

ACCOUNT OWNER INFORMATION

New Account  Existing Account

Federal Tax Classification for Corporate Accounts:

C Corporation  S Corporation

Account No. \_\_\_\_\_ - \_\_\_\_\_

F.A. No. \_\_\_\_\_

Account Title: \_\_\_\_\_

Tax ID No. (Required if applicable)

Name \_\_\_\_\_

Birth Date (REQUIRED)

Primary Social Security No. (REQUIRED)

Name \_\_\_\_\_

Birth Date (REQUIRED)

Secondary Social Security No. (REQUIRED)

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**MONEY MARKET FUND ELECTION (CHOOSE ONLY ONE):** The General Money Market Fund will be automatically selected if a money market portfolio is not elected.

- General Government Securities Money Market Fund
- General California Municipal Money Market Fund
- Dreyfus New Jersey Municipal Money Market Fund
- General Money Market Fund
- General New York Municipal Money Market Fund
- Dreyfus Pennsylvania Municipal Money Market Fund
- General Treasury Prime Money Market Fund
- Dreyfus Connecticut Municipal Money Market Fund
- FDIC-Insured Bank Deposit Program
- General Municipal Money Market Fund
- Dreyfus Massachusetts Municipal Money Market Fund

**CASH MANAGEMENT ACCOUNT ELECTION:** (Note: If you do not wish to have cash management services, go on to Margin option below.)

**STIFEL PRESTIGE® ACCOUNT (No Monthly Fee)**

- \$1,000 minimum initial deposit (cash)

Checks and debit cards will be issued only if elected below

- Unlimited check writing with no minimum check amount\*
- Debit MasterCard® with daily point-of-sale limit of \$5,000\*\*

- Travel and insurance benefits
- Stifel @ccess

\*Duplicate checks and business checks are available at an additional cost

**STIFEL PRESTIGE Plus® ACCOUNT (\$5.00 Monthly Fee)**

- \$10,000 minimum initial deposit (cash or marginable securities)
- Unlimited check writing with no minimum check amount\*
- Debit MasterCard® with daily point-of-sale limit of \$9,999\*\*
- Automatic bill payment
- Travel and insurance benefits
- Awards program
- Concierge service
- Stifel @ccess

\*Duplicate checks and business checks are available at an additional cost

**\*\*MasterCard® Requirement:** If a Debit MasterCard® is elected, please fill out the following items for security reasons.

Date of Birth \_\_\_ / \_\_\_ / \_\_\_ Mother's Maiden Name \_\_\_\_\_

**MARGIN LINE OF CREDIT ELECTION (OVERDRAFT PROTECTION):**

I (we) instruct Stifel, Nicolaus & Company, Incorporated to establish my (our) account as a conventional general account (margin account) allowing account equity loans, which is established and operated in accordance with Regulation T of the Federal Reserve Board. I acknowledge that I have received, read, and understand the Margin Disclosure Statement and the Investment and Account Services Client Agreement. To elect margin, all account owners must sign in the boxes to the right:

SIGN HERE TO ELECT MARGIN	Date
AUTHORIZATION SIGNATURE BELOW ALSO REQUIRED	Date

**AUTHORIZATION SIGNATURES. BY SIGNING BELOW, I (WE) ACKNOWLEDGE THAT:**

- I (we) have received, read, understand, and agree to the enclosed Investment and Account Services Client Agreement.
- THIS AGREEMENT MAY NOT BE AMENDED OR ALTERED UNLESS AGREED TO IN WRITING BY STIFEL.
- I (we) acknowledge that if this account is a joint account, it will be carried as **Joint Tenants With Rights of Survivorship (JTWROS)** unless a different registration is specified below. If the account is held as joint tenants with rights of survivorship, each tenant owns the account in proportion to his or her net contributions to it, and upon the death of one of us, the remaining account passes to the survivor(s). (See reverse of form for important information if you are a resident of a Community Property state or Louisiana.)

Please indicate alternate form of joint ownership, if other than JTWROS, and indicate the percentage ownership of each joint owner.

- I (we) have received and read a Prospectus for the applicable money market fund, or the terms and conditions for the Insured Bank Deposit Program.
- THIS CONTRACT CONTAINS A BINDING ARBITRATION PROVISION WHICH MAY BE ENFORCED BY THE PARTIES (page 13, section 19).

SIGNATURE(S) Sign exactly as account is titled.	Date	ALL ACCOUNT OWNERS MUST SIGN.	Date
x		x	

**SUBSTITUTE IRS FORM W-9**

Tax Certification - Under penalties of perjury, you certify that: 1) The number shown on this application is your correct taxpayer identification number (or you are waiting for a number to be issued); 2) You are not subject to backup withholding because: a) You are exempt from backup withholding, b) You have not been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding as a result of a failure to report all interest and dividends, or c) the IRS has notified you that you are no longer subject to backup withholding. 3) You are a U.S. Citizen or other U.S. person (as defined in general instructions). Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. If you, at any time, become subject to backup withholding following the opening of your account(s), you agree that you will promptly notify your Stifel Financial Advisor in writing. By signing this Agreement, you acknowledge that the IRS does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

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Secondary Social Security No. (REQUIRED)

Address

City

State

Zip

**MONEY MARKET FUND ELECTION (CHOOSE ONLY ONE):** The General Money Market Fund will be automatically selected if a money market portfolio is not elected.

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> General Government Securities Money Market Fund | <input type="checkbox"/> General California Municipal Money Market Fund    | <input type="checkbox"/> Dreyfus New Jersey Municipal Money Market Fund   |
| <input type="checkbox"/> General Money Market Fund                       | <input type="checkbox"/> General New York Municipal Money Market Fund      | <input type="checkbox"/> Dreyfus Pennsylvania Municipal Money Market Fund |
| <input type="checkbox"/> General Treasury Prime Money Market Fund        | <input type="checkbox"/> Dreyfus Connecticut Municipal Money Market Fund   | <input type="checkbox"/> FDIC-Insured Bank Deposit Program                |
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Mother's Maiden Name \_\_\_\_\_

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## Form W-9

Form W-9 should only be used if you are a U.S. person (including resident alien).

**What Is Backup Withholding?** — Persons making certain payments to you must withhold and pay to the IRS 30% of such payments under certain conditions. This is called “backup withholding.” Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, and royalties.

If you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return, payments you receive will not be subject to backup withholding. Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester, or
2. The IRS tells the requester that you furnished an incorrect TIN, or
3. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
4. You do not certify to the requester that you are not subject to backup withholding under 3 above (for reportable interest and dividend accounts opened after 1983 only), or
5. You do not certify your TIN when required. See the Part III instructions on page 2 for details.

## Penalties

**Failure to Furnish TIN** — If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil Penalty for False Information With Respect to Withholding** — If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

**Criminal Penalty for Falsifying Information** — Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs** — If the requester discloses or uses TINs in violation of Federal law, the requester may be subject to civil and criminal penalties.

## Specific Instructions

**Name** — If you are an individual, you must generally enter the name shown on your social security card. However, if you have changed your last name, for instance, due

to marriage, without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first and then circle the name of the person or entity whose number you enter in Part I of the form.

**Sole Proprietor** — You must enter your individual name as shown on your social security card.

**Other Entities** — Enter the business name as shown on required Federal Tax documents. This name should match the name shown on the charter or other legal document creating the entity.

**Residents of Community Property States and Louisiana** — If you are married and are residents of a community property state, although the laws of community property states may recognize spouses’ rights to agree to hold property as joint tenants with rights of survivorship, you acknowledge that you should consult with your attorney to ensure that your specific state will recognize the joint tenancy this account creates.

**If one or more of you is a resident of Louisiana:** You acknowledge that Louisiana may not generally recognize joint tenants with rights of survivorship as a form of ownership and may require court approval to treat as such. You understand that Stifel will treat such account as **Joint Tenants In Common** unless Stifel is provided with documents by you that prove you have legal authority to treat the account as joint tenants with rights of survivorship.

### Part I — Taxpayer Identification Number (TIN)

You must enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see How To Get a TIN below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, using your EIN may result in unnecessary notices to the requester.

**How to Get a TIN** — If you do not have a TIN, apply for one immediately. To apply for an SSN, get **Form SS-5** from your local Social Security Administration office. Get **Form W-7** to apply for ITIN or **Form SS-4** to apply for an EIN. You can get Forms W-7 and SS-4 from the IRS by calling 1-800-TAX-FORM (1-800-829-3676).

If you do not have a TIN, write “Applied For” in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, you will generally have 60

days to get a TIN and give it to the requester. Other payments are subject to backup withholding.

**Note:** Writing “Applied For” means that you have already applied for a TIN **OR** that you intend to apply for one soon.

### Part II — For Payees Exempt From Backup Withholding

Individuals (including sole proprietors) are **not** exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding. Enter your correct TIN in Part I, write “Exempt” in Part II, and sign and date the form.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester a completed Form W-8, Certificate of Foreign Status.

### Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to give your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you.

The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation and to cities, states, and the District of Columbia to carry out their tax laws.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 30% of taxable interest, dividend, and certain other payments to a payee who does not give TIN to a payer. Certain penalties may also apply.

### What Name and Number to Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account. <sup>1</sup>
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>

<sup>1</sup> List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person’s number must be furnished.

<sup>2</sup> Circle the minor’s name and furnish the minor’s SSN.