



FD05553 . AR
Account Number

Resource Management Account Application

Account Type Brokerage (*except when executed in connection with opening an advisory account*)
Please read the important disclosures entitled You & Us Conducting Business with UBS contained in the New Account booklet for a summary of the main distinctions between investment advisory and brokerage services and our respective duties and obligations

Product and Account Ownership

Any changes or corrections to the information on this application must be initialed by you

RESOURCE MANAGEMENT ACCOUNT* (RMA*) (select one)

☒ Sole Owner ☐ Custodian (UGMA/UTMA) ☐ Guardian/Committeeman/Conservator

Joint Owners (Please read the joint account section of the New Account booklet carefully)

☐ Community Property ☐ Tenants by Entirety ☐ Joint Tenants with Rights of Survivorship

☐ Tenants in Common (Specify percentage of ownership if no percentage is indicated ownership will be divided equally (50/50))

Primary Account Holder Percent % Joint Account Holder Percent %

☐ Joint Community Funds Must equal 100%

COLLEGE FUND 529

☐ Sole Owner ☐ Custodian (UGMA/UTMA)

Herbert K Mallard

Account Title

Herbert K Mallard 027-30-3197

Primary Account Holder/Minor Name

SSN

Joint Account Holder/Custodian Name

SSN

Account Address

160 HAMMOND

Account Address Line 1

Account Address Line 2

Palm Beach FL 33480

City

State

Zip

Location of Address

Home ☒ Legal Residence ☐ Secondary

Business ☐ Primary ☐ Secondary

☐ Other (specify) _____

Account Investment Objectives

Aggressive/Speculative

Seeks the potential for significant appreciation willing to accept a high degree of loss of principal

Moderate Seeks potential returns with a lower risk of loss of principal

Conservative Seeks securities that are most likely to preserve principal with low risk

Return Objective (select one)

☒ Capital Appreciation Investments seeking growth of principal rather than the generation of income

☐ Current Income and Capital Appreciation Investments seeking both the generation of income and the growth of principal

☐ Current Income Investments seeking the generation of income

Primary Risk Profile (select one)

☐ Aggressive/Speculative

☐ Moderate

☒ Conservative

Secondary Risk Profile (Optional this may be applicable if you intend to engage in options trading)

☐ Aggressive/Speculative

☒ Moderate

☐ Conservative

Senior Political Affiliation

Are you any authorized signatories beneficial owners trustees power of attorneys or other individuals with authority to effect transactions or any of their immediate family members or close associates a

i) Current U.S. political official (as defined in section B on page 5)? ☐ Yes ☒ No If yes complete additional information on page 5

ii) Current or former Senior non U.S. political official non U.S. Religious Group/Organization or Senior/Influential representative of a non U.S. Religious Group/Organization? ☐ Yes ☒ No If yes complete additional information on page 5



AC RMA (Rev 2/08)



FD 05553
Account Number

Account Agreement

U.S. Federal law requires us to obtain, verify and record information that identifies each person or entity that opens an Account with us. When you open an Account, we will ask for your name, a street address, date of birth, and a tax identification number such as a social security number. We may also ask to see a driver's license or other identifying documents that will allow us to identify you.

BY SIGNING BELOW YOU ACKNOWLEDGE THAT YOU HAVE READ UNDERSTAND AND AGREE TO THE FOLLOWING

- A Upon receipt you will review the New Account booklet section entitled You & Us: Conducting Business with UBS. You understand the material distinctions between advisory and broker-dealer services and acknowledge that this Account Application and the Client Relationship Agreement establish a brokerage account and UBS obligations as it pertains to that account will be that of a broker-dealer as described in the disclosure section and in the brokerage agreement.
- B You have received a copy of, read and understand this Resource Management Account Application and the Client Relationship Agreement.
- C You agree to be bound by the Client Relationship Agreement and the documents incorporated there by reference: the terms, conditions and disclosures included in the New Account booklet and UBS Visa Signature Credit Card Terms and Conditions, Loan Disclosure Statement, UBS RMA Money Funds Prospectus, and Information About Your Relationship With Us to the same extent as if these terms and conditions were contained in this document.

- D If your Account is established with margin, you acknowledge that when you use your margin privileges, we will hold the securities in your Account as collateral against the amounts you borrow, and you agree to keep sufficient positions and margin in your Account to meet any margin calls we might issue.
- E Unless you instructed your Financial Advisor otherwise, you are applying for both the UBS American Express Card and the UBS Visa Signature credit card and you agree to be bound by the terms and conditions stated in the Client Relationship Agreement.

The Client Relationship Agreement contains a predispute arbitration in paragraph U on page 21.

Sign Here

Herbert K. Mallard
Signature

HERBERT K MALLARD 8-16-08
Print Name Date

Additional Party Signature

Print Name

Date

UBS Financial Services Inc. Branch Use Only

Financial Advisor Temporary Approval

Date

Melissa C. Suh
Financial Advisor Final Approval

7-16-08
Date

- ☒ Check here to certify that the client has been informed of all possible sweep options.
☒ I attest that the client has been issued all required disclosure documents.

Is the FA registered in both the client's state of residence and mailing address? ☒ Yes ☐ No
What was the initial transaction for this account? ☐ Buy ☐ Sell ☐ Deposit ☒ Transfer of Accounts
Initial Trade Information: Security Name _____ Security Symbol _____ Value \$ 900.00 Shares _____
How was the account obtained? ☐ Walk-In/Call-In ☐ Mail-In ☐ Seminar CEFS/Adv Svcs ☐ Existing Client ☐ Referral
Interest/Dividends ☐ Monthly ☐ Weekly ☐ Hold in Account
Account Settles ☒ Assets in Account ☐ Equity DVP ☐ Government DVP ☐ Transfer/Ship
Sweep Fund _____ Bank Code _____ Plan Code _____ Assoc Code _____ Managed Account Code _____ Family of Account Code _____

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UBS Bank USA Know Your Customer: Appropriateness and Client Verification

HX

UBS Bank USA		
Account Number		
SV	60843	FD
Related Account #		
SV	82N86	FD
SSN / TIN		
67-30-3494		
Internal Use Only		

Applicant/Borrower(s) (list all account holder names)
Herbert K Mallard

Applicant/Guarantor(s) (list all account holder names)
Herbert K Mallard

In connection with the loan (the "Loan") to be offered by UBS Bank USA (the "Bank") to the Borrower(s) described above (together with the Guarantor(s)), the Client(s) and the guaranty (the "Guaranty") to be executed by the Guarantor(s) in favor of the Bank, we hereby represent and warrant as follows:

1. **Client Disclosure.** The terms and conditions of an applicable the Loan and/or the Guaranty have been explained to the Client(s) including the following:
 - If the Loan is a Fixed-Rate Loan, the Borrower(s) will be assessed a prepayment fee in the event all or a portion of the Loan is paid prior to maturity (whether as a result of voluntary prepayment, demand or otherwise).
 - If the Loan is a non-purpose Loan, the proceeds of the Loan may not be used (directly or indirectly) to purchase or carry securities, including margin stock.
 - If the value of the pledged collateral falls below the Bank's maintenance requirements, the Bank may require the Client to request additional collateral and/or sell the pledged collateral to repay the Loan.
2. **Review.** The request for an extension of credit has been reviewed for appropriateness by a Series 8 registered manager of UBS Financial Services.
3. **Accurate Information.** To the best of our knowledge, the information regarding the Client contained in the Loan and/or Guaranty agreement and furnished to the Bank in connection with the Loan and/or Guaranty is true and complete in all material respects.
4. **Original Documentation.** To the extent we had possession of and forwarded the documents executed in connection with the Loan and/or Guaranty to the Bank, we confirm that all such documents contain original and authentic signatures of the Client. All original signed Loan documents we received have been forwarded to the Bank or its agents, and we have not retained any such original documents.
5. **Client Residence.** We further confirm that the Client resides at the address reflected in UBS Financial Services Inc.'s records.
6. **We further confirm that the control person(s) status indicated on the accompanying loan application form(s) is correctly reflected in UBS Financial Services Inc.'s records, specifically the Client Account Information (CAI) database.**
7. **Non-Purpose Loans.** To the extent that the Loan is a non-purpose Loan and the proceeds are deposited into an account with us, we will monitor the use of such proceeds to ensure they are not used by the Client to purchase or carry margin stock (including without limitation, payment of debit balances, if any in the Client's account(s) with us).
8. **Security Interest.** We understand that the Bank has been granted a first priority security interest in, and has control over, the Securities Account(s) to be referenced in the Guaranty agreement(s) entered into in connection with the Loan, and we have received a copy of such Guaranty agreement(s).
9. **Collateral Limitations.** We understand and agree that the Client may not hold in any securities account pledged to the Bank any security issued by UBS AG or any of its subsidiaries or affiliates (collectively, "UBS"), any security in an investment company (e.g., a mutual fund) as to which UBS acts as an investment advisor, or any interest in a unit investment trust sponsored or advised by UBS without prior, written approval from the Bank.

The Financial Advisor approved this Loan and/or the Guaranty for which the following statements apply:

- a) No applicant, borrower, beneficiary, or relevant third party is domiciled in a resident of, or a citizen of a prohibited or sensitive country, is engaged in any prohibited or sensitive industry, or has a substantial connection with a sensitive country or industry, as defined in UBS policy.
- b) I fully understand the purpose and structure of the loan request. And the purpose and structure is plausible (personally/credibly).
- c) None of the securities pledged as collateral are restricted or control securities such that their sale or resale to the public would fall under Rule 144, Rule 145 or any contractual agreement with the issuer.
- d) No party to this loan request has margin or any other credit exposure(s) and/or losses within UBS (including all UBS subsidiaries and business groups) which are to be maintained.
- e) No party to this loan request or any authorized signatories, beneficial owners, trustees, powers of attorney or other individuals with authority to effect transactions, or any of their immediate family members or close associates is or is a current U.S. political official, or a current or former senior non-U.S. political official, non-U.S. Religious Group/Organization, or a current or former representative of a non-U.S. Religious Group/Organization.
- f) None of the borrowers are control persons of UBS AG or its subsidiaries or affiliates.
- g) None of the borrowers are officers or members of the board of directors of UBS AG or its subsidiaries or affiliates.
- h) None of the borrowers are immediate family members of an executive officer or a member of the board of directors of UBS AG. (Immediate family member means a spouse or any other relative residing in the Borrower's household to whom the Borrower lends, instructs, support).
- i) None of the loan proceeds will be used to repay any debt or any obligation owed to, or purchase any asset from, UBS AG or its subsidiaries or affiliates.
- j) No party to this loan request is an Indian tribe or Tribal Corporation.
- k) No party to this loan request is a non-profit entity.
- l) No party associated with this loan request is an equipping entity.

HX HX 0105 HX 10A0 SPR00C UX HX MAX V11E



1 of 2



UBS USA		
Account Number		
SV	60843	FN
Related Account #		
SF	82086	RD
SSN/TIN 027-30-3494		
Internal JSP Only		

Name Malissa Smith
Financial Advisor

Signature [Signature]

Date _____

Name Michael B. Ludwig
Series 6 Registered Manager

Signature [Signature]

Date 7/15/08