Information

<p>Combined Annual Income</p> <p><input type="radio"/> \$0-\$19,999 <input type="radio"/> \$200,001-\$500,000</p> <p><input type="radio"/> \$20,000-\$50,000 <input type="radio"/> \$500,001-\$1,000,000</p> <p><input type="radio"/> \$50,001-\$100,000 <input type="radio"/> Over \$1,000,000</p> <p><input type="radio"/> \$100,001-\$200,000</p>	<p>·</p> <p>·</p> <p>·</p> <p>·</p> <p>·</p> <p>·</p> <p>·</p> <p>·</p> <p>·</p>	<p>Combined Net Worth <i>Excluding Personal Residence(s)</i></p> <p><input type="radio"/> \$0-\$19,999 <input type="radio"/> \$250,001-\$500,000</p> <p><input type="radio"/> \$20,000-\$50,000 <input type="radio"/> \$500,001-\$1,000,000</p> <p><input type="radio"/> \$50,001-\$100,000 <input type="radio"/> \$1,000,001-\$5,000,000</p> <p><input type="radio"/> \$100,001-\$250,000 <input type="radio"/> Over \$5,000,000</p>
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Account Instructions

Please select one of the following options from each category below:

<p><u>Securities & Stock Dividend</u></p> <p><input type="radio"/> Hold to Street Name / From Account</p> <p><input type="radio"/> Direct Registration Service</p> <p><u>Cash Dividend</u></p> <p><input type="radio"/> Hold in Account</p> <p><input type="radio"/> Mail Check to address of record</p> <p><input type="radio"/> Hold Principal. Mail Dividends / Interest</p>	<p><u>Funds / Cash Sweep</u></p> <p><input type="radio"/> Raymond James Bank Deposit Program/Client Interest Program over \$2.5 million</p> <p><input type="radio"/> Raymond James Bank Deposit Program (RJBDP)</p> <p><input type="radio"/> Eagle Cash Trust (ECT) - Receipt of prospectus acknowledged</p> <p><input type="radio"/> Eagle Cash Trust Municipal (ECTM) - Receipt of prospectus acknowledged</p> <p><input type="radio"/> Client Interest Program (CIP) - available for Corporation, Foundation, Investment Club, LLC, Partnership and Unincorporated Association accounts only</p> <p><input type="radio"/> Raymond James Bank, FSB w/ Check Writing (With RPS approval only - Separate application required)</p>
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Initial Transaction: _____ Buy Sell Deposit Transfer
(Description / Amount)

Capital Access Details

Complete this section only if Capital Access Account is selected on Page 1.

Type (Select one)

- Capital Access
- Capital Access plus Rewards
- Capital Access Premium
- Capital Access Premium plus Rewards

Account Identification and Security

Information provided in this section will be used to protect you and the assets held in your Capital Access Account. You may be asked the following question when you call with inquiries about your account or for identification when transacting purchases with your VISA® Platinum debit card. All card holders will need this information; keep your account identification and security information in a safe place.

Security Key _____ (minimum of 3 characters/maximum of 8)

Account Card Holders (Listed on Account Registration)

Print Name (if different from Legal Name) _____
(maximum of 26 characters, including spaces)

Print Name (if different from Legal Name) _____
(maximum of 26 characters, including spaces)

Additional Card Holders (Card Holder Only)

For additional card holders not listed on the account registration: I understand and agree to the terms and conditions in the Capital Access Account Agreement. I also understand that my authority is limited to the use of the Capital Access VISA® Platinum debit card.

Print Name _____ Social Security # _____

Print Card Name (if different from above) _____
(maximum of 26 characters, including spaces)

Authorized VISA® Platinum debit cardholder signature	Date
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Print Name _____ Social Security # _____

Print Card Name (if different from above) _____
(maximum of 26 characters, including spaces)

Authorized VISA® Platinum debit cardholder signature	Date
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For Company or Trust

Double Embossed (Optional) _____
(maximum of 26 characters, including spaces)

Capital Access Details continue on next page.

Capital Access Details

Check Information

Check Imprint:
(Information appears in upper left corner of check)

(maximum of 35 characters per line)

Check Type _____

Check Design _____

*Wallet, Private Design checks are provided at **no charge**.
 Additional check types and designs are available for an
 additional fee and may be viewed at www.harland.net.*

of Checks _____ Starting Check # _____
(501 - 9999)

Shipping Method:

Regular (10-14 business days)
 First Class (7-10 business days)
 Express Delivery (except weekends)

Additional charges apply for First Class and Express shipping. No charge for Regular Delivery.

Alternate Shipping Address:

City _____ State _____ Zip _____

Country _____

Phone # _____

Power of Attorney for Capital Access Features ONLY

I understand and agree to the terms and conditions in the Capital Access Account Agreement. A completed POA or LPOA (Form #01316) document is required, must include the signature of the Attorney in Fact and be accepted before authorization will take effect.

Print Name _____ Social Security # _____

Authorized Attorney in Fact Signature	Date

Tax Certification

Tax Classification:

Tax Exempt Payee

Individual/Sole Proprietor

Corporation

Partnership

Other _____

Limited Liability Company Type

D = Disregarded Entity

C = Corporation

P = Partnership

Under penalties of perjury I certify that:

- 1.) The number shown on this agreement 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 failure to report all interest and 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 (defined in the instructions).

Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the agreement, but you must provide your correct TIN.

Client Acknowledgments and Signatures

Client Authorization. *(Please sign below to grant authorizations for this account)*
 If more than one person is listed on the account, each account holder must sign the authorization below.

Trading Authorization. I hereby authorize RJFS to execute trades and engage other investment advisors in my account at the direction of the Independent Financial Advisor (IFA) as provided under the terms of this Client Agreement.

Disbursement Authorization. I hereby authorize RJFS to disburse funds for investment purposes, or to me personally, as instructed by the IFA. I authorize RJFS to make disbursements of funds held in the account (1) to banks, broker-dealers, investment companies or other financial institutions to, or for credit to, an account of identical registration, or (2) to me at my address of record. *Please note that this option is only effective if the account holder has granted the Trading Authorization above. Disbursement Authorization is not available for estates, guardianships, conservatorship accounts.*

Fee Payment Authorization. I hereby authorize RJFS to pay management fees to the IFA from my account in the amount specified in the IFA's invoice. I have authorized the IFA, in writing, to receive fee payments directly from my account. RJFS may rely on invoices submitted by the IFA, and will have no responsibility to verify the fee invoice. RJFS may redeem money market fund shares in my account to the extent necessary to pay such fees.

Independent Financial Advisor (IFA) Due Diligence. I acknowledge that I am responsible for the selection and retention of my IFA and that Raymond James Financial Services has not and has no obligation to conduct any due diligence about said advisor.

Release of Information Authorization. I hereby authorize RJFS to send duplicate copies of my trade confirmations, account statements, and any other information about my account to the IFA or other parties as the IFA may direct.

 Client Authorization Signature Client Authorization Signature (if applicable)

Combined Owners

You may You may not disclose my name, address and security position to requesting companies in which I hold securities under rule 14b(c)-1 of the Securities and Exchange Commission.

By signing below, I acknowledge that I have received, read, understand, and agree to abide by all the terms and conditions set forth in the Client Agreement - Independent Financial Advisor incorporated herein by this reference. I also recognize that this Agreement contains a predispute arbitration clause located on page 9, paragraph 1 and other provisions affecting my rights.

I have received the Client Agreement - Independent Financial Advisor for my records.

Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, FSB, a federally chartered savings bank. Unless otherwise specified, products purchased through Raymond James Financial Services, Inc., or held at Raymond James & Associates., are not insured by the FDIC, are not deposits or other obligations of Raymond James Bank, FSB, are not guaranteed by Raymond James Bank, FSB, an affiliate of Raymond James & Associates, Inc. and are subject to investment risks, including possible loss of the principal invested.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Account Owner 1 Signature	Date	Account Owner 3 Signature (if applicable)	Date
Account Owner 2 Signature (if applicable)	Date	Account Owner 4 Signature (if applicable)	Date
Independent Financial Advisor Signature	Date	RJFS Principal's Approval	Date

Introducing Broker

I/we acknowledge and agree that my/our relationship with Raymond Financial Services, Inc. is governed by the provisions of this agreement. Throughout this agreement, "I", "me", "we" and "us" refer to the undersigned and any other actual or beneficial owner of property in this account. "You" and "your" refer to Raymond James & Associates, Inc. and the introducing broker, if applicable. The terms "property" and "securities" mean securities of all kinds, monies, options and all other property dealt in by brokerage firms.

By signing this agreement, I hereby affirm that I have read and agree to be bound by all terms contained within this agreement as stated currently and as amended from time to time. I also agree that this Account shall be subject to all other written agreements I may have with you that may apply to my account. If, in the future, I add features to this Account (such as margin or option trading), I agree to be bound by their terms and conditions. If I do not receive the New Account Agreement, or if I do not understand its terms, I will notify you in a timely manner.

Applicable Regulations: (a) I understand and agree that every transaction in my account is subject to the rules or customs in effect at the time of the transaction which, by the terms of the rule or custom, applies to the transaction. These rules or customs include state and federal laws, rules and regulations established by state or federal agencies, the Constitution, rules, customs and usages of the applicable exchange, association, market or clearinghouse or customs and usages of individuals transacting business on the applicable exchange, market or clearinghouse.

(b) If this agreement is incompatible with any rule or custom, or if a rule or custom is changed, this agreement will be automatically modified to conform to the rule or custom. The modification of this agreement shall not affect any of its other provisions.

Orders for Delivery and Settlement: (a) I will designate each order to sell as a "short" sell order or a "long" sell order. A "short" sale means the sale of a security not owned by me. You may, at your sole discretion and without prior notice to me, cover any short sale in my account. I understand that "cover" means the purchase, at the market price, of securities that were previously sold short. When I designate a sale as "long", I am promising to you that I own the security and promising that, if the security is not in your possession when I place the sale order, I will deliver the security to you by the settlement date. If I fail to deliver the security to you by the settlement date, you may purchase the security, at the market price, for my account and hold me responsible for any loss, commission and/or fees.

(b) When I order the purchase of a security, I will make payment to you on or before the settlement date. If I fail to make payment by the settlement date for securities purchase, I authorize you to, at your sole discretion and without notice to me, sell the purchased security or any other securities in my accounts to satisfy the debt and I understand that I will be solely responsible for any resulting loss. Alternatively, if I fail to pay for a security purchased by me by the settlement date, I understand that my account can be charged a late fee.

Fees and Charges: I understand that I will be charged commissions for my orders to buy or sell securities and/or other fees and I understand that your commission and fee rates may be changed with thirty (30) days written notice. I agree to pay the commission and/or fees at the rates in effect at the time. If you must take action against me to collect any outstanding balances or for any other reason relating to my account(s), I agree to pay all costs, including attorney's fees, to do so.

In addition, any fees or expenses for legal and/or accounting services, both internal and external, rendered to Raymond James and Associates, or one of its affiliated entities, in connection with my account shall be charged to and paid by me or charged to and deducted from my account.

Loans and Collateral: This section applies only to margin, Capital Access Accounts, or if there is a deficit in your account. (a) You may make a loan to me at any time and in any amount you choose, and I understand that any transaction or event resulting in a negative balance in my account acts as a request from me to you for a loan. I understand that you are not obligated to make any loan to me and you may alter the collateral requirements or conditions for loans at any time with or without prior notice to me. I agree to pay interest on any loan or account balance at the rate specified in your Statement of Credit Terms, a copy of which will be sent to me. I understand that from time to time you may change your Statement of Credit Terms, including the interest rate, and I agree to be bound by any revision from its effective date. For purposes of this agreement the legal and statutory rate of interest shall be the rate specified in your Statement of Credit Terms.

(b) As collateral for all loans or any balance due on my account, I grant you a security interest in all property held by you or in any of my accounts, whether the property is in your possession now or comes to be in the future. If it is necessary for you to enforce your security interest by the sale of my property, you may select which property is to be sold and at what time and price it will be sold and I will not hold you liable for your decisions.

(c) I understand that when I have a loan with you the property in my account or held by you may be used by you as security (either separately or together with other property) for loans you have or may incur in the future with third parties.

(d) I understand that any loan or any balance due on my account is payable on your demand, and you may demand payment of the full amount of any loan or balance due on my account at any time. If any dividend, interest, distribution or similar payment is made to my account, you are authorized to apply the payment to any balance due in my account but not obligated.

(e) I understand that if a cash debit is generated in my account, and I have margin, you are authorized to cover all or a portion of the cash debit by increasing the debit in my margin account.

Suitability. From time to time, you may make investment research and information available to me. I agree and acknowledge that the IFA and I are responsible for the transactions in my Account, including assessing the suitability of transactions for my Account, even if the research and information was used in making investment decisions for my Account.

Trading Authorizations. If I have indicated on this New Account Application that the Independent Financial Advisor (the "IFA") has authority to direct you to execute trades in my Account, then I authorize you to accept the IFA's instructions regarding my Account and to take all other actions necessary to carry out the IFA's instructions. If my Account has a margin feature, you are authorized to accept instructions from the IFA to trade on margin, to sell short, to borrow securities, to otherwise cause credit to be extended through the Account, and to secure the performance of obligations in the Account with any assets held in the Account. If my Account is authorized for option trading, you are authorized to accept instructions from the IFA to purchase and sell index participation contracts indexes, up to my approved level of options

trading strategy. You may carry out the IFA's instructions, may rely on IFA's instructions without obtaining my approval, counter-signature or co-signature. The IFA's authority will include, without limitation, the following: the authority to give instructions for transactions in securities and financial instruments, including the buying and selling of stocks, bonds, debentures, notes, subscription warrants, stock purchase warrants options (if I have authorized trading options, and only up to my approved level of options trading strategy), mutual fund shares, evidences of indebtedness and any others securities, instruments, or contracts relating to securities, and engage other investment advisers whom I hereby authorize to take the same or similar actions as the IFA. I authorize you to take any action it deems reasonably necessary to carry out instructions from the IFA or me. Furthermore, I authorize you, when acting upon the IFA's instructions, to aggregate transaction orders for my Account with orders from other accounts over which the IFA (1) has trading authorization or (2) authorization to accept or deliver assets in transactions executed by other broker-dealers where the IFA has so aggregated orders. I agree that if any such aggregated order is executed in more than one transaction, my portion of the order may be deemed to have been executed at the weighted average of the prices at which all of such transactions were executed.

I understand that you do not provide any warranty as to the availability, accuracy completeness, timeliness, correct sequencing or suitability for a particular purpose of any market data provided to my advisor or to me.

Authorization: Accuracy of Reports: (a) You are authorized to act on oral instructions concerning my account and you are not liable for acting on any false oral instructions if the instructions reasonably appeared to you to be genuine. I authorize you to electronically record any and all conversations between me (or my representative) and you.

(b) I will notify you of any error in a confirmation of order within 4 days of when it is mailed to me. I will notify you of any error in a statement within 10 days of when it is mailed to me. If I do not give you written notification of an error in the time specified above, then I accept the confirmation or statement as correct and I will not later claim the confirmation or statement is incorrect or the transactions shown were unauthorized. I understand that all mail will be sent to the address shown on my New Account Agreement and I will be responsible for receiving mail at that address, unless I give you written notice of a change in address. Clients who establish mutual fund periodic payment plans such as Periodic Investment Plans (PIP), Systematic Withdrawal Plans (SWP) or Periodic Exchange Plan (PEP) through Raymond James will not receive trade confirmations when the transaction is executed. You will instead receive confirmation of the transactions on your monthly statement. By signing the New Account Agreement, you are authorizing your financial advisor to take your verbal instructions.

(c) During the period I maintain an account with you or thereafter, you are authorized to obtain credit reports on me from any credit reporting agency, at your expense. If you request me to do so, I will sign a separate authorization allowing the release of credit information to you.

(d) If any of IFA's employees are associated with a member of and option contracts on securities and securities-related the FINRA, NYSE or affiliate, you are authorized to deliver information concerning my Account to such member upon request.

Authorization to Liquidate Account and Collateral: Upon the death of any of us, or if you otherwise feel it is necessary you may cancel any unexecuted order and you may also purchase securities

to cover the sale of securities or sell securities to satisfy any debt. The decision to cancel an order or buy or sell securities in my account is solely at your discretion and the sale or purchase may be performed in any manner you feel reasonable. Each of our estate(s) and each survivor will be liable to you for the full amount of any debt or loss resulting from the completion of transactions initiated prior to your receipt of a written notice of death or incurred in the liquidation of the account or in the adjustment of interests of the respective parties. Any debt or lien assessed against the account following the death of any of us shall be charged fully against the interests of the survivor(s) and the estate of the decedent. This section does not release the decedent's estate from any liability provided in the agreement.

Termination of Authorization. The authorizations I have granted in this New Account Form and Client Agreement shall remain effective until I or the IFA have revoked or terminated them. Termination or revocation shall be made by giving notice to you, provided, however, that you reserve the right to require written notice or confirmation. I understand that I may revoke or terminate all authorizations or designations conferred herein at any time. However, such revocation will not affect my obligations resulting from transactions initiated prior to your receipt of such notice. In the event you terminate the relationship with the IFA, I understand that (1) you will not be obligated to honor any further instructions from the IFA; (2) I will have exclusive control over, and responsibility for my Account; and (3) unless you notify me otherwise, my Account will become a retail brokerage account subject to all terms and conditions applicable thereto, including fees and commissions, investment products and other services available to your retail customers. You will notify me as soon as reasonably possible after any such termination. You are not responsible for my investigation and selection of the IFA.

Introduced Accounts: I agree that if you are acting as a clearing broker for transactions on my account, you are not responsible for the conduct, representations or recommendations of the introducing broker or its agents as the IFA is not affiliated with, controlled by, or employed by you. If Raymond James is carrying the account of the undersigned as clearing broker by arrangement with another broker through whose courtesy the account of the undersigned has been introduced to you, then until receipt from the undersigned of written notice to the contrary, **you may accept from such other broker, without inquiry or investigation by you (a) orders for the purchase or sale in said account of securities** and other property on margin or otherwise, **and (b) any other instructions concerning said account.** You shall not be responsible or liable for any acts or omissions of such other broker or its employees.

Joint Accounts: (a) If this is a Joint Account, we agree that each of us has the authority to act on behalf of all account owners to: order any transaction involving the account, including transactions that result in a negative account balance; receive any property in the account, including cash withdrawals; receive any communications concerning the account including confirmations and statements; and make or agree to any changes in the account or this agreement, including closing the account. You are not required to verify with other account owners the authority for any instructions received from one of us and you do not need to give notice of any transaction to any owner who did not order the transaction. Each and every account owner shall be individually liable for the full amount of any loan or balance due on this account.

(b) If one of us dies, the survivor(s) will give you immediate written notice of the death of any of us. You may take any action you may feel prudent to protect you from any tax, liability, penalty or loss.

Account Ownership: For accounts held as Joint Tenants With Rights of Survivorship, upon the death of either party, the entire Account shall invest in and belong to the surviving joint tenant(s). For accounts held as Tenants in Common, each party shall be deemed to own an equal interest in the Account unless otherwise specified, and upon the death of either party, the decedent's interest shall vest in and be distributed to that party's estate. For accounts held as Community Property, all rights shall be governed by applicable state law. For Custodial accounts governed by the Uniform Transfers to Minors Act (UTMA) or the Uniform Gifts to Minors Act (UGMA), I agree that the Account is irrevocably vested in and belongs to the minor, to be used for the sole benefit of the minor, and delivered to the minor promptly upon attaining the age of majority (or other age specified for termination under applicable state law).

Binding on Successors: I understand and agree that this agreement will be binding on my successors (including my executor, heirs or assignees) and I will notify any successor of the agreement's provisions.

Waiver and Modification: I understand that your failure to exercise any right granted by this agreement or to insist on my strict compliance with any obligation under this agreement will not be considered a waiver of that right or obligation. I also understand if you furnish me with notice on one occasion, you are not obligated to provide me with notice in the future. I understand that no provision of this agreement can be waived or modified unless it is done in writing and signed by your Treasurer, Corporate Counsel or Compliance Director. I further understand that you may modify and amend this agreement upon thirty (30) days written notice to me, and my acceptance of such amendment will be deemed effective by my continued use of the services of the account.

Severability: If any provision of this agreement is deemed to be unenforceable for any reason, this will not affect the validity and enforceability of any other provision of this agreement.

Termination: You have the right to terminate any of my accounts, including multiple owner account(s), at any time by notice to me.

Raymond James Cash Sweep Programs: Uninvested cash balances in your account(s) can earn income through several options including: Raymond James Bank Deposit Program (RJBDP), Client Interest Program (CIP), RJBDP/CIP Over \$2.5 Million, Eagle Cash Trust (ECT), and Eagle Cash Trust Municipal (ECTM). All of these options, including their terms and conditions, are further described in the document entitled *Your Rights and Responsibilities as a Raymond James Client*, which is available online at <http://www.rjf.com/billofrights/index.htm>. If I choose RJBDP I acknowledge that (i) I am solely responsible to monitor the total amount of deposits I have at each Bank in order to determine the extent of FDIC insurance coverage available to me, and (ii) Raymond James is not responsible for any insured or uninsured portion of my deposits at any of the Banks.

Extraordinary Events: You shall not be liable for losses caused directly or indirectly by any condition not within your exclusive control, including government restrictions, exchange or market rulings, suspension of trading, war, strikes or extreme market volatility or trading volumes.

Restrictions: You may, in your sole discretion, prohibit or restrict trading of securities, substitution of securities, or disbursements in any of my accounts.

Choice of Law: This agreement and any accounts opened hereunder shall be construed, interpreted and the rights of the parties shall be determined in accordance with the internal laws of the State of Florida (without referencing Choice of Law provisions of Florida or any other state).

My Representations: I represent that I am of the age of majority according to the laws of my state of residence. I further represent that I am not an employee of any exchange or a member firm of any exchange or member of the Financial Industry Regulatory Authority. ("FINRA"), or of a bank, trust company or insurance company unless I notify you to that effect. If I become so employed, I agree to notify you promptly. I also represent that no persons other than those signing this agreement have an interest in the account.

Right to an Attorney: (a) I understand that when I sign the Client Agreement, this Client Agreement becomes a legally binding contract between you and me. I also understand that this document may alter the rights I might have and may create responsibilities I might otherwise not have had.

(b) I understand that I may, if I wish, consult with an attorney before I sign the Client Agreement and enter into this agreement. In connection with entering into this agreement, you are representing your interests, and not mine. Therefore, to the extent I do not understand any provision of this agreement or its effect, I understand that I should seek the independent advice of an attorney.

Mutual Fund Networking: Networking is an automated communication system used to transmit information between the mutual fund and the broker/dealer, allowing us to reflect fund records on the client brokerage statement. All mutual fund positions will automatically be networked, if eligible, unless we receive written instructions from you specifically stating otherwise.

Payment for Order Flow: (a) Raymond James may, from time to time, receive payment for order flow. Order flow payment is compensation received as an incentive to direct transactions to various markets. This compensation is received in a number of ways, including direct cash payment ranging from a fraction of a cent to 2.5 cents per share, estimated to equal approximately \$1.0 million annually. In certain instances, reduced transaction fees are provided by various exchanges. While there is no actual agreement, oral or written, Raymond James believes that it is receiving business from specialists at various exchanges as a result of the transaction volume directed to them. Additionally, Raymond James acts as a market maker in a number of Over-The-Counter (OTC) securities. As a result of orders directed to these various markets, trading profits or losses may be generated.

(b) New York Stock Exchange (NYSE) Rule 108(a) allows a specialist to trade on parity with orders in the crowd when the specialist is establishing or increasing its position, as long as floor brokers representing orders in the crowd do not object to such practice. If you or your organization object to a specialist trading on parity with your order to establish or increase its position, the specialist would be obligated to honor such a request and refrain from trading on parity. Please note that you may object to a specialist trading on parity with your order by communicating your objection to your RJFS representative. Unless you inform us otherwise, RJA will handle your orders as if you have no objection to the specialist trading on parity with your order.

(c) Raymond James' policy is to direct orders, based upon a number of factors and absent specific routing instructions from you, to the market center where it believes that the customer receives the best execution. The potential for receipt of order flow payment, or trading profits, is not a factor in this decision. Raymond James believes, based upon prior experience, that our order routing practice provides opportunity for the orders to be executed at prices better than national best bid or best offer.

(d) Raymond James' ongoing review of the markets used allows us to keep our commissions competitive, in addition to ensuring the best execution services for our clients.

Arbitration Disclosures:

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

(A) Arbitration is final and binding on the parties. All 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 a claim is filed.

(B) The parties are waiving their right to seek remedies in court, including the right to a jury trial. Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.

(C) Pre-arbitration discovery is generally more limited than and different from court proceedings. The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.

(D) The arbitrator's award is not required to include factual findings or legal reasons and any party's right to appeal or seek modification of rulings by the arbitrators is strictly limited. The arbitrators do not have to explain their reason(s) for the award.

(E) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

(F) 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.

(G) The rules of 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 predispute 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 and Dispute Resolution: (a) Any dispute or controversy, either arising in the future or in existence now, between me and you (including your officers, directors, employees or agents and the introducing broker, if applicable) will be resolved by arbitration conducted before the New York Stock Exchange, Inc., Financial Industry Regulatory, the American Stock Exchange, Inc., or other self-regulatory organizations (SRO) subject to the jurisdiction of the Securities and Exchange Commission (SEC) pursuant to the arbitration rules of the applicable SRO, and in accordance with the Federal Arbitration Act (Title 9 of the United States Code).

(b) A court of competent jurisdiction may enter judgment based on the award rendered by the arbitrators.

(c) Nothing in this agreement shall be deemed to limit or waive the application of any relevant state or federal statute of limitation, repose or other time bar. Any claim made by either party to this agreement which is time barred for any reason shall not be eligible for arbitration.

Business Continuity Planning – Disclosure Statement

Raymond James has established the Business Continuity Planning (BCP) Department, a dedicated team of professionals that oversees the Firm's business continuity management strategy. The BCP Department works closely with business units and the Information Technology Department to employ a standardized framework for building, maintaining, and testing business continuity plans. The plans are created using an all hazards approach, including baseline requirements and strategies that address incidents of varying scope. Plans are designed to allow for continued operations of critical business functions, which include providing clients with prompt access to their funds and securities.

Incident Management

A Corporate Crisis Management Team (CCMT) comprised of senior management representing key areas of the Firm has been established to manage incidents that might impact the Firm's associates and clients. The CCMT will assess and direct the Firm's response to an incident, ensuring the safety and security of all associates and continuity of critical processes. As part of the overall BCP strategy, Raymond James maintains geographically dispersed operational locations to diminish risks posed by local and regional disruptions. In the event of an emergency at the home office, local staff is available at off-site locations to continue production work.

Technology and Data Recovery

Raymond James employs a dual data center strategy in which critical client data and systems are replicated to an alternate location ensuring accessibility. In addition, data retention and backup procedures are in place, including tape backup and offsite storage, offering a tertiary layer of data accessibility should the need arise. It is the Firm's goal to recover from an event requiring a processing switch to the alternate site within 12 hours or less. Due to the unpredictable nature of events causing significant business disruptions, the Firm cannot guarantee that systems will always be available or recoverable after such events.

Contacting Raymond James

Clients can obtain information regarding the status of their accounts and access to their funds and securities by contacting their financial advisor. If their financial advisor is unavailable, clients can contact Client Services at 1-800-647-7378. Up-to-date information regarding the operating status of the Firm can be obtained from <http://www.raymondjames.com>.

The Firm's business continuity plans are subject to modification. The BCP Disclosure Statement, including any updates or I will sign a separate authorization allowing the release of credit information to you.

Privacy Notice: Safeguarding Your Identity

Raymond James and its wholly owned subsidiaries, Eagle Fund Distributors, Inc., Eagle Family of Funds, Eagle Fund Services, Inc., and Eagle Asset Management, Inc. are committed to protecting the confidentiality of the information furnished to us by our clients. We are providing you this information as required by Regulation S-P adopted by the Securities and Exchange Commission.

Information About You That We Collect

We collect nonpublic personal information about you, including but not limited to, name, address, Social Security number and financial information from the following sources: information we receive from you on applications or other forms or through our website; information we receive about your transactions with us, our affiliates or others; and information we may receive from a consumer reporting agency.

Our Use of Information About You

As permitted by law, we may share information about you with other companies in the Raymond James family – that is, companies that are owned by Raymond James Financial. That information may include information shared by the Eagle Family of Funds with Raymond James broker/dealers and investment advisors, and information shared among other Raymond James service providers, such as financial advisors and insurance and annuity consultants. In addition, we may share information about you with certain nonaffiliated third parties, including service providers (e.g., mutual fund companies), nonfinancial companies (e.g., software developers), and others (e.g., consulting firms) in order to help us run our business, manage your accounts, provide professional services, or help us market our products and services to you. We may also share information about you with other financial institutions with which we have joint marketing agreements. These financial institutions have agreed to treat any such information as confidential and not share such information with any other parties except as permitted by law or regulation. Otherwise, we do not disclose any nonpublic personal information about you to anyone except as permitted by law or regulation. You also may have other protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you. We follow the same policy with respect to nonpublic personal information received from all clients and former clients.

When Financial Advisors Leave Raymond James

Financial advisors may change brokerage and/or investment advisory firms and nonpublic personal information collected by your financial advisor may be received or taken by your financial advisor to the new firm so that he or she can continue to service your account(s) at the new firm. If you do not want your financial advisor to utilize and/or transfer this information to another firm, please contact 800-647-SERV (7378) to opt out of this information sharing. If your primary address is in an “opt-in” state (such as California and Vermont), which requires your affirmative consent to share your nonpublic information with the financial advisor’s new firm, then you must give your written consent before Raymond James will allow your financial advisor to take your nonpublic information with him or her. You can withdraw your consent at any time by contacting 800-647-SERV (7378).

Additional Information for Clients of the Financial Institution Division of Raymond James Financial Services

The Financial Institution Division of Raymond James Financial Services, Inc. is a party to joint marketing arrangements with certain banks and credit unions where you obtain Raymond James’ services. Information about clients who participate in these programs may be shared with the participating banks or credit unions. These financial institutions have agreed to treat any such information as confidential and not to share such information with any other parties except as permitted by law or regulation. In addition, you may have other protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

How We Protect Your Confidential Information

Raymond James has policies that restrict access to nonpublic personal information about you to those employees, associates and others who have need for that information to help us run our business, manage your accounts, market or provide investment alternatives or services to you, or to employees, associates and others who assist those who help us run our business, manage your accounts, or market or provide investment alternatives or services to you. Additionally, we maintain physical, electronic, contractual and procedural safeguards to protect your

nonpublic personal information.

Raymond James Capital Access Account Agreement

This agreement, including the terms and conditions provided by the Raymond James Capital Access Account Check & VISA® Platinum Card Agreement and its accompanying financial services, sets forth the terms and conditions governing the relationship between Raymond James and its affiliates and the person(s) signing this document (hereinafter referred to as “the client”).

Upon opening a Capital Access Account, Raymond James may provide the client with personalized checks and the client may apply for a Capital Access VISA Platinum debit card (the “Card”) issued through MetaBank. A Personal Identification Number (“PIN”) will be issued to the client for use in conjunction with accessing the Capital Access Account.

In return for these and other services, the client understands and agrees to pay certain fees, including an annual Capital Access Account membership fee. In addition, if the client selects the rewards program and agrees to the terms and conditions of the program. All fees will be charged to the client's account. The client further understands any additional features selected could incur additional costs.

The client agrees to write checks on a Raymond James Capital Access Account maintained at the JP Morgan Chase Bank, N.A. and may use these checks only in conjunction with his or her Capital Access Account and only amounts within authorized limits. The client also understands that Raymond James may reasonably withhold access to his or her funds until it is satisfied that checks placed into the client's account have been collected. Raymond James may satisfy amounts that are owed by the client in connection with his or her Capital Access Account in the following order of priority: from available Client Interest Program (“CIP”), Raymond James Bank Deposit Program (RJBDP), Eagle Cash Trust (ECT), or tax-free money market balances, if any, held in the account, and should these sources prove insufficient, from a margin loan to the client within the available margin loan value of securities in the client's account (provided this option was chosen and the account was approved for margin). Moreover, the client authorizes JP Morgan Chase to honor checks (a) bearing only one signature and (b) bearing a signature with an approved name, a middle initial or a name deleted or added if JP Morgan Chase otherwise reasonably believes the signature to be authorized.

The client understands that the Card will allow card transactions to the “Authorization Limit” as defined in the Raymond James Capital Access Account Check & VISA Platinum Card Agreement. The client agrees to have sufficient available assets to make payment in full for card transactions as they become available and understands that if he or she has insufficient available assets MetaBank may suspend and then cancel the Card. The client also agrees that the use of any card in connection with his or her Capital Access Account will also be governed by the terms and conditions contained in the Raymond James Capital Access Account Check & VISA Platinum Card Agreement that they will receive after the Card application is accepted by MetaBank and JP Morgan Chase.

The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy clients and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Account Description

The Capital Access Account integrates a conventional securities account with a cash management account, which provides a VISA Platinum debit card and check writing services. As part of that account, cash balances awaiting investment will earn interest daily in the Raymond James CIP, RJBDP, ECT, or tax-free money market fund.

Additional Terms and Conditions

The client hereby requests Raymond James to open cash, margin and/or short accounts. JP Morgan Chase to issue the checks and MetaBank to issue the VISA Platinum debit card(s) in the name(s) set forth on this application. The client agrees to be bound by the terms and conditions of the aforesaid account as currently in effect and as amended from time to time.

For Joint Accounts: This application is made by both clients, as signed, and if approved, account terms and conditions will apply to both clients and both will be jointly and individually liable for any amounts due at any time. Both clients will be bound by their instructions regarding their account, checks or VISA Platinum debit card(s), if applicable, given either jointly or individually.

MetaBank and JP Morgan Chase reserves all of its rights in connection with the issuance, processing or termination of VISA Platinum debit card(s) and checks.

Termination of a Capital Access Account

The client's participation in the Capital Access Account, or any feature offered in connection with the account, may be terminated at any time by Raymond James or the client. The client, however, shall remain responsible for authorized charges arising before or after termination.

Credit Reports

The client authorizes Raymond James to request a consumer report about him or her from a reporting agency for the purposes of considering the application in the Capital Access Account, reviewing or collecting any account opened for the client, or for any other legitimate business purpose. Upon the client's written request, Raymond James will inform the client of the name and address of each consumer-reporting agency from which it obtained a consumer report, if any, in connection with the client's application or accounts.

Liability

The client agrees that he or she will be personally liable for, and will indemnify Raymond James, MetaBank and JP Morgan Chase, against any losses in connection with any and all Capital Access transactions (including securities transactions, use of the check writing privilege, the Card and the line of credit), effected by any person signing the Capital Access Account Application or any person to whom the client gives written authority to use his or her Capital Access Account.

The client also agrees that no card(s) or checks issued in connection with his or her Capital Access Account can be used directly to purchase securities or any other products or services available through Raymond James or our correspondents.

The client shall at all times be liable for the payment of any amount advanced, any debit balance or other obligations owing in any of his or her accounts with Raymond James, and the client shall be liable to Raymond James for any deficiency remaining in such account(s) in the event of a liquidation thereof, in whole or in part, by the client or Raymond James. The client shall make payments of any such debit balance, obligation, money deficiency, indebtedness, including interest and commissions, upon demand, and any costs of collection, including attorney's fees. It is further understood that Raymond James may request from MetaBank or JP Morgan Chase, any service provider or their successors, copies of checks, and/or Visa or Bill Payment drafts processed from the client's Capital Access Account.