

PART II

The undersigned hereby authorizes Stifel Nicolaus or its agents to transfer money on a regular basis from the bank account (bank, credit union, or savings and loan) indicated for investment in the Stifel Nicolaus account indicated below.

Please complete your Stifel brokerage account number in the following boxes:

2 6 6 0 0 0

The undersigned would like to invest \$ (\$25 monthly minimum, \$50,000 maximum). Select investment frequency: weekly, monthly, semi-monthly, quarterly, or annually. Select the day (or dates) for the scheduled investment (if elected date is a weekend or holiday, money will be invested on the next business day) into my Stifel Nicolaus account.

1. Complete and sign the Enrollment Form exactly as your checking or savings account is registered (include all signatures for joint accounts).

Form fields for Social Security or Tax ID Number, Account Owner, Address, Name of Institution, Branch, if applicable, ABA Routing Number.

2. Attach a voided check from the checking account you wish to use for ASSETBUILDER.

- 3. Mail to: Stifel Nicolaus, Attn: Money Fund Department, 501 North Broadway, St. Louis, Missouri 63102
4. For Stifel IRA accounts, all the rules for IRA contributions apply. Only current year contributions are allowed.
5. Once instructions are acted upon by Stifel, I (we) will rely on my (our) client statement for notification of the transactions.
6. I (we) understand that it will take a minimum of two weeks from the date Stifel receives this authorization for automated withdrawals to begin or to be changed.

Signature of Account Owner, Date, Signature of Joint Tenant, if any, Date

All information must be completed to insure proper crediting to your account.

Securities products and services are offered through Stifel, Nicolaus & Company, Incorporated, which is not affiliated with The Bank of New York Mellon Corporation. This brochure must be preceded or accompanied by a money market fund prospectus.

STIFEL PRESTIGE® ASSETBUILDER

A personal cash management service from Stifel Nicolaus

- An easy way to invest for something special
Invest automatically from your checking or savings account
Earn potential money market dividends

STIFEL, NICOLAUS & COMPANY, INCORPORATED

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501 North Broadway
St. Louis, Missouri 63102
(800) 679-5446

www.stifel.com

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Investment Services Since 1890

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STIFEL PRESTIGE® ACCOUNTS

WITH ASSETBUILDER, INVESTING FOR THE FUTURE CAN BEGIN TODAY.

AssetBuilder — the convenient, automatic way to put your money to work.

- *It's Painless*
- *It's Safe*
- *It's Easy*

BUILD YOUR NEST EGG AUTOMATICALLY!

With AssetBuilder, you can choose to purchase money market fund shares or have available cash in your brokerage account deposited into interest-bearing deposit accounts at up to 10 FDIC-insured banks. You can steadily add to your account with monthly investments as low as \$25 — or as high as \$50,000. So it's easy to invest for a down payment on a new home, the new business you want to start — or even a long-awaited vacation.

It's Painless

You can put money away before the monthly bills eat away at it. No need to budget for savings — with AssetBuilder you're automatically investing for the future.

It's Safe

You'll eliminate the uncertainties or lost earnings due to mail delays. With AssetBuilder, your purchases of money fund shares or deposits are made electronically — and you receive written confirmation of your transactions each month, via your Stifel Nicolaus statement, for added protection.

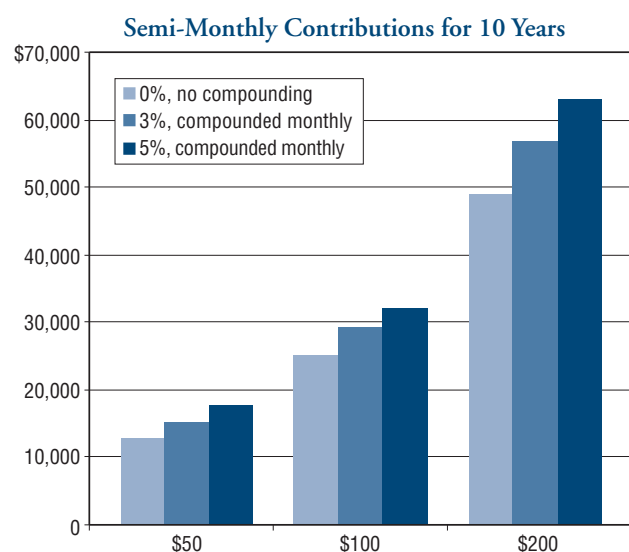
It's Easy

Since your money is sent directly from your bank account into your investment account, you don't have to write any checks or mail in investments. AssetBuilder does the work for you.

START INVESTING FOR TOMORROW TODAY!

You select the date or dates each month for transfers from your checking or savings account at any ACH (Automated Clearing House) member bank, savings and loan, or credit union. You also select the amount that will be transferred. It's that easy — and automatic!

With a convenient investment plan like AssetBuilder, investing is easy, and with the power of compounding, your dollars have greater growth potential. The chart shows hypothetical investments made twice a month beginning with a \$1,000 balance and illustrates the amount that could be accumulated through regular investing. However, systematic investing does not assure a profit or protect against loss in declining



markets. The benefits of starting early and of compounding are also reflected.

The hypothetical annual interest rates with monthly compounding are for illustrative purposes only and are not necessarily representative of any yield your money fund account or interest-bearing deposit account may earn, since yields fluctuate. The example also does not take into account any taxes that may be due on the income earned.

Money Market Fund investors should consider a fund's investment objective, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other important information, should be read carefully before investing. An investment in the Fund is not insured or guaranteed by the FDIC or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

Investors who have selected the FDIC-Insured Bank Deposit Program are eligible for up to \$1.0 million of FDIC insurance coverage, subject to any limitations. Interest rates will vary based upon the total value of the eligible assets you maintain in your Stifel accounts that are linked for statement householding. Please refer to the Insured Bank Deposit Program terms and conditions for more details.

Can you imagine an easier and faster way to invest for a rainy day ... that dream vacation ... college tuition ... or retirement?

SO WHAT ARE YOU WAITING FOR?

Don't let another day slip by before you take advantage of this complimentary service available to you.

HERE'S HOW EASY IT IS TO GET STARTED!

All steps must be followed to ensure proper crediting to your account.

Read Part I of the AssetBuilder Enrollment Form and complete Part II.

PART I

The undersigned understands that this service is governed by prospectus provisions, terms and conditions of Stifel Prestige® Accounts, and the rules of the Automated Clearing House (ACH), as amended from time to time, and is established solely for the convenience of the account owner. The undersigned further understands that this service may be terminated or modified at any time without notice. The undersigned certifies that they have the power and authority to establish this privilege. The account owners release the amended money fund, its affiliates, and its agents and representatives from all liability and agree to indemnify the same from any and all losses, damages, or costs for acting in good faith in accordance with the privilege selected herein. In no event shall the fund or its agents or representatives be liable for consequential damages. All terms shall be binding upon the heirs, representatives, and assigns of the account owners.

This authorization shall continue until terminated by any account owner by written or oral notification to Stifel Nicolaus. Termination will be effective as soon as The Bank of New York Mellon Corporation has had reasonable time to act upon it.