

Asset Transfer Form

Please provide all requested information in black ink and sign on page 3.

ACCOUNT TYPE: Indicate the type of account you are transferring (check one).

- RETIREMENT:** IRA SEP IRA Rollover IRA (Rollover to Rollover) Direct Rollover (Employer Qualified Plan to IRA Rollover)
 SIMPLE IRA Roth Contributory IRA Roth Conversion IRA
 Qualified/Other _____

(Please see the "Special Instructions Disclosure" on page 3 of this form.)

- NONRETIREMENT:** Estate Account Corporate Account Single Account Custodian Account (UGMA/UTMA)
 Joint Account Trust Account Partnership Other _____

DTCC = 0052	OCC = 0052
Clearing Number	Carrying Firm Clearing Number
Receiving Firm Account Number	Carrying Firm Account Number
Receiving Account Title/Registration	Tax ID or SSN
Name Of Carrying Firm	Carrying Firm Account Title/Registration (Should match receiving account)
Carrying Firm Street Address	City State Zip

BROKER ACCOUNT AT BROKER /DEALER OR MUTUAL FUND COMPANY TRANSFER

Check Only One: (Please follow Delivery Instructions on page 5 of this form.)

- Full Account Transfer:** Transfer my ENTIRE account in kind and redeem Core Money Market positions to cash. Proprietary products will not be delivered.
- Full Liquidation:** Liquidate my entire account and transfer as cash. (Accounts held at ACAT eligible firms should be liquidated prior to submitting this form.)
- Partial Transfer of Broker Account at Broker/Dealer**
- Mutual Fund Transfer:** Transfer ONLY the following mutual funds in my account. Use one form for each mutual fund company. Attach additional transfer forms if necessary. Each form must have client's signature. Unless otherwise indicated, all shares will be transferred.

Number of Shares or "All"	Name of Security or Fund	CUSIP	Type or Transfer		Mutual Fund Account Number If Applicable	C=Cash		R=Reinvest	
			In-Kind	Liquidate		Dividends		Capital Gains	
						C	R	C	R

Asset Transfer Form

Bank, Savings & Loan, Insurance Company Or Credit Union Transfers. (Use one form for each account being transferred.)

- Transfer all cash in my account. Transfer only \$ _____.
- Transfer proceeds at maturity. Liquidate CD and transfer proceeds immediately. *I acknowledge that I may incur penalties for early withdrawal.*
- Liquidate insurance annuity and transfer proceeds to Legent Clearing Corp. *I acknowledge that I may incur surrender charges or other charges and penalties.* (Legent Clearing Corp. does not hold annuities in retail brokerage accounts.)

SPECIAL INSTRUCTIONS DISCLOSURE

TO THE CARRYING FIRM NAMED: Please be advised that I have amended my retirement plan and have adopted a new retirement plan with Delaware Charter Guarantee And Trust as successor trustee. Pursuant to said amendment, please transfer all assets in my account to such successor trustee. I understand that to the extent any assets in my account are not readily transferrable, with or without penalties, such assets may not be transferred within the time frames required by New York Stock Exchange Rule 412 or similar rule of the National Association of Securities Dealers or other designated examining authority. Unless otherwise indicated, 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 to the successor trustee. I understand that if I choose a method of disposition of such assets other than liquidation and transfer, I may become liable for the payment of taxes and penalties with respect to such assets. I also understand that the above indicated carrying organization will contact me with respect to the disposition of any other assets in my account that are not transferable. 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 any outstanding fees due you. 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 trustee to transfer them in its name for the purpose of sale, when and as directed by me. Upon receiving a copy of this transfer instruction, the carrying organization will cancel all open orders for my account on its books. I affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me, if any, in connection with the account I have designated for transfer.

SIGNATURES (Required on all IRA registration types)

Acknowledgment: I have read and understand the rollover rules and conditions on page 4 and I have met the requirements for making a rollover. Due to the important tax consequences of rolling over funds or property to an IRA, I have been advised to see a tax professional. All information provided by me is true and correct and may be relied on by the trustee. I assume full responsibility for this rollover transaction and will not hold the trustee liable for any adverse consequences that may result. I hereby irrevocably designate this contribution of \$ _____ in cash and/or property as a rollover contribution.

IRA Holder _____
Date

Witness _____
Date

A copy of your most recent account statement from the resigning firm is required to process this form.

_____ Client's Signature (Or authorized signature)	_____ Date (Must be completed)	
_____ Client's Signature (If joint or multiple trustees)	_____ Date (Must be completed)	_____ Medallion Signature Guarantee (Internal use only)
Letter Of Acceptance: To the prior trustee or custodian: Please be advised that Delaware Charter Guarantee And Trust will accept the account described herein as successor trustee.		_____ Authorized Signature (Custodian's use only)
INVESTMENT CONSULTANT/FINANCIAL ADVISER NAME	INVESTMENT CONSULTANT/FINANCIAL ADVISER NUMBER	BRANCH

- Change broker/dealer to Legent Clearing Corp. #0052.

Rules And Conditions Applicable To Rollovers

GENERAL INFORMATION

A rollover is a way to move money or property from one eligible retirement plan (e.g. IRA or Qualified Plan) to another eligible retirement plan. The Internal Revenue Code (IRC) limits how many rollovers may be taken, how quickly rollovers must be completed and how the Trustee or Custodian must report the transaction. By properly completing this form you are certifying to the Trustee or Custodian that you have satisfied the rules and conditions applicable to your rollover and that you are making an irrevocable election to treat the transaction as a rollover.

(Option One) TRADITIONAL IRA OR SIMPLE IRA ROLLOVER

1. TIMELINESS

The funds you receive from the distributing IRA must generally be deposited into another IRA within 60 days after you receive them. However, this period is 120 days for certain rollovers relating to first-home purchases. When counting the 60 (or 120) days, include weekends and holidays. The IRS has the authority to grant extensions to the 60 (or 120) day rule in cases where a hardship would be related (e.g., casualty, disaster, etc.). Receipt generally means the day you actually have the funds in hand. For example, the 60 days would begin on the day following the day you pick up the check from the Trustee or Custodian or you receive the check in the mail.

2. RMD ROLLOVER RESTRICTION

If this rollover is being made during or after the year for which you are required to begin receiving distributions, you cannot roll over any distribution to the extent that it is a required minimum distribution from the distributing plan. If the deceased IRA holder died after his or her required beginning date and you are the spouse beneficiary of a deceased IRA holder and you are rolling this IRA into your own IRA, you must make sure that the deceased's required minimum distribution for the year of death is removed from his or her IRA assets prior to the completion of the rollover.

3. TWELVE MONTH RESTRICTION

You are entitled to one distribution per year per IRA, which may be rolled over. Twelve (12) months must pass after receipt of one distribution which you roll over before you may take another distribution from the same IRA to roll over. The focus is on distributions out of an IRA. An IRA is created by executing a plan agreement, not by depositing a contribution into a separate investment within an existing IRA.

You are entitled to roll over the same assets only once in a twelve (12) month period. Twelve (12) months must elapse between the time you receive a distribution of the assets to be rolled until you receive another distribution of those same assets for rollover purposes.

4. SIMPLE IRA ROLLOVER RESTRICTIONS

You may roll funds from one SIMPLE IRA to another SIMPLE IRA if the timeliness and 12 month restriction discussed above have been met. In addition, a SIMPLE IRA may be rolled to a Traditional IRA provided two years have passed since you first participated in your employer's SIMPLE salary reduction arrangement.

(Option Two) QUALIFIED RETIREMENT PLAN OR TAX SHELTERED ANNUITY TO IRA ROLLOVER

1. ELIGIBLE PERSON

Only an eligible person may roll funds from a Qualified Retirement Plan (QRP), Tax Sheltered Annuity (TSA or 403(b)), or 457(b) deferred compensation plan into an IRA. You will only be an eligible person if you were or are a participant in the distributing plan, the surviving spouse beneficiary of a deceased participant, or the alternate payee identified in a Qualified Domestic Relations Order (QDRO). A QDRO is a domestic relations order issued in a divorce proceeding which meets certain conditions and which grants to an alternate payee (e.g. ex-spouse) the right to receive all or a portion of a participant's benefits under a QRP. If the alternate payee is a spouse or former spouse, the alternate payee can roll all or a portion of the amount received to an IRA.

2. ELIGIBLE PLAN

A distribution will not be eligible to be rolled over unless that distribution is made from an eligible plan. An eligible plan is one that is qualified under IRC Section 401(a), (including 401(k) plans), 403, or 457(b). Eligible plans include defined benefit plans, profit sharing plans, money purchase plans, 401(k) plans, tax sheltered annuities, 457(b) deferred compensation plans, and employee stock ownership plans.

3. ELIGIBLE ROLLOVER DEPOSIT

Only certain types of QRP, TSA, or deferred compensation plan distributions, called "eligible rollover distributions," may be deposited into an IRA. Eligible rollover distributions include most distributions from eligible plans except the following.

Required Minimum Distributions — Distributions which represent required minimum distributions paid during a participant's first distribution calendar year or later may not be rolled over.

Substantially Equal Periodic Payments — For purposes of determining an eligible rollover distribution, substantially equal periodic payments are defined as a series of substantially equal distributions made not less frequently than annually and calculated

- 1) over the life (or life expectancy) of the individual or the joint lives (or life expectancies) of the individual and the individual's beneficiary or
- 2) for a period of 10 years or more.

Death Benefit Exclusion Amounts — If you are a surviving spouse beneficiary and your spouse died before August 21, 1996, a portion of your distribution may qualify for the Death Benefit Exclusion Allowance. You may not roll over any portion of your distribution which qualifies for the Death Benefit Exclusion Allowance.

P.S. 58 Costs — If you received distribution of a life insurance policy from a plan, the amounts attributable to the cost of life insurance purchased by the plan which have been previously taxed to the participant may not be rolled over.

If property other than cash is distributed, only the same property or the proceeds from its sale may be rolled over. If you receive property but wish to roll over cash, you must actually sell the property and roll over the proceeds.

Hardship Distributions — Distributions taken on account of financial hardship are not eligible to be rolled over.

4. TIMELINESS

The funds you receive from the distributing plan must be deposited in an IRA within 60 days after you receive them, excluding the day of receipt. When counting the 60 days include weekends and holidays. Receipt generally means the day you actually have the funds in hand.

5. CAUTION ABOUT COMMINGLING FUNDS

If you are rolling funds from certain retirement plans, you may be eligible to take advantage of favorable tax treatment if this IRA is maintained as a conduit IRA and rolled back to a qualified retirement plan. See your tax advisor for additional information.



Clearing Firm Contacts

(402) 384-6135/6138 ACAT/NON-ACAT

(402) 384-6141/6137 DTCC/Government

(402) 384-6178/6177 Mutual Funds

**Questions on General Delivery Instructions, Call:
1-402-384-6141/1-402-384-6137**

DTCC Eligible Securities

Deliver to: DTCC Broker 0052.
FBO — Client name and
Legent Clearing Corp. account number

DTCC Envelope System

Deliver to: NSCC 0052
FBO — Client name and
Legent Clearing Corp. account number

Foreign Securities

Deliver to: Merrill Lynch Custody Services Broker 0052.
FBO — Client name and
Legent Clearing Corp. account number

Liquidation Checks

NON-RETIREMENT OR RETIREMENT:

Make check payable to:

Legent Clearing Corp.
FBO — Client name and
Legent Clearing Corp. account number

Mail check direct to:

Legent Clearing Corp.
9300 Underwood Avenue, Suite 400
Omaha, NE 68114-2685

Mutual Fund Deliveries for Network Eligible

Legent Clearing Corp. Tax ID# 47-0844424
Legent Clearing Corp. Bin#

Book Entry Government

(Bills, Notes, Bonds, Strips, FNMA, GNMA)

Deliver to: Deutsche Bank Trust Company Americas
DBTCO AMERICAS NYC/LGNT
ABA# 021001033
FBO— Client name and
Legent Clearing Corp. account number

Limited Partnerships

Deliveries: Only DTCC eligible securities will be accepted

GENERAL PARTNERSHIPS:

See DTCC-eligible securities at left.

MASTER LIMITED PARTNERSHIPS:

See DTCC-eligible securities at left.

Physical Delivery of Securities

Only DTCC eligible securities will be accepted

NON-RETIREMENT:

See DTCC-eligible securities at left.

RETIREMENT:

See DTCC-eligible securities at left.

Fed-Wire Instructions

WIRE TO: First National Bank of Omaha, NE
ABA#104000016
Acct#110154493
Account Name — Legent Clearing Corp.
FBO — Client name and
Legent Clearing Corp. account number