The Trustee may revoke the limited power of attorney at any time by giving notice; and (ii) the Account may be redeemed as soon as the cash balance in the Account is sufficient to cover relevant commission, fees and charges resulting from its failure to effect the transaction. If the balance in the Account is not sufficient to cover relevant commission, fees and charges due to DBS and/or Pershing, DBS and Pershing have the right to sell any property in the Account to cover such amounts.

9. From commissions and/or fees charged to the Account for services rendered, DBS may pay, remit or otherwise pay its agents for their services in handling transactions for the Account. DBS or Pershing may refuse to carry out any transaction which I may wish to effect.

10. For our mutual protection, DBS may tape-record any of our phone conversations.

11. The self-managed account brokerage option offered by the Plan permits the purchase and sale of shares of mutual funds, individual stocks, bonds and covered options in the Account. Accordingly, I will not instruct DBS to purchase or sell any securities, including, but not limited to, securities of a corporation of which I am a director, officer, or affiliate. Neither will I instruct DBS to buy and/or sell any "restricted" securities.

12. DBS may amend the Master Agreement in any respect, or terminate its brokerage services to the Plan and the Account, and at any time, effective upon notice to the Trustee. The Account will continue to be responsible for all obligations and transactions incurred by it prior to termination.

13. Confirmations of the execution of orders and monthly statements for the Account under the Master Agreement (as described in this Disclosure Statement) shall be held to be invalid or unenforceable by any court or regulatory or self-regulatory agency or body, such invalidity or unenforceability shall attach only to such provision or condition. The validity of the remaining provisions and conditions shall not be affected thereby and the Master Agreement (as described in this Disclosure Statement) shall be carried out as if such invalid or unenforceable provision or condition was not contained therein.

16. Governing Law The Master Agreement (and the Account established thereunder) shall be governed by the Laws of New York without giving effect to principles of conflicts of law.

17. This Disclosure Statement and the Master Agreement contain all of the agreements, representations and understandings of DBS, the Trustee, the Plan and me applicable to the Account. All modifications to these documents must be made in writing.

DISCLOSURE STATEMENT