



9845 ERMA RD. SUITE 312  
 SAN DIEGO, CA 92131  
 (858) 530-1031 (800)380-7370  
 FAX: 858-530-1820

## Authorization to Change Broker/Dealer of Record

<b>Account Owner Information</b> <i>Provide account information exactly as it appears on your account statement</i>	Name(s)			
	Address			
	City	State	ZIP	Telephone
Shareholders Service Group Acct Number. <i>If none, provide SSN, Birthdate &amp; ID # below.</i>				
Social Security # or Taxpayer ID #	Birthdate	ID #: Drivers License # & State or Passport #		

To: \_\_\_\_\_  
*Name of Fund Family* *Account #*

This change applies to **all holdings** in my account or name.  
**OR**  Please change for the following holdings only:

Investment Name \_\_\_\_\_ Fund No./Acct No. \_\_\_\_\_  
 Investment Name \_\_\_\_\_ Fund No./Acct No. \_\_\_\_\_

Is this a 529 College Savings Plan? YES  NO

Former Dealer Firm \_\_\_\_\_ Former Advisor/Rep \_\_\_\_\_

**New Dealer: Shareholders Service Group, Inc.** New Advisor/Agent: \_\_\_\_\_ Number \_\_\_\_\_

Initials	Initials	<b>Trading Authority:</b> By initialing here, I hereby instruct Shareholders Service Group to accept transactions from my Advisor, in accordance with the Trading Authority/Limited Power of Attorney disclosure statement on page 2 of this form.
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**Acknowledgement and Signatures**

Please change the dealer/agent of record to Shareholders Service Group, Inc. (SSG). I understand that my account information will be available to SSG and to my advisor and that future commissions and fees may be paid to SSG. I have received a copy of SSG's Privacy Policy, Trading Authority, Patriot Act Disclosure and Business Continuity Plan (attached). *I acknowledge that the funds I own are suitable and appropriate given my risk tolerance, my age or the beneficiary's age, fund fees and charges, and all applicable tax considerations, including state taxes related to 529 college savings plans. I have received a prospectus, disclosure document or offering statement from the investment(s) indicated above. If needed, I have consulted a tax advisor. I understand that SSG is not an advisor or fiduciary and will not give investment advice or tax advice.*

X \_\_\_\_\_  
**Signature of account owner or policy owner** **Date**

X \_\_\_\_\_  
**Signature of joint owner** **Date**

New Broker/Dealer: Shareholders Service Group, Inc., 9845 Erma Road, Suite 312 San Diego, CA 92131  
 TEL: (858) 530-1031 FAX: (858) 530-1820

-This section is for internal use only- *Acceptance:*

_____	_____	_____
Name of Principal	Title	Advisor Name/ Number
_____	_____	_____
Signature of Principal	Date	Dealer Number
ID _____ OFAC _____ 53 _____		

## **BUSINESS CONTINUITY PLAN (BCP)**

Shareholders Service Group (SSG) has a Business Continuity Plan with detailed policies and procedures in the event of a significant business disruption (SBD). SSG will take appropriate measures to safeguard employees and property, to assess financial and operational processes, and to protect the books and records. SSG will continue to service customers in the event of an internal or external SBD through its own means and/or with assistance of our clearing provider, Pershing. Depending upon the type of internal SBD (such as a fire or power outage), SSG may relocate its primary office to its designated alternative site. Business and operational services will continue through normal means with communications via telephone, cell phone, e-mail and the SSG website. In the event of an external SBD (such as a terrorist attack or a natural disaster), SSG and Pershing have back-up facilities and specific arrangements in place to provide continued service. Our clearing agent, Pershing, has its own BCP in place to ensure continuous, reliable delivery of service to customers while maintaining regulatory compliance. Alternative phone numbers to use in the event of a SBD are (858) 437-3171 or for Pershing, (201) 413-3635 or (213) 624-6100, ext. 500. This Business Continuity Plan may be modified at any time as needed. A current Business Continuity Plan summary is available on the SSG website, [www.shareholdersgroup.com](http://www.shareholdersgroup.com), under "Important Legal Information" on the home page. A written hard copy is available via mail upon request.

## **TRADING AUTHORITY -- LIMITED POWER OF ATTORNEY**

By initialing the Trading Authority Authorization on page 1, I am authorizing Shareholders Service Group ("SSG") and my Advisor, to enter trades on my behalf. My Advisor is authorized to enter transactions in my account via any medium available, electronic or otherwise. My Advisor is authorized to buy, sell and trade in stocks, bonds, mutual funds, variable annuity accounts, and any other securities in accordance with terms and conditions for my account for my benefit and at my risk in my name or number.

I hereby indemnify and hold harmless SSG, its affiliates, directors, officers, employees and agents from and against all claims, actions, costs and liabilities, including attorney's fees, arising out of or related to reliance on this authorization, and I agree to pay promptly on demand any and all losses arising therefrom or debit balance due thereon. This authorization is a continuing one and shall remain in full force and effect, and you shall have no further duty of inquiry. I may change or revoke this authorization by a written notice addressed and verifiably delivered to SSG, by return receipt or delivery tracking identification. Until you receive such written revocation you are entitled to act further in reliance on this authorization and indemnity. Any revocation of this authorization shall have no effect on any liability which results from transactions initiated before you receive written notice of revocation. This authorization and indemnity is in addition to, and in no way limits or restricts, any rights which you may have under any other agreement or agreements between me and SSG. This authorization and indemnity shall inure to the benefit of your present firm and of any successor firm or firms and assigns, irrespective of any change or changes at any time in the personnel thereof for any causes whatsoever.

I have carefully read this Trading Authority/Limited Power of Attorney disclosure statement and indemnity and understand that it authorizes my Advisor to exercise rights and powers over my account as if I had exercised them myself and that my Advisor's actions and instructions with respect to my accounts are fully binding on me. I understand and agree that Shareholders Service Group has no duty or responsibility to monitor trading in my accounts or notify me prior to accepting instructions from my Advisor. I understand that my Advisor will have access to information about my account and may receive duplicate confirmations, statements and account data.

## **THE USA PATRIOT ACT**

The USA PATRIOT Act is designed to detect, deter, and punish terrorists in the United States and abroad. The Act imposes new anti-money laundering requirements on brokerage firms and financial institutions. By April 24, 2002, all brokerage firms were required to have new, comprehensive anti-money laundering programs. To help you understand these efforts, we provide you this information about money laundering and our steps to implement the USA PATRIOT ACT.

**What is money laundering?** Money laundering is the process of disguising illegally obtained money so that the funds appear to come from legitimate sources or activities. Money laundering occurs in connection with a wide variety of crimes, including illegal arms sales, drug trafficking, robbery, fraud, racketeering, and terrorism.

**How big is the problem and why is it important?** The use of the U.S. financial system by criminals to facilitate terrorism or other crimes could well taint our financial markets. According to the U.S. State Department, one recent estimate puts the amount of worldwide laundering activity at \$1 trillion a year.

**What are we required to do to eliminate money laundering?** Under rules required by the USA PATRIOT Act, our anti-money laundering program designates a special compliance officer, conducts employee training, conducts independent audits, and establishes policies and procedures to verify the identity of customers, detect and report suspicious transactions, and ensure compliance with the new laws. As part of our required program, we may ask you to provide various identification documents or other information. Until you provide the information or documents we need, we may not be able to open an account or effect any transactions for you. Sharing information with other financial institutions. We will share information with other financial institutions, including our clearing firm, about persons suspected of terrorist financing and money laundering, for the purpose of identifying and reporting activities that may involve terrorist acts or money laundering and to determine whether or not to establish an account or effect a transaction. We will employ proper procedures to ensure only relevant information is shared. If you have questions, you may contact our Compliance Department at (858) 530-1031.

## **PRIVACY POLICY**

This policy notice is provided to you in accordance with the Federal Financial Privacy Law, 15 U.S.C. 6801-6810. Title V of the Gramm-Leach-Bliley Act of 1999 required the Securities and Exchange Commission ("SEC") to adopt rules relating to the privacy of nonpublic personal information of consumers and customers. As a result, the SEC adopted Regulation S-P, "Privacy of Consumer Financial Information". Accordingly, SSG has adopted a privacy policy that addresses safeguards for the protection of its customer records and information. Shareholders Service Group's Privacy Policy states the following:

### **Protecting Your Information**

"Customer Information" means information identifiable with a specific customer. SSG DOES NOT SELL ITS CUSTOMER INFORMATION TO ANYONE. WE WILL ONLY SHARE CUSTOMER INFORMATION WITH OTHERS AS STATED IN THIS POLICY OR UNDER TERMS OF THE USA PATRIOT ACT, UNLESS WE PROVIDE YOU WITH ADDITIONAL NOTICE OR ASK FOR YOUR PERMISSION. We value your trust and we carefully handle any information we possess about you. We will destroy documents that may contain customer information before discarding them. All SSG associates who have access to your information are required to treat Customer Information confidentially, and they are subject to disciplinary action if they fail to follow this requirement.

### **Information We Collect**

SSG collects and uses various types of information to service your accounts. The Customer Information we collect and store generally consists of the following: Information gathered from applications, forms and other information you provide us, whether in writing, in person, by telephone, through your advisor, electronically or by any other means, such as your name, address, social security number, assets, income, and debt. Information about your transactions and your account experience with SSG, such as your account balances, trading activity, payment history and parties to transactions. Information from a consumer reporting agency regarding your creditworthiness or credit history. Information from other outside sources regarding their employment, credit, or other relationship with you, or verifying representations made by you to them, such as your employment history, loan or credit card balances.

**Sharing Information with Third Parties.** We may share Customer Information with unaffiliated third parties who perform services for SSG or in connection with servicing or processing the accounts, products and services that you have with us. These companies may include your advisor, other financial service providers, such as clearing firms, insurance companies, payment processing companies, check printing and data processing companies. These companies might assist us in a number of ways; for example, in fulfilling your service requests, or processing your transactions, providing data or reports for you and your advisor, or mailing your account statements.

We may disclose Customer Information we maintain about you to credit bureaus and similar organizations when required or permitted by law. Such shared information may include a disclosure in connection with a subpoena or similar legal process, a fraud investigation, an audit or examination. In addition, we may exchange customer information with reputable reference sources and clearinghouse services for purposes of credit reporting and verification. SSG will provide customers an initial notice of its privacy policy at the time of opening an account, and thereafter it will provide annual privacy update notices. SSG reserves the right to make changes to this policy. The statement of this Privacy Policy is available at our home office, on our company website at [www.shareholdersgroup.com](http://www.shareholdersgroup.com), and wherever other such documents may be required to be available. The Compliance Officer is responsible for implementing and monitoring this policy.