

Exhibit F

October 1, 2008 Letter



The Standard Chartered
Private Bank



International (Americas) Limited
111 Brickell Avenue
16th Floor
Miami, FL 33131
tel 305 350 7750

October 1st, 2008

**Re: Transfer of Your Investment Account(s) to StanChart Securities International, Inc.,
a Wholly-Owned SEC-Registered Broker-Dealer Subsidiary of Standard Chartered Bank**

Dear Client,

Over the past few months, we've sent you a couple of letters informing you of important changes taking place at many banks in the United States, including Standard Chartered Bank International (Americas) Limited ("SCBI"), as a result of U.S. legislation entitled the "Gramm-Leach Bliley Act" (the "GLBA"). In this regard, the GLBA requires that certain securities brokerage activities currently performed by U.S. banks be transferred from U.S. banks to broker-dealers that are registered with the U.S. Securities and Exchange Commission (the "SEC").

To satisfy the new requirements of U.S. law and to better serve you, your securities investment account(s) at SCBI will be transferred to StanChart Securities International, Inc. ("StanChart Securities"), a wholly-owned SEC-registered broker-dealer subsidiary of Standard Chartered Bank headquartered in Miami, Florida.

The same team of relationship officers and service professionals that you are accustomed to dealing with at SCBI will, in most cases, continue to service your account(s) once they are transferred to StanChart Securities. To facilitate the provision of investment services to you, StanChart Securities will utilize the services of Pershing LLC, an affiliate of The Bank of New York Mellon ("Pershing"), to serve as clearing agent for its general securities brokerage transactions. Pershing is among the largest and most experienced providers of clearing services in the marketplace, and we are working in close partnership with Pershing to make the transition of your investment account(s) as seamless and effortless as possible.

Your investment account(s) will automatically become investment account(s) with StanChart Securities clearing through Pershing on or about November 7, 2008 (the "Transfer Date"). There is no need for you to make any changes in the way you operate your existing investment account(s) with SCBI at this time. In a few weeks, you will be receiving your new brokerage account number and other important information from Pershing.

If you have signed an existing brokerage account application and agreement with SCBI (which may reference American Express Bank International or American Express Financial Advisors), that agreement will remain in effect and continue to serve as your brokerage account application and agreement with StanChart Securities, except that the account application and agreement will be (and is hereby) amended effective on the Transfer Date to provide that it is to be governed by New York law rather than Minnesota law. If you have not signed a brokerage account application and agreement with SCBI, a relationship officer will contact you soon and present you with a StanChart Securities brokerage account application and agreement to sign.



Please note that discretionary and wrap investment accounts (including Signature & Discretionary Wrap, Client-Directed WRAP & Select Alternative Investments Program) and structured deposits will not form part of the

investment account(s) or a structured deposit(s) at SCBI, these will remain at SCBI.

If SCBI has an existing security interest in any of your investment account(s) supporting one or more loans made by SCBI to you and/or to any other party(ies), then, on and after the Transfer Date, such security interest will automatically continue, in favor of SCBI, in your corresponding investment account(s) with StanChart Securities, and SCBI, as secured creditor, will have sole control over such corresponding investment account(s). In its dealings with Pershing regarding such corresponding investment account(s), StanChart Securities will act as SCBI's agent with respect to SCBI's security interest, and your existing security agreement with SCBI (which may reference American Express Bank International or American Express Financial Advisors) will remain in effect with respect to such corresponding investment account(s), except that StanChart Securities, rather than SCBI, will be the "securities intermediary" with respect to such investment account(s), and all assets credited to such investment account(s) will constitute "financial assets" which are subject to SCBI's security interest.

If you do not want your investment account(s) to be transferred to StanChart Securities clearing through Pershing under the above terms, please send us written notification of your objection to the transfer by October 31, 2008 and arrange to transfer your investment account(s) to another financial services provider by November 30, 2008. Your letter of objection should include your name, address and account number and should be sent to SCBI at the address set forth above. Please be sure that all investment account(s) owners sign the letter before you send it. To transfer your investment account(s), you must find another introducing financial institution/clearing broker with which you want to do business, open an account and complete the required transfer paperwork, and any SCBI loan(s) secured by any of your investment account(s) must be repaid in full before such transfer. SCBI will not charge you a fee for this transfer; however, you may incur a fee from your new introducing financial institution for such transfer. If your investment account(s) is/are automatically transferred to StanChart Securities clearing through Pershing on the Transfer Date, you will not be charged a transfer fee, and you will still have the option to transfer your funds or positions to another introducing financial institution/clearing broker after the Transfer Date (subject to applicable transfer fees of StanChart Securities and/or Pershing in effect as of the date of such further transfer, and subject to the repayment of any SCBI loan(s) secured by such funds or positions prior to such further transfer).

Please be aware that we consider your personal information to be confidential and we will take all reasonable steps to safeguard its privacy. We will abide by all applicable laws and regulations with respect to your personal information, including Federal Reserve Regulation P and SEC Regulation S-P.

Thank you for your patience and understanding during the transition of SCBI's securities brokerage business to StanChart Securities. Should you have any questions about what this transition means to you, please do not hesitate to contact your relationship manager.

Sincerely,

Fernando Iglesia
Chief Operating Officer