

ADVISOR MASTER AGREEMENT

TIAA-CREF ADVISOR SERVICES

Thank you for requesting TIAA-CREF's Advisor Master Agreement.

TIAA-CREF provides recordkeeping and related services to employer sponsored retirement plans. As a convenience to the plan sponsors and plan participants that use its services, TIAA-CREF is committed to providing products and services that assist independent investment advisors that are separately engaged by such plan sponsors and/or plan participants to meet their clients' financial needs. This Advisor Master Agreement governs the terms and conditions under which TIAA-CREF will provide various products and services such as online access, data downloads, fee deduction services, expanded eligibility to proprietary retirement products and access to insurance specialists to work one-on-one with advisors and their clients.

In conjunction with the *Authorization to Access TIAA-CREF Accounts* form, this Master Agreement allows authorized advisors to view client accumulations and account history, process transactions and create annuity income and minimum distribution illustrations via the TIAA-CREF Advisor secure site. The availability of these services will depend on the level of authorization granted to the advisor by its client.

This Master Agreement does not authorize the Advisor to use TIAA-CREF's name or logo, or to engage in activity that would cause any adviser or personnel to be considered an investment partner, employee, agent, distributor, or joint venturer of TIAA-CREF, except as expressly permitted in this Master Agreement or unless TIAA-CREF has otherwise granted its express prior written approval to such a relationship. Activities that imply a relationship of this nature would misrepresent this Master Agreement and be grounds for further action on the part of TIAA-CREF.

Depending on your business, you may be required to complete additional supplements to this Master Agreement

Instructions for submitting your Master Agreement:

Please retain the original for your records and fax a copy of the full agreement to 800-842-5916.

Upon acceptance by TIAA-CREF of your executed Master Agreement, you will receive an acknowledgement letter representing TIAA-CREF's acceptance of the terms and conditions in the Master Agreement and agreement to be bound thereby. TIAA-CREF will only send a copy of the countersigned Master Agreement upon request. Please contact Advisor Sales and Services at **888-842-0318, Option1**, Monday through Friday between the hours of 8:00 AM and 7:00 PM EST with any questions.



Financial Services

NOTE: Please complete all fields to prevent any delays in the processing of your Agreement

Authorized Party is a(n): RIA IAR RR Dually Registered

Other _____

 Authorized Party (Firm or Individual Advisor Name that will appear on Authorizations to Access Account Forms)

 Affiliated Firm Name (If Authorized Party is an Individual Advisor, please provide firm name)

 Business Address of Authorized Party

 City, State, and Zip Code

 Form of Organization (e.g., sole proprietor, corporation, LLC, LLP) Tax ID or Social Security Number

 Individual Advisor Email Address Phone

 Primary Contact Name (Other than Individual Advisor) Role

 Primary Contact Name Email Address Phone

 B/D Name (If Applicable)

 B/D Contact Name Role

 B/D Contact Email Address Phone

In order to facilitate the processing of your Agreement, please answer the following questions:

Does the Authorized Party listed above:	YES	NO	Number/Information
have a current or active FINRA CRD registration number?			
have a current or active SEC registration number or affiliation?			
have a current or active IARD registration number?			
maintain a state level registration? If so, please identify the state(s)			
if not registered, is the advisor/firm exempt from investment adviser registration?			

This ADVISOR MASTER AGREEMENT (“**Agreement**”) is made and entered into as of this ____ day of _____, 20__, by and between **Teachers Insurance and Annuity Association of America (“TIAA”)**, a New York stock life insurance company with a place of business at 730 Third Avenue, New York, New York 10017 and **[NAME OF ADVISOR] (“Advisor”)**.

WHEREAS, TIAA and its subsidiaries and affiliates (collectively, “**TIAA-CREF**”) provide recordkeeping and related services to employer sponsored retirement plans and issue or offer retirement annuity contracts, individual retirement annuity (“**IRA**”) contracts, personal annuity contracts, life insurance policies and mutual funds, and establish accounts for Participants eligible for such contracts and mutual funds;

WHEREAS, an employer (“**Plan Sponsor**”) sponsors and maintains an employee benefit plan(s) (the “**Plan**” or “**Plans**”) for the benefit of eligible employees and their beneficiaries (each, a “**Participant**” and collectively, “**Participants**”);

WHEREAS, certain of the Participants are clients of Advisor;

WHEREAS, TIAA-CREF offers various products and services designed for investment advisers engaged by Participants to provide advice and/or manage their retirement plan assets maintained through TIAA-CREF (the “**Program**”), which Program includes Advisor access to information relating to TIAA-CREF’s financial products and Participant accounts maintained by TIAA-CREF; and

WHEREAS, Advisor wishes to participate in the Program and TIAA-CREF is willing to allow Advisor to participate, subject to the terms and conditions of this Agreement.

NOW, THEREFORE, in consideration of the foregoing and of the mutual promises and Agreements set forth below, and for other good and valuable consideration, the adequacy of which is hereby acknowledged, the parties agree as follows:

A. ADVISOR AUTHORIZATION

1. The terms of this Agreement will apply to any and all present (and future) accounts of Participants for which TIAA-CREF has received an *Authorization to Access TIAA-CREF Accounts* (or its legal equivalent approved by TIAA-CREF) from a Participant authorizing TIAA-CREF to deal with Advisor, for so long as such *Authorization to Access TIAA-CREF Accounts* remains in effect.
2. Advisor agrees that it will act only in connection with those account(s) specifically authorized by Participant, and that it will cease all trading or other account activity and to notify TIAA-CREF immediately upon Participant’s disability, incapacity, or death.
3. Except as otherwise provided in this Agreement, or as otherwise instructed by Participant, TIAA-CREF will honor all transactions and instructions initiated by Advisor that TIAA-CREF reasonably believes comply with the requirements of this Agreement and the *Authorization to Access TIAA-CREF Accounts* (or its legal equivalent approved by TIAA-CREF).

B. REPRESENTATIONS AND WARRANTIES OF ADVISOR

Advisor represents and warrants to TIAA-CREF that:

1. Advisor is duly organized, validly existing, and in good standing in the jurisdiction of its formation and in each other jurisdiction in which the nature or conduct of its business requires qualification, with full power and authority to conduct its business as required to perform its obligations pursuant to this Agreement.
2. The terms of this Agreement do not conflict with or violate any law, rule or regulation applicable to Advisor, any provision of its constituent documents, any order or judgment of any court or other government agency applicable to it or any of its assets, or any other Agreement or obligation binding on Advisor.
3. This Agreement has been duly authorized and is a legal, valid and binding obligation of Advisor enforceable against Advisor in accordance with its terms.
4. In conducting its business relating to the Program, Advisor will comply in all material respects with applicable federal and state laws, rules and regulations, as they may be amended from time to time. Advisor acknowledges and agrees that the federal and state laws, rules and regulations to which it is subject include, but are not limited to, those that require disclosure, notice, registration, licensing or other qualifications of Advisor and Advisor's officers, directors, partners, employees, agents or other persons providing investment advice on behalf of Advisor (collectively, "**Advisory Personnel**").
5. Pursuant to Section 403(b) of the Internal Revenue Code of 1986, as amended ("**Code**") or any transfer rules of the Program, exchanges out of a Participant's account may only be made to employer-approved vendors.
6. Advisor has obtained from each Participant a written authorization in the form of an agreement or power of attorney to engage in all actions to be performed by Advisor under this Agreement or any related agreement hereto, on behalf of such Participant.
7. Advisor has reviewed applicable documentation with respect to each Participant and has reasonably verified that the person(s) who provided Advisor with the respective authorization to act on behalf of such Participant was legally and properly authorized to give such authorization. TIAA-CREF may rely on such authorization without further inquiry.
8. Advisor will cause each Participant whose present (and future) accounts are covered by the Program on or after the date of this Agreement to provide TIAA-CREF with an executed *Authorization to Access TIAA-CREF Accounts* (or its legal equivalent approved by TIAA-CREF). Advisor understands and agrees that, prior to Advisor using the products and services or engaging support contemplated under this Agreement or related agreements hereto with respect to a particular Participant, a complete and executed *Authorization to Access TIAA-CREF Accounts* (or its legal equivalent approved by TIAA-CREF) form must be received and accepted by TIAA-CREF for such Participant.
9. Any transactions or instructions initiated by Advisor pursuant to the Program will comply fully with the terms of (i) this Agreement; (ii) the provisions and terms of any TIAA-CREF contract owned by the Participant; (iii) TIAA-CREF's then-current administrative procedures; (iv) Advisor's then-current administrative procedures; (v) Participant's investment advisory agreement with Advisor; (vi) any of Participant's applicable *Authorization to Access TIAA-CREF Accounts* (or its legal equivalent approved by TIAA-CREF) currently on file at TIAA-CREF; and (vii) the provisions and terms of any TIAA-CREF agreement with a third party service provider (to the extent Advisor uses the services of such third party service provider).
10. With respect to each instruction Advisor provides to TIAA-CREF on behalf of Participant, Advisor has fully investigated and considered Participant's investment objectives, financial circumstances and other relevant information and will have determined that each such instruction and any resulting investment, security transaction or investment strategy is suitable for Participant and that Participant has sufficient assets to satisfy its financial obligations to TIAA-CREF resulting from such instruction.

11. Advisor is familiar with and will conduct its professional activities in accordance with each plan's policies regarding solicitation and marketing activities where a Participant is employed.
12. Advisor and the Advisory Personnel will not engage in the following activities, unless specifically authorized in advance by the applicable plan sponsor or employer: (i) unscheduled visits to a Participant's home or office; (ii) unsolicited sales presentations in offices, hallways, cafeterias, parking lots, sidewalks, streets or other public places associated with Participant's home or office; (iii) the use of a plan sponsor or employer's physical or electronic mail system for any purpose, including promotional mailings to Participants; (iv) solicitations or cold calls to Participants at work; (v) distribution of sales or promotional materials on property owned or controlled by the plan sponsor or employer, other than materials distributed to an individual Participant during a scheduled visit; and (vi) attendance at benefit fairs or similar events offered by the plan sponsor or employer.
13. Advisor will base its investment advice on generally accepted investment theories and the exercise of its independent judgment.
14. Participants will continue to be authorized to take any action in, and will be entitled to receive any information with respect to, their plan maintained through TIAA-CREF as they are entitled to do under existing agreements with TIAA-CREF.
15. In conducting its business relating to the Program, Advisor and Advisory Personnel will ensure that all non-public personal information of Participants in the possession of Advisor and Advisor Personnel remains within the United States at all times.
16. The representations and warranties set forth in this Section B are continuing during the term of this Agreement and Advisor agrees to notify TIAA-CREF promptly in writing if at anytime during the term of this Agreement, any such representation or warranty and the facts related thereto becomes materially inaccurate or untrue.

C. ADVISOR INFORMATION

1. Advisor represents and warrants that all information provided to TIAA-CREF in connection with this Agreement and any related agreements, including but not limited to Advisor's Form ADV, is true, accurate and complete. Advisor agrees to promptly notify TIAA-CREF if such information becomes materially inaccurate, false or otherwise misleading. Advisor further agrees to promptly take such action necessary to correct such information.
2. Advisor authorizes TIAA-CREF to conduct any due diligence and other inquiries on Advisor and the principals and authorized agents of Advisor as TIAA-CREF deems necessary or advisable in connection with Advisor's participation in the Program. Advisor further authorizes TIAA-CREF and its agents and service providers to use, verify and confirm any of the information that Advisor provides, including conducting background checks, obtaining reports concerning Advisor's credit standing and business conduct (and those of Advisory's principals and authorized agents) for the purpose of determining Advisor's eligibility to participate in the Program. Upon Advisor's written request, TIAA-CREF will inform Advisor whether it has obtained credit reports, and, if so, will provide Advisor with the name and address of the reporting agency that furnished the reports. Advisor agrees that, without notifying Advisor, TIAA-CREF may request a new credit report in connection with any review, extension, or renewal of services. TIAA-CREF agrees to use such information consistent with TIAA-CREF's privacy policy.
3. Advisor will provide TIAA-CREF with any information reasonably requested by TIAA-CREF concerning Advisor's participation in the Program or Advisor's compliance with applicable laws, rules and regulations.
4. Advisor agrees that TIAA-CREF has the right not to accept instructions from Advisor or any person acting on behalf of Advisor, or otherwise to limit or terminate the services available through the Program based on the results of any credit bureau information, due diligence or other inquiries conducted by TIAA-CREF or for any other reason at any time, and that TIAA-CREF may notify Participant of any such rejection and the reason therefore.
5. In no event with TIAA-CREF or its affiliates be obligated to accept any instruction or effect any transaction they believe would violate any applicable federal or state law, rule or regulation or the rules or regulations of any regulatory or self-regulatory body.

D. STATEMENTS, PROSPECTUS and OTHER LITERATURE

TIAA-CREF and Advisor agree that:

1. Nothing in this Agreement will be construed as preventing or restricting TIAA-CREF from communicating with Participants in any manner, including but not limited to providing Participants with account statements, trade confirmations, prospectuses, reports, proxies, and any other literature, as may be required by applicable law, rule or regulations, directly to the address of record registered on a Participant's TIAA-CREF accounts. In addition to providing Participants with these materials, at Advisor's request and with the consent of the applicable Participant, TIAA-CREF will provide Advisor with access to account statements and trade confirmations.
2. When describing or distributing TIAA-CREF performance information to Participants, Advisor will use its best efforts to ensure that such information is the most current available from TIAA-CREF.
3. TIAA-CREF will promptly furnish Advisor with such prospectuses, reports, proxies, other TIAA-CREF literature, and TIAA-CREF fund performance information reasonably requested by Advisor.
4. Advisor will not alter for its own use any materials prepared by TIAA-CREF, whether or not such materials have been trademarked, copyrighted, or similarly protected as intellectual property of TIAA-CREF, except with the prior written consent of TIAA-CREF. Advisor will not use the registered trademarks, service marks, logos, names or any other proprietary designation of TIAA-CREF or any plan sponsor, without obtaining the prior written consent of TIAA-CREF or the plan sponsor, as applicable; provided, however, that Advisor may use TIAA-CREF's name in Advisor's Form ADV without prior approval to the extent disclosure of Advisor's participation in the Program is required by applicable law, rule or regulation.

E. LIMITATIONS AND INDEMNIFICATION

Advisor understands and agrees as follows:

1. Neither Advisor's participation in the Program nor this Agreement will cause Advisor or Advisory Personnel to be considered a partner, employee, agent, independent contractor, distributor, or joint venturer of TIAA-CREF, and any oral or written representation by Advisor or Advisory Personnel to the contrary will be a breach of this Agreement. Advisor acknowledges that TIAA-CREF and Advisor are not affiliated and TIAA-CREF does not control the business or operations of Advisor. Neither Advisor nor the Advisory Personnel will represent or imply in any way to Participants or any other party that: (i) Advisor or any of its Advisory Personnel are officers, directors, employees, agents or representatives of TIAA-CREF; (ii) that TIAA-CREF and Advisor are affiliated or have any relationship, except as described in the Agreement; (iii) that TIAA-CREF endorses, recommends or sponsors Advisor; (iv) that TIAA-CREF participates in, approves, monitors, supervises or reviews Advisor, the Advisory Personnel or any investment decisions, investment recommendations, suitability determinations and trading activity conducted by Advisor and Advisory Personnel.
2. TIAA-CREF will not be deemed to have a fiduciary relationship with any Participant, plan or plan sponsor by virtue of offering the Program or entering into this Agreement with Advisor, and neither party will hold itself out or represent that it has the authority to bind or make representations on behalf of the other party hereto.
3. TIAA-CREF will have no responsibility or liability for the propriety or accuracy of any advice or service provided by Advisor to its clients, including, but not limited to, Participants.
4. Advisor shall take reasonable steps to ensure that any former employee of TIAA that it may hire or engage for services will honor his/her obligations under applicable restrictive covenants to TIAA and/or will ensure that such individual does not retain or use TIAA's confidential, trade secret, proprietary or non-public business information including but not limited to individual or institutional client data. In considering any potential job candidate with a current or former employment relationship or engagement with TIAA, Advisor shall inquire of any such individual as to the existence of any restrictive covenants to TIAA, and shall request a copy of same to ensure awareness and compliance by Advisor.

5. TIAA-CREF will have no liability for and Advisor agrees to indemnify, defend and hold TIAA-CREF and its affiliates and companion companies, and their respective officers, directors, employees and agents harmless from all claims, actions, costs, losses, damages, taxes, penalties and expenses (including legal expenses and reasonable attorneys' fees) arising out of or relating to: (i) any breach by Advisor of the provisions of this Agreement, any supplement thereto or any related Agreements or any violation of law by Advisor or Advisory Personnel; (ii) all actions performed by TIAA-CREF in accordance with, or in reliance upon, instructions given by Advisor; (iii) the performance or nonperformance of Advisor's services to Participants; and (iv) any dispute between Advisor and any Participant, including disputes concerning fees and investment advice; and (v) any excise tax liability under Section 4975 of the Code or other liability or penalty under the Employee Retirement Income Security Act of 1974, as amended ("**ERISA**"), due to Advisor's services to Participant. Notwithstanding the foregoing, Advisor will not have any indemnification obligation hereunder with respect to any such loss, cost, damage, or expense to the extent that it results from the bad faith, willful misconduct, or gross negligence of TIAA-CREF or any of its employees.

6. **WITH THE EXCEPTION OF DAMAGES ALLEGED FROM ASSERTED BREACH OF PARAGRAPHS 1, 2, 3, 4 AND/OR 5 IN THIS SECTION E, IN NO EVENT WILL EITHER PARTY BE LIABLE TO THE OTHER PARTY OR ANY THIRD PARTY FOR ANY LOST PROFITS, OR OTHER INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES (REGARDLESS OF WHETHER SUCH DAMAGES OR OTHER LOSSES WERE REASONABLY FORESEEABLE).** In the event of legal action to enforce Paragraphs 1, 2, 3, 4 and/or 5 of this Agreement, the prevailing party in any such action shall be entitled to recover reasonable attorneys' fees and costs.

F. COMMENCEMENT AND TERMINATION

1. Advisor's participation in the Program will not begin until Advisor provides TIAA-CREF with an executed copy of this Agreement.
2. Before inquiring about or acting on behalf of a Participant account, Advisor will provide TIAA-CREF with completed and signed copies or any authorizations or other forms or Agreements TIAA-CREF may request, including, but not limited to, Participant's *Authorization to Access TIAA-CREF Accounts* (or its legal equivalent approved by TIAA-CREF).
3. **Either party may terminate this Agreement at any time upon thirty (30) days prior written notice to the other party.** Notwithstanding the foregoing, TIAA-CREF may terminate this Agreement (including any Supplement hereto) immediately on written notice to Advisor in the event of: (i) any breach by Advisor of the provisions of this Agreement; (ii) any act or omission by Advisor in the performance of its duties under this Agreement amounting to gross negligence, willful misconduct or fraud; or (iii) the entry by any court or regulatory or self-regulatory body of an order or decree as a result of which Advisor is effectively prohibited or enjoined from providing services to Participants or otherwise performing its responsibilities under this Agreement. **Termination of this Agreement will not affect any liability resulting from a transaction initiated by a party before receiving and having had a reasonable amount of time to act on such notice of termination. Upon termination, Advisor's ability to access the services offered through the Program, including the TIAA-CREF Advisor secure site and the ability to deduct investment Advisory fees will be terminated. TIAA-CREF will not be responsible for any lost fees due to the termination of this Agreement by either party.**

G. MISCELLANEOUS

1. This Agreement will supersede and replace any and all prior Agreements between Advisor and TIAA-CREF relating to any arrangements whereby Advisor acts upon current (and future) accounts maintained by TIAA-CREF, provided, however, that this Agreement will not affect any prior Agreement: (i) executed between Advisor, TIAA-CREF and a Participant to the extent that such Agreement sets forth obligations of TIAA-CREF or Advisor to the Participant, or authorizes TIAA-CREF to rely on Advisor's instructions with respect to current (and future) accounts of Participant; and (ii) between Advisor and TIAA-CREF to the extent that such Agreement relates to TIAA-CREF's provision of a service not specifically described in this Agreement. This Agreement includes and

incorporates by reference any supplements, statements, disclosures and other Agreements (each, a “**Supplement**”) relating to other products and services offered by TIAA-CREF through the Program, and any references to the “Agreement” include the Supplements. In the event any provision of this Agreement conflicts or is inconsistent with any provision of any Supplement, the provisions of the applicable Supplement will control with respect to the services described therein.

2. TIAA-CREF will not be liable for losses caused by events outside of its control, including, but not limited to, natural disasters, war, terrorist attacks, strikes, government restrictions, public or private regulatory rulings and communications and market interruptions, regardless of whether or not any such event was reasonably foreseeable.
3. This Agreement will be governed by, and its provisions construed in accordance with, the laws of the State of New York, without regard to the conflict or choice of law provisions thereof. Venue for any action relating hereto will be in New York, New York, and the parties further consent to exclusive jurisdiction and venue in the federal courts sitting in New York County, New York, unless no federal subject matter jurisdiction exists, in which case the parties consent to the exclusive jurisdiction and venue in the Supreme Court of New York County, New York.
4. TIAA-CREF reserves the right at any time to amend, change, revise, add or modify the terms of this Agreement on thirty (30) days prior written notice to Advisor. Advisor’s continued use of TIAA-CREF’s services, whether conducted via the Internet (through the TIAA-CREF Advisor secure site), by telephone or otherwise after notice of any such amendment to the Agreement will constitute Advisor’s Agreement to be bound by any such amendment. Advisor may not amend, change, revise, add or modify the terms of this Agreement without TIAA-CREF’s written consent.
5. This Agreement will be binding upon and inure to the benefit of the parties hereto and their permitted successors and assigns; however, that neither party may assign this Agreement (whether by operation of law, sale of securities or assets, merger or otherwise), in whole or in part, without the prior written approval of the other party, such consent not to be unreasonably withheld, delayed, denied or conditioned and provided further that TIAA-CREF may, without notice to the Advisor, assign its rights and obligations under this Agreement to any subsidiary or to any affiliate by merger or consolidation. Any purported assignment in violation of this Section will be void. The parties do not intend the benefits of this Agreement to inure to the benefit of any third party (other than plan sponsors), and nothing contained herein will be construed as creating any right, claim or cause of action in favor of any such third party (other than plan sponsors) against the parties hereto.
6. Failure, delay, or partial exercise by either party in exercising any right, power, or privilege hereunder will not be construed as a waiver thereof or of any other rights, powers, or privileges. No waiver of any provision of this Agreement will be effective unless contained in writing executed by the party against whom enforcement is sought. A waiver of any specific term hereof will not be deemed to imply or constitute a waiver of the same of any other term on any other occasion. If any provision of the Agreement is found to be invalid or unenforceable, such part will be treated as severable and the remaining provisions of this Agreement will remain in full force and effect. The provisions of Section E will survive the termination of this Agreement.
7. Any notice required pursuant to this Agreement will be in writing and will be deemed given upon receipt via registered, certified or first-class mail or express overnight courier. Any notice to TIAA-CREF will be sent to TIAA-CREF Advisor Services, 8500 Andrew Carnegie Boulevard, Charlotte, NC 28262, with a copy of any such notice to Teachers Insurance and Annuity Association of America, 730 Third Avenue, New York, NY 10017, Attn: General Counsel. Any notice to Advisor will be sent to Advisor’s address listed below.
8. This Agreement may be executed in counterparts, each of which will be deemed an original and all of which together will be deemed to be one and the same Agreement.

9. Any controversy or claim arising out of or relating to this Agreement, or the breach thereof, will be settled by arbitration administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules. Judgment on the award rendered by the arbitrator(s) will be binding on the parties and may be entered in any court having competent jurisdiction. The place of arbitration will be New York, New York. The parties acknowledge that:

- * ARBITRATION IS FINAL AND BINDING ON THE PARTIES.
- * THE PARTIES WAIVE THEIR RIGHT TO SEEK REMEDIES IN COURT, INCLUDING THE RIGHT TO JURY TRIAL.
- * PRE-ARBITRATION DISCOVERY IS GENERALLY MORE LIMITED THAN AND DIFFERENT FROM COURT PROCEEDINGS.
- * THE ARBITRATORS' AWARD IS NOT REQUIRED TO INCLUDE FACTUAL FINDINGS OR LEGAL REASONING AND ANY PARTY'S RIGHT TO APPEAL OR TO SEEK MODIFICATION OF RULINGS BY THE ARBITRATORS IS STRICTLY LIMITED.
- *

The parties have executed and delivered this Agreement, and this Agreement will be effective as of the ___ day of _____, 2012.

TEACHERS INSURANCE AND ANNUITY
ASSOCIATION OF AMERICA
730 Third Avenue
New York, NY 10017

ADVISOR:
Name: _____
Address: _____

By: _____
Print Name: _____

Title: _____

By: _____
Print Name: _____
Title: _____