INDIVIDUAL TRANSFER ON DEATH ACCOUNT AGREEMENT (NOT TO BE USED WITH TRUST OR IRA ACCOUNTS)

I.	ACCOUNT INFORMATION					
AC	ACCOUNT TITLE:	ACCOUNT NUM	BER:			
II.	I. AUTHORIZATION					
and the agr	authorize Dunham Trust Company or Dunham & nd/or Gemini Fund Services ("GFS"), as appropriate terms and condition set forth herein. This agreement greements executed by me for my account, and I greements.	e, to open a transfer nt does not supersede	on death account or in any way affe	according to ect any other		
1.	During my lifetime I shall retain full ownership of the securities held in my account. Only I may give instructions to transfer, purchase, or sell securities, money, or other property for my account.					
2.	instruction from any other person or entity, transfer all money, securities, and other property from my account to separate new account(s) opened for the following person ("Beneficiary") or persons ("Beneficiaries") or, if permitted by applicable law, Contingent Beneficiary or Contingent Beneficiaries, in equal shares, subject to the terms and conditions set forth herein. In keeping therewith, the terms Beneficiary and Beneficiaries shall include Contingent Beneficiary and Contingent Beneficiaries, if applicable.					
	Each Contingent Beneficiary listed below a Beneficiary shall be treated as Beneficiary in the event that the Beneficiary named above him or her should predecease me.					
III	II. BENEFICIARIES					
A.	BENEFICIARY NAME:					
AΓ	ADDRESS:	CITY:	STATE:	ZIP:		
SO	OCIAL SECURITY or TAXPAYER IDENTIFICAT	TION NUMBER:	TELEPHONE	NUMBER:		
CC	CONTINGENT BENEFICIARY NAME:					
	OCIAL SECURITY or TAXPAYER IDENTIFICAT BENEFICIARY NAME:			NUMBER:		
AΓ	ADDRESS:	CITY:	STATE:	ZIP:		

SOCIAL SECURITY or TAXPAYER IDENTIFICAT	TION NUMBER:	TELEPHONE NUMBER	
CONTINGENT BENEFICIARY NAME:			
SOCIAL SECURITY or TAXPAYER IDENTIFICAT	TION NUMBER:	TELEPHONE NUMBER:	
C. BENEFICIARY NAME:			
ADDRESS:	CITY:	STATE:	ZIP:
SOCIAL SECURITY or TAXPAYER IDENTIFICAT	TION NUMBER:	TELEPHONE NUMBER	
CONTINGENT BENEFICIARY NAME:			
SOCIAL SECURITY or TAXPAYER IDENTIFICAT	TION NUMBER:	TELEPHONE	NUMBER:

- 3. In the event that any Beneficiary is a minor in the relevant jurisdiction at the time of receipt of notice of my death and Dunham and/or GFS is notified of such fact, the shares shall be transferred to a custodial account or other fiduciary or guardianship account for the benefit of the minor Beneficiary upon receipt of appropriate documentation.
- 4. Dunham and /or GFS shall be considered to be on notice of any changes in Beneficiary, my death, or other information regarding my account on the date on which it receives a copy, sent by mail, fax, or other acceptable means, of the required documentation. In the case of my death, Dunham and/or GFS must receive a copy of the death certificate and any other documentation required to complete the distribution of the proceeds of my account.
- 5. During my lifetime, the securities in my account are to be registered and held in the name of Dunham and/or GFS or other street or nominee name. However, if necessary to facilitate delivery or transfer of the securities, Dunham has the right at any time, and without further authorization, to register the securities held in my name, individually or otherwise in accordance with transfer agent requirements, without the names of any of the Beneficiaries thereon. I understand that such right is necessary as not all issuers, states, transfer agents, or financial organizations recognize Transfer on Death registration.
- 6. If any of the Beneficiaries should predecease me, then my account will pass only to the surviving Beneficiary or Beneficiaries. A predeceased Beneficiary's estate shall have no claim to or interest in my account. If no Beneficiary survives me, then the proceeds of my account shall pass to my estate.
- 7. In the event that any securities or other property in my account cannot, for any reason, be partitioned and transferred to any of the Beneficiaries, Dunham and/or GFS shall, to the extent necessary, liquidate securities or other property and transfer the proceeds of that sale among the Beneficiaries.
- 8. If any Beneficiary hereunder is or becomes married to me, then the dissolution of our marriage shall have no effect on the designation of Beneficiary unless and until Dunham and/or GFS receives notice to the contrary by receipt of a new Transfer on Death Account Agreement.

- 9. In the event that, upon my death, my account reflects a debit balance, Dunham and/or GFS may liquidate any securities, at its discretion, required to satisfy that debit prior to distribution of any money, securities, or other property to the Beneficiary or Beneficiaries.
- 10. Dunham and/or GFS shall have the right to require execution of further documents by any Beneficiary or the legal representative of any Beneficiary prior to any distribution of the money, securities, or other property in my account.
- 11. In connection with Dunham's and/or GFS's acting in compliance with this Agreement, I and my estate agree to indemnify and hold Dunham and/or GFS, its affiliates, directors, officers, agents, and employees, and their heirs, executors, administrators, successors, and assigns, harmless from any liability to any person or entity, including but not limited to the Beneficiary or Beneficiaries and/or my heirs, successors, spouse(s), and offspring of any actions taken in opening and maintaining my account, registering my securities or other property, or making the distributions upon receipt of notice of my death.
- 12. Dunham and/or GFS has no obligation: to locate Beneficiaries; to question or investigate the circumstances of my death as it is reported to them; to determine the age or any other facts about a Beneficiary as per New York Stock Exchange Rule 405 or to the applicable "Know Your Customer" rules; to appoint, if applicable, a custodian or guardian for any minor Beneficiary; to locate or notify any spouse(s), children, or other heirs of mine upon my death; to verify the legality of any distribution under the applicable probate, estate and transfer on death laws of any state where transfer takes place; or to determine which state's law is applicable.
- 13. Not all states recognize transfer on death registration, and I acknowledge that Dunham and/or GFS is not making any representation as to the validity of this registration as a means of transferring on death in my case. I also acknowledge that I am not relying upon Dunham and/or GFS for any assurances of the validity of the transfer on death registration and will consult with my own attorney or advisor with respect to its appropriateness for me. If I live in a state, which does not recognize Transfer on Death registration, the assets in the account shall be transferred in accordance with the laws of the State of Nevada, if a Dunham Trust Company and/or GFS custodial account, or California, if solely a Dunham & Associates Investment Counsel, Inc. and/or GFS account. If I am a non-U.S. individual establishing this account, I acknowledge and agree that neither Dunham and/or GFS nor my broker-dealer are responsible for compliance with the laws of succession or forced heirship, if any, in my country or domicile and the assets in this account shall be transferred in accordance with the laws of the State of Nevada, if a Dunham Trust Company custodial account, or California, if solely a Dunham & Associates Investment Counsel, Inc. account. I acknowledge and understand that this account may be subject to the U.S. Non-Resident Alien Estate tax and agree that neither Dunham and/or GFS nor my broker-dealer are responsible for my compliance with U.S. tax laws.

14. ARBITRATION DISCLOSURES

- (A) 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) ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IN IS VERY LIMITED.
- (C) 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 ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR 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 THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

15. ARBITRATION AGREEMENT

IT IS AGREED THAT ANY CONTROVERSY BETWEEN OR AMONG THE UNDERSIGNED, DUNHAM AND/OR GFS, AND THE FINANCIAL ORGANIZATION OR ANY OF THEM ARISING OUT OF DUNHAM'S AND/OR GFS'S OR THE FINANCIAL ORGANIZATION'S BUSINESS OR THIS AGREEMENT SHALL BE SUBMITTED TO ARBITRATION BEFORE THE NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC. (NASD) IN ACCORDANCE WITH ITS RULES. ARBITRATION MUST BE COMMENCED BY SERVICE UPON THE OTHER PARTY OF A WRITTEN DEMAND FOR ARBITRATION OR A WRITTEN NOTICE OF INTENTION TO ARBITRATE. IN THE EVENT THE UNDERSIGNED DOES NOT MAKE SUCH ELECTION WITHIN FIVE (5) DAYS OF SUCH DEMAND OR NOTICE, THEN THE UNDERSIGNED AUTHORIZES DUNHAM AND/OR GFS TO DO SO ON BEHALF OF THE UNDERSIGNED.

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 AND 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.

IV. SIGNATURE

I acknowledge that this Agreement contains a Predispute Arbitration Agreement in paragraphs 14 and 15 hereof.

ACCOUNT OWNER'S SIGNATURE

DATE