

Separate Property

Account Number _____

In connection with the opening of a securities account by my spouse,
_____, introduced by _____ to you,
I hereby represent and warrant that the securities and or fund placed or held in such account,
from time to time, are, under the applicable community property laws, “separate property”
owned by my spouse. As such, I have no interest in those securities or funds under those laws
and you may, therefore, act on all instructions received from my spouse with respect to
purchases, sales, delivery of securities or payments of funds, whether arising out of sales, earned
as income or otherwise held in such account from time to time without any need or obligation to
receive any approval from, or to account to, me. You may rely on this letter in opening and/or
maintaining such account even if it is later determined that any or all of said securities or funds
were not or are not “separate property” under the applicable community property laws.

(Signature)

(Print Name)

Signature guaranteed
