

Exhibit G

StanChart Brokerage Agreement

StanChart Securities International, Inc. Brokerage Client Agreement

1. **General Information.** In consideration of our accepting your brokerage account ("the Account"), you agree to the following terms and conditions.

In this agreement "we", "us" and "our" means SCSi and any clearing broker selected by SCSi. "You" and "Account owner" refers to the owner indicated on the Brokerage Account Application; for any Account with more than one owner or authorized person (such as a joint or trust account), "you", "your" and "Account owners" refers to all owners, collectively and individually.

As used in this Agreement, the singular shall mean the plural where appropriate. For purposes of this Agreement, "securities and other property" shall include, but not be limited to, money, securities, financial instruments and commodities of every kind and nature, and all contracts and options relating thereto, whether for present or future delivery.

You appoint SCSi as your broker for the purpose of carrying out your directions to us in accordance with the terms and conditions of your agreement with us for your Account and risk with respect to the purchase or sale of securities. To carry out our duties, you authorize us to open or close brokerage accounts, place and cancel orders and take such other steps as are reasonable to carry out your directions.

You understand that if SCSi uses a clearing broker, that clearing broker will execute and clear transactions under this Agreement, and your Account will be carried on their books for clearing purposes, as more fully described in Section 15 below; however, you and SCSi intend that, for purposes of the Uniform Commercial Code, SCSi, rather than the clearing broker, is and at all times shall be the "securities intermediary" with which you maintain your Account. You and SCSi also intend and agree that any cash balances, proceeds and other assets whatsoever which are at any time credited to your Account shall constitute "financial assets" for purposes of the Uniform Commercial Code.

YOU UNDERSTAND AND AGREE THAT ANY TELEPHONE CONVERSATION THAT WE HAVE WITH YOU AT ANY TIME MAY BE TAPE RECORDED AND MONITORED FOR ACCURACY AND QUALITY ASSURANCE, AND ANY ELECTRONIC COMMUNICATION MAY BE SIMILARLY MAINTAINED AND/OR MONITORED.

You agree to notify us in writing any time there is a material change in your financial circumstances or investment objectives.

Any sale, purchase or cancellation authorized hereby may be made according to our judgment and at our discretion on an exchange or other market where such business is then usually transacted, at public auction or private sale without advertising the same and without any notice, prior to tender, demand or call. We may purchase the whole or any part of such securities free from any right of redemption, and you shall remain liable for any deficiency. Any notice, prior to tender, demand or call, from us shall not be considered a waiver of any provision of this Agreement.

You authorize us, in our discretion, should you die, or should we, for any reason, deem it necessary for our protection, without notice, to cancel any outstanding orders in order to close out your Account, in whole or in part, or to close out any of the commitments made on your behalf.

2. **Applicable Rules and Regulations.** All transactions for your Account shall be subject to the regulations of all applicable federal, state and self-regulatory agencies, including the Financial Industry Regulatory Authority, and the constitution, rules and customs of the exchange or market (and its clearing house, if any) where executed. The clearing broker may receive remuneration for directing orders to a particular broker or dealer through which your transaction is executed. Such remuneration is considered compensation to us, and the source and amount of any compensation will be disclosed upon request.

3. **Security Interest.** All securities and other property now or hereafter held, carried or maintained by us in your Account, or your trade settlement account or any of your accounts with our affiliates, shall be subject to a general lien for the discharge of your obligations to us, and are to be held by us as security for the payment of any liability or indebtedness of you to us in any of the said accounts. We shall have the right to transfer securities and other property so held by us from or to any other of your above-referenced accounts whenever in our judgment we consider such a transfer necessary for our protection or due to an erroneous transfer. You hereby authorize us to sell and/or purchase any and all property in said accounts without notice to satisfy such general lien, or to cancel any or all outstanding orders or commitments for your Account.

Without limiting the foregoing, shares of any investment company in which you have an interest and for which SCSi or any of its affiliates serves as investment adviser also are subject to a general lien for the discharge of your obligations to us or the clearing broker, and we and the clearing broker may redeem any such shares to satisfy your obligation without further notice or demand.

4. **Settlement.** You accept full responsibility for the content and accuracy of all authorized instructions placed by you on your Account, and for all results and consequences of your instructions. This includes all of your instructions, all of your investment decisions and trading orders, and all instructions placed by you or any other person you authorize.

On each sale order other than a short sale, you represent that you own the security, and, if the security is not in our possession at the time of the contract for sale, you agree to deliver the negotiable security to us by the settlement date. In the case of non-delivery of the security by settlement date, you authorize us to purchase the security to cover your position and charge any loss to your Account. It is further agreed that if we fail to receive payment for securities purchased, we may sell securities held by us in any of your accounts sufficient to cover the amount owed, and you will be

responsible for any resulting loss. To the extent permitted by the laws of the State of New York, the reasonable costs and expenses of collection of the debit balance and any unpaid deficiency in your accounts with us, including but not limited to attorneys' fees incurred and payable or paid by us, shall be payable by you to us.

5. **Trading Conditions.** You acknowledge that SCSI will not provide you with any legal, tax or accounting advice regarding the suitability or profitability of a security or investment. You may from time to time receive securities recommendations from an SCSI representative. You assume full responsibility with respect to transactions in or for your Account and your investment decisions. You acknowledge that trading securities carries substantial risk, that securities trading can be volatile and that investment loss may be substantial in a short period of time. We and our officers, directors, employees, agents and affiliates will have no liability with respect to transactions in or for your Account and your investment decisions not specifically recommended by us. You agree that you will not use the Account for extreme trading activity such as day trading, mutual fund trading based on market timing, overuse of stop or limit orders, or excessive order splitting of the same stock on the same day.

The Account is not intended for excessive trading activity. If you engage in excessive trading activity (as determined by us in our sole discretion), you may be subject to additional charges, determined on a case-by-case basis, and/or termination of your Account. You agree that you will not use this Account as a securities broker-dealer, investment advisor, futures commission merchant, commodities introducing broker, or commodity trading advisor, member of a securities exchange or association or futures contract market, or an owner, partner or associated person of any of the foregoing.

When we hold on your behalf bonds or preferred stocks in street or bearer form that are callable in part, you agree to participate in the impartial lottery allocation system of the called securities in accordance with the provisions of the New York Stock Exchange rules. Further, you understand that no allocation will be made to any account in which we, our officers, or employees have financial interest until all other customers are satisfied on an impartial lottery basis.

You understand that whenever you invest in, or exchange into, any mutual fund, you are responsible for obtaining and reading that fund's prospectus, including its description of the fund, the fund's fees and charges, and the operation of the fund.

Good-till-canceled orders remain in force for thirty (30) days. At that time, we will cancel the order unless we have executed the transaction or you have canceled the order.

This Agreement and its terms shall be binding upon your heirs, executors, administrators and assigns. In the event of your death, incompetence or disability, we may cancel, or complete any open orders for the purchase or sale of any property, we may place orders for the sale of property that we may be carrying for you and for which payment has not been made or buy any property with respect to which your Account may be short, or any part thereof, under the same terms and conditions as herein above stated, as though you were alive and competent, without prior notice to your heirs, executors, administrators, assigns, committee, or conservators and without prior demand upon any of them.

6. **ARBITRATION.** This Agreement contains a predispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

- 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.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements, and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- 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.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.

7. **Arbitration Agreement.** Any controversy between you and us shall be submitted to arbitration before any national securities exchange on which a transaction giving rise to the claim took place (and only before such exchange), or the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who is a member of a putative class 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; (ii) the class is decertified; or (iii) the customer 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. The laws of the State of New York govern.

8. **Fees and Expenses.** You agree to pay all fees, charges and expenses incurred on your Account according to the fee schedule in effect at the time, which fee schedule may change from time to time, and to pay any other expenses, including any attorneys' fees, at any time incurred by us in connection with your Account, and any fines, taxes, and interest and penalties relating to taxes at any time imposed with respect to your Account. For any services that we perform that are not covered in the current fee schedule, you agree to pay the applicable fees.

9. **Receipt of Communications; Valuation of Securities.** A confirmation of orders and statements of your Account shall be conclusive if not objected to in writing by you within 30 days after mailing by us to you of the Account statements. Communications mailed to you at the address you have provided for delivery of written communications shall be deemed to have been personally delivered to you (whether or not actually received), and you agree to waive all claims resulting from failure to receive such communications.

You understand and agree that valuations of securities in your Account set forth in any account statement or other document furnished to you by us or the clearing broker are provided for information purposes only, are confidential, and are intended solely for your use. The valuations may not represent the actual or indicative terms at which new (or economically equivalent) transactions could be entered into or the actual or indicative terms at which existing (or such equivalent) transactions could be liquidated, assigned, or unwound, nor do they reflect fees, spreads, or charges that may apply in connection with transactions. We and/or the clearing broker may derive valuations for securities set forth on any account statement or other document through the use of proprietary pricing models and/or any external pricing service selected by us and/or the clearing broker in our or their sole discretion, and through the use of estimates and assumptions about relevant future market conditions and other matters, all of which are subject to change without notice. Any such changes may have a material impact on the valuations provided, and valuations based on other models or different assumptions may yield materially different results. No guaranty or warranty is made as to the reasonableness of any assumptions or the accuracy or completeness of the models or market data, whether internally or externally generated. Accordingly, you should not regard the valuations as advice by us in respect of your securities or as the sole basis for valuing such securities, and you should discuss with your accountants, attorneys, investment advisors and other representatives whether and to what extent these valuations may be useful in the preparation of federal and state tax returns, financial statements, regulatory reports, or otherwise. You acknowledge that the valuations set forth on account statements or other documents furnished by us or the clearing broker may vary significantly from the estimates used by us or the clearing broker in valuing transactions involving property for purposes of our or their internal books and records and other purposes. We expressly disclaim any responsibility for (i) the accuracy of any proprietary or external models, pricing services, and/or estimates used in deriving the valuations set forth in any account statements, (ii) any errors or omissions in market data or reference sources on which such valuations are based or in computing or disseminating the valuations, and (iii) any uses to which the valuations are put. Neither we nor the clearing broker shall be liable for losses, costs, expenses or damages (incidental, special, consequential, compensatory, punitive or otherwise) arising out of any use of or reliance on any valuation of any securities set forth in any account statement.

10. **Amendments.** You agree that we shall have the right to amend this Agreement by modifying or rescinding any of its existing provisions or by adding any new provision. Any such amendment shall be effective as of a date to be established by us. You understand and acknowledge that we may modify or change the terms and conditions by mailing a written notice or a new printed agreement to you. Your use of the Account after delivery of notice of the change constitutes your agreement to be bound thereby. This Agreement is not subject to any oral modification.

This Agreement, along with the Brokerage Account Application and any other agreements you have signed, constitutes the entire agreement between us and you.

11. **Assignment.** You agree that we shall have the right to assign or transfer this Agreement, including all of our rights and obligations hereunder, (i) at any time, to an affiliated company, and (ii) in the event of a reorganization or merger, to any successor company. Following any such assignment, all of your rights hereunder shall be against the assignee entity and not against us. You also agree that you may not assign or transfer this Agreement, or any of your rights or obligations hereunder.

12. **Joint Accounts.** Each of you shall have full authority on behalf of this Account to act in all respects with reference to this Account, including: to purchase and sell securities (including short sales); to receive for the Account money, securities and other property and to dispose of the same; to select or change at any time the investment objectives for the Account; to receive for the Account confirmations, statements of account and agreements relating to these matters and to terminate or modify some or waive any of the provisions thereof. Each of you appoints the other as attorney-in-fact to take all action on his or her behalf and to represent him or her in all respects in connection with this Agreement.

Your liability shall be joint and several and shall be binding upon your heirs, successors and assigns. The survivor shall give us immediate notice of the death of one of you. We may, before or after receiving such notice, take such proceedings, require such documents, retain such portion and/or restrict transactions in the Account as we may deem advisable to protect ourselves against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of any of you who have died shall be liable, and each survivor shall be liable, jointly and severally, to us for any debt or loss in this Account resulting from the completion of transactions initiated prior to our receipt of a written notice of such death or incurred in the liquidation of the Account or the adjustment of the interest of the respective parties.

In the event of death of one of you, the entire interest in the joint Account shall be vested in the survivor on the same terms and conditions as theretofore held, without any manner releasing the decedent's estate from liability with respect to the Account.

13. **Money Settlement Options.** Amounts contributed and received will be settled through your bank account(s) with Standard Chartered Bank International (Americas) Limited.
14. **Location of Securities.** Securities may be held by another brokerage firm, bank or financial institution as custodian located either in or outside the United States.
15. **Relationship of SCSI and Clearing Broker.** SCSI and the clearing broker have an agreement in which SCSI introduces customer accounts to the clearing broker on a fully disclosed basis. This means that the clearing broker provides

execution, recordkeeping, delivery and receipt of securities and funds, receives and distributes payments therefor and safeguards all funds and securities received. The clearing broker also receives and distributes dividends and other distributions and processes exchange offers, rights offerings, warrants, tender offers and redemptions.

SCSI is responsible for the opening, approving and monitoring of the Account and for the acceptance of securities orders.

16. **U.S. Taxes – U.S. Persons.** Your Taxpayer Identification Number (TIN) is important. As with any financial account you open, you must list your current and correct TIN – either your Social Security, Employer Identification, or Individual Taxpayer Identification Number. The TIN must be certified under penalties of perjury on your application when you open an account at SCSI.

If you don't provide the TIN, or the TIN you report is incorrect, you could be subject to backup withholding (currently at a rate of 28%) of taxable distributions and proceeds from certain sales and exchanges. You could also be subject to further penalties, such as:

- A \$50 penalty for each failure to supply your correct TIN;
- A civil penalty of \$500 if you make a false statement that results in no backup withholding; and
- Criminal penalties for falsifying information.

You also could be subject to backup withholding because you failed to report interest or dividends on your tax return as required by the Internal Revenue Service.

17. **U.S. Taxes – Non U.S. Persons.** Unless you advise us to the contrary, you wish to apply for any benefits that you may be entitled to under any income tax treaty between your country of residence and the United States.

If you don't provide certification of foreign status, or the certification of foreign status you provide is incorrect, you could be subject to backup withholding (currently at a rate of 28%) of taxable distributions and proceeds from certain sales and exchanges, as well as other penalties.

You will separately notify us if you are (i) acting as an intermediary; (ii) a person claiming an exemption from U.S. withholding on income effectively connected with the conduct of a trade or business in the United States; (iii) a foreign partnership, foreign government, international organization, foreign central bank, tax exempt organization or private foundation; or (iv) eligible to obtain a reduced withholding rate for specific income as a result of meeting special conditions of a treaty provision.

You will also notify us if you subsequently become ineligible to receive benefits or there are other changes in your personal circumstances which change or invalidate the certifications you have provided to us.

Beneficial Owner. For payments other than those for which a reduced rate of withholding is claimed under an income tax treaty, the beneficial owner of income is generally the person who is required under U.S. tax principles to include the income in gross income on a tax return. A person is not a beneficial owner of income, however, to the extent that person is receiving the income as a nominee, agent, or custodian, or to the extent the person is a conduit whose participation in a transaction is disregarded. In the case of amounts paid that do not constitute income, beneficial ownership is determined as if the payment were income. Foreign partnerships, foreign simple trusts, and foreign grantor trusts are not the beneficial owners of income paid to the partnership or trust. The beneficial owners of income paid to a foreign partnership are generally the partners in the partnership, provided that the partner is not itself a partnership, foreign simple or grantor trust, nominee or other agent. The beneficial owners of income paid to a foreign simple trust (i.e., a foreign trust that is described in section 651(a) of the U.S. Internal Revenue Code) are generally the beneficiaries of the trust, if the beneficiary is not a foreign partnership, foreign simple or grantor trust, nominee or other agent. The beneficiaries of a foreign grantor trust (i.e., a foreign trust to the extent that all or a portion of the income of the trust is treated as owned by the grantor or another person under sections 671 through 679 of the U.S. Internal Revenue Code) are the persons treated as the owners of the trust. The beneficial owner of income paid to a foreign complex trust (i.e., a foreign trust that is not a foreign simple trust or foreign grantor trust) is the trust itself. The beneficial owner of income paid to a foreign estate is the estate itself.

Permanent Residence Address. The permanent residence address is the address in the country where the beneficial owner claims to be a resident for purposes of that country's income tax. If a reduced rate of withholding is claimed under an income tax treaty, residency is determined in the manner required by the treaty. If the beneficial owner is an individual who does not have a tax residence in any country, the permanent residence address is where the beneficial owner normally resides. If the beneficial owner is not an individual and does not have a tax residence in any country, the permanent residence address is where it maintains its principal office.

Exempt Foreign Person for Broker Transactions. A beneficial owner is an exempt foreign person for a calendar year in which: (i) the beneficial owner is a nonresident alien individual or a foreign corporation, partnership, estate, or trust; (ii) the beneficial owner is an individual who has not been, and does not plan to be, present in the United States for a total of 183 days or more during the calendar year; and (iii) the beneficial owner is neither engaged, nor plans to be engaged during the year, in a U.S. trade or business that has effectively connected gains from transactions with a broker.

18. **Privacy of Account Holder Information.** We treat all information about you confidentially. We may exchange with our affiliates information that we maintain about you, including any credit or other information we may obtain from your application, consumer reports, or external sources.

We acknowledge that you request that any broker-dealers used as clearing agent or custodian not release your name, address and securities positions to requesting companies in which they hold securities for your Account, unless you specify otherwise.

We may use information collected in connection with your Brokerage Account Application and the Account and from external sources to develop marketing offers (including mailing lists) for products or services offered by us and our affiliates that we think may be appropriate for you. At any time, you may direct us to exclude you from any marketing offer or mailing list, by calling us.

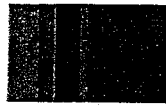
You agree to let us verify the information you provide and obtain credit reports and other information about you at any time and to permit the issuer of any credit or debit card you apply for to do likewise.

19. **Termination of Account.** You understand that the Account may be terminated by us or you at any time. Termination will result in the cancellation of your Account and all other features or privileges. You understand that you remain responsible for all charges, debit terms or other transactions initiated or authorized by you whether arising before or after termination.
20. **Extraordinary Events.** We shall not be liable for loss caused directly or indirectly by government restrictions, exchange or market rulings, suspension or trading, war, strikes, natural disasters, or other conditions beyond our control, including, but not limited to, computer or telephone failure, market volatility or trading volumes.
21. **Headings are Descriptive.** The heading of each provision is for descriptive purposes only and shall not be deemed to modify or qualify any of the rights or obligations set forth in each such provision.
22. **Separability.** If any provision or condition of this Agreement 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 this Agreement shall be carried out as if any such invalid or unenforceable provision or condition was not contained herein.
23. **Brokerage Account Not Insured. Securities offered by SCSi are not backed or guaranteed by any bank nor are they insured by the FDIC. Investments in the Account are subject to investment risk, including loss of principal, and may lose value.** You are aware that the Account is separate from any bank deposit account(s) you maintain with Standard Chartered Bank International (Americas) Limited.
24. **Order Execution.** The clearing broker and SCSi may receive compensation for directing the order flow. With respect to OTC transactions, any such compensation may be in the form of a per share cash payment. The clearing broker may select certain market makers to provide execution of OTC securities transactions who have agreed to accept orders transmitted electronically up to a specified size and to execute them at or better than the national best bid or offer (NBBO). In such case, on larger orders, or if the designated market makers do not make a market in the subject security, the clearing broker may directly contact market makers to obtain an execution. The designated market makers to whom orders are automatically routed are selected based on the consistently high quality of their OTC executions in one or more market segments and/or their ability to provide opportunities for executions at prices superior to the NBBO. If an order for an exchange-listed security is not immediately executable on the exchange to which it is routed, the clearing broker may represent the order in the national marketplace using the various means available for price discovery.
25. **Other Terms.** All securities and other property now or hereafter held, carried or maintained by us in our possession or control in any of your accounts may be pledged and repledged by us from time to time, without notice to you, either separately or in common with other such securities and other property, for any amount due in the accounts of yours, or for any greater or lesser amount, and we may do so without retaining in our possession or under our control for delivery a like amount of similar securities or other property.

Within the limitations imposed by applicable laws, rules and regulations, you hereby authorize us to lend to ourselves, and the clearing broker to lend to itself, as principal or otherwise, or to others, any securities held by us on margin for any of your accounts or as collateral therefor, either separately or with other securities. It is recognized that any losses or other detriments, or gains or other benefits, arising from any such lending of securities shall not accrue to your Account.

THIS AGREEMENT AND ITS ENFORCEMENT: SHALL BE GOVERNED BY THE LAWS OF THE STATE OF NEW YORK WITHOUT GIVING EFFECT TO ITS CHOICE OF LAW OR CONFLICTS OF LAW PRINCIPLES; SHALL COVER INDIVIDUALLY AND COLLECTIVELY ALL BROKERAGE ACCOUNTS THAT YOU MAY OPEN OR REOPEN WITH US, INCLUDING OUR SUBSIDIARIES AND AFFILIATES, OR THAT MAY BE INTRODUCED TO THE CLEARING BROKER, THROUGH THE COURTESY OF SCSi; SHALL INURE TO THE BENEFIT OF OUR AFFILIATES AND OUR SUCCESSORS, AND THOSE OF THE CLEARING BROKER, WHETHER BY MERGER, CONSOLIDATION OR OTHERWISE, AND ASSIGNS; AND THIS AGREEMENT SHALL INURE TO THE BENEFIT OF AND SHALL BE BINDING UPON YOUR ESTATE, HEIRS, EXECUTORS, ADMINISTRATORS, SUCCESSORS AND ASSIGNS.

By reading and accepting the terms of this Agreement, you acknowledge (i) that, in accordance with the Arbitration section, you agree in advance to arbitrate any controversies that may arise with SCSi or clearing broker and (ii) that certain of your securities may be loaned to us or loaned out to others.



StanChart Securities International, Inc.

Client Disclosure Statement – Business Continuity Planning

StanChart Securities International, Inc. ("StanChart") has developed a Business Continuity Plan (BCP) that addresses how we will respond to events that significantly disrupt our business. Since the timing and the severity of the impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information about our business continuity plan.

Contacting Us

If, after a significant business disruption you cannot, as you have in the past, contact your relationship management team by phone or e-mail, please contact our clearing firm:

Pershing LLC:
Phone Number: (201) 413-2000
Web Address www.pershing.com

They will instruct you on how to access funds and securities, enter orders or process other trade related, cash or security transactions.

Our Business Continuity Plan

We plan to quickly recover and resume business operations after a significant business disruption and respond by (1) safeguarding our employees and property, (2) making an extensive financial and operational assessment, (3) protecting the firm's books and records and (4) allow our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: (1) data back-up and recovery, (2) all mission critical systems, (3) financial and operational assessments, (4) alternative communications with clients, employees and regulators, (5) alternate physical location of employees, (6) critical supplier, contractor, bank and counter-party impact, (7) regulatory reporting and (8) assuring our customers of prompt access to their funds and securities if we are unable to continue our business operations.

Our clearing firm, Pershing LLC, backs up our important records in geographically separate areas. While every emergency situation poses unique problems based on factors such as the time of the day that the event occurs and the severity of the disruption, we have been advised by our clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within four hours of the occurrence of a disruptive event. Your orders and requests for funds and securities could be delayed during this period.

Varying Disruptions



StanChart Securities International, Inc.

Client Privacy Policy Notification

StanChart Securities International, Inc. ("StanChart") recognizes the importance of protecting the confidentiality of nonpublic personal information that we collect about our customer's accounts, and to carry out requested transactions.

StanChart and its team of affiliated companies (collectively referred to as "StanChart," "us," and "our") have a policy of protecting the confidentiality and security of information we collect about our clients. We do not share nonpublic information about you ("Information") outside of the StanChart team without your consent except for the specific purposes below or as otherwise permitted by law. Keeping your Information secure is a major priority for us. This notice below describes our privacy policy.

We collect and use Information about you to be able to deliver superior service to you. Such service includes advising you about our products, services and other opportunities, maintaining your accounts with us, processing transactions requested by you or other persons authorized by you, and administering our business.

We collect Information about you from the following sources: (i) information that you provide to us in applications, correspondence, forms or other inquiries, such as information relating to your finances, employment, avocations or other personal characteristics; and (ii) information about your transactions and interactions with or through us, our other team companies, or with others.

StanChart recognizes the importance of protecting your personal information and therefore we take the responsibility of handling both your trust and personal information extremely seriously. StanChart does not sell client information to anyone. StanChart does not disclose any nonpublic personal information about you, whether you are a client or former client, to anyone, except as permitted by law or as authorized by you. We may share your personal information that we collect "on strictly limited, confidential basis" with the following entities:

- Affiliates such as service providers related to the trading activity in your account;
- Regulatory agencies such as FINRA, SEC, Federal and State Law enforcement agencies;
- Governmental agencies and verification resources;
- Credit reporting and verification resources;
- In connection with a subpoena or similar legal process, a fraud investigation, or an audit.

We may disclose all of the Information we collect about our present or former customers when we believe it necessary for the conduct of our business, or where disclosure is required or permitted by law. Information may be disclosed for audit or research purposes, to attorneys or others professionals, or to law enforcement and regulatory agencies to help, among other things, prevent fraud or money laundering. In addition, we may disclose information to our other companies or to third party services providers to enable them to provide business services for us, such as performing other advisory services for you, to facilitate the processing of transactions requested by you, and to assist us in offering our products and services to you. To the extent



Pricing Summary

Effective February 27, 2009

EQUITIES

US\$ Amount	Commission
\$0 – \$10,000	\$50 + 1.50% of principal
\$10,001 – \$25,000	\$100 + 0.75% of principal
\$25,001 – \$50,000	\$150 + 0.50% of principal
\$50,001 and over	\$200 + 0.30% of principal

Minimum commission of \$100 per transaction.

Additional fees apply for transactions executed on foreign exchanges.

OPTIONS

Buy/Sell \$50.00 flat fee with \$4.00 per contract, minimum \$100

FIXED INCOME

Mark-up minimum of \$200.00, or \$200.00 fee per trade (not to exceed 5% of principal).

StanChart Securities International, Inc. may act as "riskless" principal for fixed income transactions and will handle on a "net" basis (this includes treasuries, agencies, corporates and other fixed income securities).

FUNDS

Transaction Fees on "No Load" Mutual Funds

Purchases	0.025% of principal or \$200.00 minimum
Redemptions/Exchanges	\$200.00 per trade

Includes funds that charge a sales load as set forth in the prospectus, hedge funds and other private equity/alternative investments.

CONTACTING SCSI

You may contact us using the following address and phone number. You may also write to SCSI at the location identified on the account application.

P.O. BOX 450550

MIAMI, FL 33245-0550

1-305-350-2169

SECURITIES OFFERED ARE NOT BACKED OR GUARANTEED BY ANY BANK NOR ARE THEY INSURED BY THE FDIC. INVESTMENTS IN THE ACCOUNT ARE SUBJECT TO INVESTMENT RISK, INCLUDING LOSS OF PRINCIPAL, AND MAY LOSE VALUE.