



Nationwide *
On Your Side

Nationwide Financial Brokerage Agent Data Sheet

Full Name : Date of Birth:

EXACTLY AS SHOWN ON LICENSE

Social Security Number:

State(s) to be Appointed in: Resident License State:

Business Address:

STREET ADDRESS OR P O BOX

City State ZIP Code County

Business Telephone: Fax: E-mail Address:

Resident Address:

STREET ADDRESS OR P O BOX

City State ZIP Code County

Resident Telephone: Fax: E-mail Address:

Will you be receiving commissions directly? Yes No If Yes, an additional agreement is required and will be sent to you. If no, the Agency will be paid commissions.

If you are receiving commissions directly but not participating in Direct Deposit, what address would you like your check mailed to?

Mailing Address:

STREET

CITY

STATE

ZIP

MUST BE COMPLETED BY AGENT: (Please attach a detailed letter of explanation for any "Yes" answer to the following questions)

AML Training conducted via external vendor? Yes No

Name of External Vendor:

AMI Training conducted in-house? Yes No

In-house training contained explanations of regulations and rules related to AML. Identification and/or examples of "suspicious activity"? Yes No

Have you ever been convicted of, pled no contest to, or are currently under indictment for any criminal felony or misdemeanor (excluding minor traffic violations) including but not limited to any activity involving the financial services industry? Yes No

Are you the subject of any investigation, pending complaint, arbitration, or civil or criminal charge that has not already been disclosed to any securities, banking or insurance authority on the Form U-4, U-5 or any other required document? Yes No

Have you ever been suspended, disqualified, disciplined, or terminated for cause by any former employer/organization, state, federal or self-regulatory agency? Yes No

Have you ever had an appointment canceled by an insurance company for reasons other than lack of production? Yes No

Have you filed a bankruptcy petition, been declared bankrupt or insolvent within the past ten years? Yes No

Are you currently indebted to any insurance company or do you now have or have you ever any unsatisfied judgments, liens, or garnishments against you? Yes No

I, , hereby authorize Nationwide, its affiliates and subsidiaries including its agents, to make an independent investigation of my background, references, character, past employment, education, criminal or police records, disciplinary matters including those mandated by public and private organizations, the Central Registration Depository ("CRD"), the Investment Adviser Registration Depository ("IARD"), and all public records for the purpose of confirming the information contained on my application and/or obtaining other information which may be material to my qualifications for appointment. I release Nationwide and/or its agents and any person or entity, which provides information pursuant to this authorization, from any and all liabilities, claims or lawsuits in regard to the information obtained from any and all of the above referenced sources used.

I affirm that all of the information provided on the foregoing statement is true, accurate and complete to the best of my knowledge. Should any of the information change, I will promptly notify Nationwide in writing.

Agent Signature Date

\ k # Direct Deposit Authorization Form

Please complete the information below:

I authorize V _____ to initiate electronic credit entries _____, and if necessary, debit entries and adjustments for any credit entries in error to my:

checking account (or) savings account

I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law. This authority will remain in effect until I have cancelled it in writing.

(Please print all information.)

DATE: _____

FINANCIAL INSTITUTION NAME: _____

FINANCIAL INSTITUTION CITY AND STATE: _____

NAME OF ACCOUNT HOLDER: _____

ACCOUNT NUMBER AT FINANCIAL INSTITUTION: _____

FINANCIAL INSTITUTION ROUTING NUMBER: _____

SIGNATURE: _____

COMPLETION INSTRUCTIONS

Individual Applicants: Complete sections I, III, IV, V & VI. Must sign and return applicable contracts.

Corporations: Complete sections I, II, III, IV, V, & VI. All Corporate appointments require that appointment information be submitted on at least one officer concurrent with the Corporation. Must sign and return applicable contracts for agency and Solicitor contracts for officer.

Solicitor Applicants: Complete sections I, II, III, IV, V & VI. Must sign and return Solicitor contracts.

PLEASE PRINT OR TYPE AND RESPOND TO ALL QUESTIONS. DO NOT USE ABBREVIATIONS.

Primary mailing address to receive Company information including Underwriting and Compensation correspondence

Business Address

Residence Address

II. AGENCY INFORMATION

Agency Name

Tax I. D. #

Partnership

Corporation

List officers and their titles below:

Name

Soc. Sec. #

Name

Soc. Sec. #

III. ASSIGNMENT OF COMMISSIONS (Select one)

Paid Direct: Commission check is made payable and sent to agent.

Agency Direct/Solicitor: Commission check is made payable and sent to Agency listed in Section II.

Agent's Signature

Date

IV. LICENSES

You must include current license copies for each state in which you are requesting an appointment. If you are requesting non-resident appointment you must include the proper appointment fee(s).

Current Resident License #

State(s) for Appointment

** If requesting non-resident Florida appointment, list all counties where appointment is required

V. ERRORS AND OMISSIONS COVERAGE

All ONE RATE CLASS producers must maintain a minimum coverage of \$500,000 for each claim per agent with a maximum \$10,000 deductible.

Do you have Errors and Omissions Coverage?..... Yes No

Please provide the carrier for your Errors and Omissions coverage, the policy number and the name of the insured.

VI. QUALIFICATION QUESTIONS

1) Have you lived in a different state or county other than your current one within the last 5 years? Yes No

If yes, please list state/county

2) Have you ever had a bond denied, paid out or revoked? Yes No

3) How many years have you been licensed as an insurance agent?

4) How many companies are you currently contracted with?

*** You must attach details and dates for any questions answered Yes above.**

I hereby certify that the statements contained in this Appointment Application are true and correct to the best of my knowledge and belief. I understand that any false statements on this Application may be considered as sufficient cause for rejection of this Application, or for termination if such false statement is discovered subsequently. I understand and agree that:

* I can solicit business only in states where I am licensed and appointed with ONE RATE CLASS.

* I will not solicit business in states that prohibit solicitation prior to my appointment.

* As a general rule, it is not acceptable to make a solicitation anywhere other than the resident state of the applicant.

* I will abide by all written rules and regulations (subject to change at any time) set forth by the Company.

THIS BOX MUST BE COMPLETED

Agent's Signature

Date

Who is your appointing agent?

Agent ID

AUTHORIZATION AGREEMENT FOR AUTOMATIC DEPOSITS

(1) I (We) hereby authorize the Company to initiate credit entries to my (our)

Checking Savings account in the entity named below ("Depository Institution"), and I (We) authorize the Depository Institution to accept and to credit the amount of such entries to my (our) account. Such authorization does not allow the company to debit entries to my (our) account.

(2) DEPOSITORY INSTITUTION:

(3) CITY: STATE: ZIP:

(4) BANK ROUTING NO: ACCOUNT NO:

This authority is to remain in full force and effect until Company has received written notification from me (or either of us) of its termination in such time and in such manner as to afford Company a reasonable opportunity to act on it and in no event shall it be effective with respect to entries processed by the Company prior to receipt of notice of termination.

The undersigned hereby agree(s) that all entries initiated hereunder are to be governed in all respects by the Rules of the National Automated Clearing House Association and agree(s) to be bound thereby.

(5) AGENT'S NAME (please print):

(6) AGENT'S ID NO. (if known):

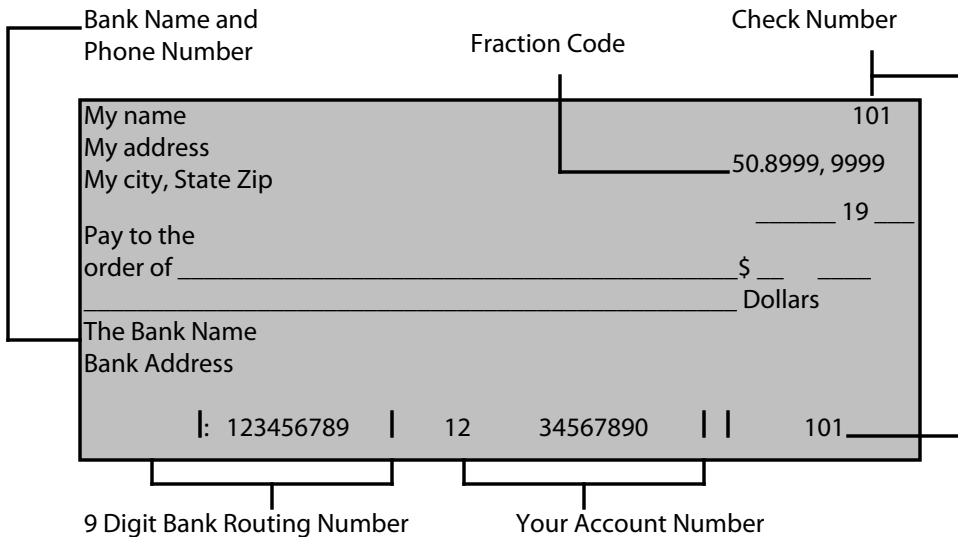
(7) DATE: SIGNED:

Notes for completing form:

- (1) - Indicate if checking or savings account;
- (2) - through (5) - Complete all information;
- (6) - If new agent, leave blank; otherwise complete
- (7) - Date and sign.

Please fill out this form and mail to the address shown above, Attn: Contracting, or fax to 866-706-4385.

Please confirm that your Routing number and Account number are correct.



Disclosure and Authorization for Consumer Reports

DISCLOSURE

In connection with your application for contract service with ONE RATE CLASS, a consumer report or an investigative consumer report will be requested during the application process and if contracted, during your contract term. It may contain information about your character, general reputation, personal characteristics, mode of living, qualifications and credentials. The nature and scope of the consumer report or investigative consumer report is the procurement of reports such as consumer credit, criminal records, civil records, driving record, employment verification, education verification, professional license verification and others. I understand that, upon written request within a reasonable period of time, I am entitled to additional information concerning the nature and scope of this investigation. I understand that pursuant to the Fair Credit Reporting Act (FCRA), I have the right to know if adverse action is being considered against me as a result of information contained in this report, that I have the right to a copy of this report prior to any adverse action taken against me and to dispute the accuracy of any information in this report by contacting the consumer reporting agency. I understand that I may have additional rights under state law which I may determine by contacting my state or local consumer protection agency.

Consumer Reporting Agency: Business Information Group PO Box 130 Southampton, PA 18966 (215) 396-9870

- Oklahoma, Minnesota, and California applicants may obtain a copy of this consumer report by checking this box. This report will be sent to California applicants within three (3) days of the employer receiving the report.
- California applicants only: For consumer reports which were not obtained by a consumer reporting agency, by checking this box you waive the right to obtain a copy of the report. If unchecked, you receive this report within 7 days of the employer receiving it.

California only: For reports obtained by Business Information Group, California applicants also may review the file Business Information Group maintains on you during normal business hours, upon submitting proper I.D. and by paying fees associated with making copies of those files. In the State of California, a new Disclosure and Authorization/Release of information form is required each time a subsequent Consumer Report/Investigative Consumer Report is going to be requested. The nature and scope of the consumer report or investigative consumer report is the procurement of reports such as consumer credit, criminal records, civil records, driving record, employment verification, education verification, professional license verification and others.

AUTHORIZATION / RELEASE OF INFORMATION

I have carefully read and understand the above Disclosure. I hereby authorize the obtaining of driving records, consumer reports and investigative consumer reports at any time after receipt of this authorization. I authorize without reservation, any party or agency contact by ONE RATE CLASS, to furnish information about my character, reputation, personal characteristics, credentials, and/or credit and indebtedness. I understand this may involve obtaining driving records, personal interviews with sources such as schools, employers, supervisors, friends, neighbors, associates, state, federal or local agencies, and public record or law enforcement agencies. I further authorize ongoing procurement of these reports at any time during with my continued employment or contract for services, unless specifically prohibited by state law. I also agree that a fax or photocopy of this authorization with my signature shall be accepted with the same authority as the original.

I further understand and authorize by signing below, that in accordance with the legitimate business practices of ONE RATE CLASS. that copies of my application and consumer reports may be furnished to the affiliates, assignees or agents of ONE RATE CLASS.

Signature
(Type Full Name)

Date
(mm/dd/yyyy)

IDENTIFICATION INFORMATION FOR CONSUMER REPORTING AGENCY

Name Date of Birth Social Security #
First / MI / Last (Please Print) (mm / dd / yyyy)

INVESTIGATIVE CONSUMER REPORTING AGENCIES ACT
California Civil Code Section 1786.22

- (a) An Investigative Consumer Reporting Agency shall supply files and information required under Section 1786.10 during normal business hours and on reasonable notice.
- (b) Files maintained on a consumer shall be made available for the consumer's visual inspection, as follows:
 - (1) In person, if he appears in person and furnishes proper identification. A copy of his file shall also be available to the consumer for a fee not to exceed the actual costs of duplication services provided.
 - (2) By certified mail, if he makes a written request, with proper identification, for copies to be sent to a specified addressee. Investigative Consumer Reporting Agencies complying with requests for certified mailings under this section shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the investigative consumer reporting agencies.
 - (3) A summary of all information contained in files on a consumer and required to be provided by Section 1786.10 shall be provided by telephone, if the consumer has made a written request, with proper identification for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to the consumer.
- (c) The term "proper identification" as used in subdivision (b) shall mean that information generally deemed sufficient to identify a person. Such information includes documents such as valid driver's license, social security account number, military identification card, and credit cards. Only if the consumer is unable to reasonably identify themselves with the information described above, may an Investigative Consumer Reporting agency require additional information concerning the consumer's employment and personal or family history in order to verify his identity.
- (d) The Investigative Consumer Reporting Agency shall provide trained personnel to explain to the consumer any information furnished them pursuant to Section 1786.10.
- (e) The Investigative consumer Reporting Agency shall provide a written explanation of any coded information contained in files maintained on a consumer. This written explanation shall be distributed whenever a file is provided to a consumer for visual inspection as required under Section 1786.22
- (f) The consumer shall be permitted to be accompanied by one other person of their choosing, who shall furnish reasonable identification. An Investigative Consumer Reporting Agency may require the consumer to furnish a written statement granting permission to the consumer reporting agency to discuss the consumer's file in such person's presence.

**ONE RATE CLASS
AGENT AGREEMENT**

Accepted:

By: Signature of Agent or Firm Principal

Print or Type Name and Title Here

<p>ONE RATE CLASS</p> <p>This Agreement is effective <input type="text"/></p> <p>Approved:</p> <p><input type="text"/></p> <p>Company Officer</p>
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This Agreement is between the Agent who signed this Agreement (referred to as "you," "your," and/or "Agent" in this Agreement) and ONE RATE CLASS (we will be referred to as "ONE RATE CLASS," "our," "we," "us," and "the Company"). The provisions stated in all supplements, commission rules, and schedule of commissions are incorporated into and made a part of this Agreement. This Agreement shall become effective on the date shown above.

1. AUTHORITY

You are appointed to represent ONE RATE CLASS in the state(s) in which you maintain proper license and/or appointment and the Company is duly licensed. You hereby accept such appointment and agree to comply with this Agreement as well as operating, financial and underwriting guidelines, rules and regulations of the Company and the laws and regulations of the state(s) in which you operate . You are authorized to act as an agent on behalf of ONE RATE CLASS for the purpose of developing and supervising the distribution of ONE RATE CLASS. products. Specifically, you are authorized to : 1) recruit and recommend persons for appointment by ONE RATE CLASS, 2) train and supervise such agents in accordance with ONE RATE CLASS's business rules and the requirement of the state(s) in which they are licensed and in which they act as an agent for ONE RATE CLASS, and 3) solicit applications for the insurance policies written by ONE RATE CLASS and approved for marketing.

2. RELATIONSHIP

You are an independent contractor and nothing in this or any other agreement between you and the Company shall be construed to create the relationship of employee or employer between you and the Company.

You are free to exercise your own judgment in determining when, how and to whom you sell ONE RATE CLASS policies. You choose the time, place and manner of sale, but you are to conform to state law and regulation and our rules and instructions that are not inconsistent with the independent contractor relationship.

You also acknowledge that all agents in your hierarchy are independent contractors of ONE RATE CLASS and, at a subagent's election or for good cause, can be transferred by ONE RATE CLASS according to ONE RATE CLASS's transfer rules.

3. DUTIES

You are required to follow certain guidelines while exercising the authority granted under this Agreement. These guidelines include, but are not limited to, the following:

- a. For any applications solicited by you, you shall also collect the first premium. You shall submit applications and first premiums immediately to ONE RATE CLASS
- b. Service and help us keep in force the policies you sell for the Company.
- c. Segregate any monies you receive for us and hold them in trust until delivery. You shall not use such funds for any purpose.
- d. You shall notify ONE RATE CLASS immediately upon becoming aware of any felony convictions relating to you or any agent in your hierarchy.
- e. You shall comply with ONE RATE CLASS's policies and procedures concerning the replacement of life and annuity contracts. A replacement occurs whenever an existing policy or contract is terminated, converted, or otherwise changed in value. you shall recommend the replacement only when replacement is in the best interest of the customer. You shall fully disclose any and all relevant information to the customer regarding the financial impact to the customer of the replacement, whether a new contestability period and/or suicide clause will start under the new policy , and whether the customer will have to resubmit to underwriting to purchase the new policy. You agree never to recommend that a customer cancel an existing policy until a new policy is in force, and the customer has determined that the new policy is acceptable.

- F. You agree to adhere to ONE RATE CLASS's rules concerning ethical market conduct which require you to:
- i. Carefully evaluate the insurance needs and financial objectives of your clients and use sales tools (e.g. sales brochures and policy illustrations) to determine that the insurance or annuity you are proposing meets these needs;
 - ii. maintain a current license and valid appointment in all states in which you promote the sale of ONE RATE CLASS products to customers and keep current of changes in insurance laws and regulations by reviewing the bulletins and newsletters published by the state insurance departments and ONE RATE CLASS;
 - iii. comply with ONE RATE CLASS's policies concerning replacements, and refrain from providing false or misleading information about a competitor or competing product or otherwise making disparaging remarks about a competitor;
 - iv. submit, prior to use, all advertising materials intended to promote the sale of ONE RATE CLASS products to us for approval;
 - v. immediately report to us any customer complaints, and assist us in resolving the complaint to the satisfaction of all parties; and
 - vi. communicate these standards to any agent in your hierarchy and request their agreement to be bound by these conditions as well.

4. LIMITATIONS OF AUTHORITY

You do not have authority to and you shall not:

interfere with any person's business relationship with the Company.

- a. Accept risks, incur debt or liability, or make contracts in our name or our behalf.
- b. Promise reinstatement of any policy or coverage, or commit ONE RATE CLASS to any action regarding any claim.
- c. Waive, alter, modify or change any Company policy, terms, rates or customary requirements.
- d. Deliver policies except in accordance with our instructions.
- e. Start legal actions in our name.
- f. Extend credit to applicants or insureds, personally pay any applicant's or insured's premiums, or allow extra time to pay a premium.
- g. Collect any premium other than the initial premium unless we authorize it.
- h. Endorse checks or any negotiable instrument payable to or intended for the Company.
- i. Deliver any policy when you or your agents have knowledge of any impairment of the applicant's health either not disclosed on the application or that occurred subsequent to the securing of the application.

5. COMPENSATION

Your Compensation shall be based on your personal production and the production of all agents assigned to you. You will receive payments as shown in the Commission Schedule ("Schedule"), as amended from time to time, for premiums received on policies issued by the Company for applications secured under this Agreement. Commissions will be paid according to the Commission Schedule that is in effect on the written date on the policy application. The Schedule states the required repayments of compensation for lapsed, terminated, or surrendered policies. We can change the Schedule, but any change will not affect business applied for prior to the effective date of the change. Payment of compensation will be made at such times and in any manner as we determine. You must access our web site to obtain commission statements and production reports. you must object to any transactions shown on EFT statements and compensation reports within 30 days of receiving them, or they will be deemed to be conclusive.

Your right to commissions shall be deemed fully vested, and except as specifically limited to herein, the renewal commissions shall be paid for the term and in the amount shown in the Schedule, so long as they exceed \$250 in a year, or you are receiving first year commissions. Vesting will cease if this Agreement is terminated for cause. If this Agreement terminates because you die, we will continue payments to your designated beneficiary. If no beneficiary is designated, we will pay your executor. Payments after death will cease if the policyholder requests a new agent.

You authorize us to provide your production and earnings records to the Agent(s), if any, to whom you are assigned.

6. GENERAL PROVISIONS

- a. **Errors and Omissions Coverage.** For as long as this Agreement is in force, you shall maintain Errors and Omissions insurance with a carrier in amounts and with a deductible that we accept. You agree to provide evidence that such coverage is in force upon our request for such evidence.
- b. **Personal Liability.** You agree to indemnify us and hold us harmless from all losses and expenses we incur resulting from your acts or omissions other than those which we so authorize in writing.
- c. **Advertising.** You shall comply with our advertising rules. You shall not use, permit, or cause to be used, our name or any advertising regarding our products without obtaining our prior written consent.
- d. **Expenses.** You agree to be solely responsible for all your expenses incurred in performing this Agreement.
- e. **Indebtedness.** Any amount you or your subagents owe us is a first lien on any compensation payable to you under this Agreement until the debt is fully paid. You agree that if at any time you have a debit balance with us, you are not due any compensation. Commissions will be credited to your account until such time as the debit balance has been cleared. Termination of this Agreement does not release you from continuing liability to us for immediate repayment of any debt including unearned first year commissions or bonuses. We have the right to charge interest at the maximum lawful rate on any outstanding debt.

- f. **Return of Premium.** If, for any reason, we refund premiums on which you received compensation, you agree to immediately repay us any compensation you received on that premium.
- g. **Waiver.** Failure of the Company to strictly enforce any provision of this Agreement will not be interpreted as a waiver of such provision.
- h. **Modification.** Any change to this Agreement must be in writing signed by an authorized officer of the Company..
- i. **ONE RATE CLASS Property.** You agree to return all of our property upon demand or at this Agreement's termination. Our property includes, without limitation, all rate books, manuals, supplies, applications, video materials, computer software, insured files and advertising and sales materials supplied by the Company and not owned by you.
- j. **Assignment.** You cannot assign this Agreement or compensation payable hereunder unless we agree in writing in advance.
- k. **Governing Law.** This Agreement is governed by and interpreted according to Nebraska law. All actions with respect to this Agreement shall be brought in a court of competent jurisdiction in Lancaster County, Nebraska.
- l. **Entire Agreement.** This Agreement including any attachments, schedules and addendums, supersedes any and all previous Agreements between you and the Company, and is the entire Agreement between you and the Company. If any provision of the Agreement is now or shall in the future be in conflict with any applicable law or any valid Department of Insurance ruling or order, it shall be modified to the extent necessary for compliance.
- m. **Privacy.** You agree to protect any confidential information of the Company's customers that is accessible by you. Confidential Information includes, but is not limited to any nonpublic personal information about the Company's customers or potential customers, regardless of whether it is personally identifiable or anonymous information. You agree, now and at all times in the future, not to use or disclose Confidential Information to any person or entity, other than to carry out the purposes for which the Company's applicant or customer disclosed the information, or as necessary to carry out the lawful business purposes of this agreement, or as otherwise allowed by law or regulation. Your use or disclosure of Confidential Information shall comply at all times with federal and state privacy laws, rules and regulations.
- n. **Anti-Money Laundering.** *You agree to comply with all applicable anti-money laundering laws, regulations, rules and government guidance, including the reporting, record-keeping and compliance requirements of the Bank Secrecy Act ("BSA"), as amended by the USA PATRIOT ACT (the "Patriot Act"). These Acts include requirements to identify and report currency transactions and suspicious activity, to implement a customer identification program to verify the identity of customers and to implement an anti-money laundering compliance program.*

7. Termination

Either party may terminate this Agreement at any time by giving written notice. Notice may be mailed or delivered to the last known address of the other party. If you reside in, or are licensed in, a state that requires advance notice, you hereby agree to waive any advance notice of termination and agree that termination will be effective immediately upon delivery of written notice. We may terminate this Agreement for cause if you commit any act that injures our business or reputation; fail to account for and remit promptly any monies collected by you for us; or withhold any policies, money or other property belonging or returnable to the Company.

Request for Taxpayer Identification Number and Certification

Give form to the
requester. Do not
send to the IRS.

Name (as shown on your income tax return)

Business name, if different from above

Check appropriate box: Individual/
Sole proprietor Corporation Partnership Other > Exempt from backup
withholding

Address (number, street, and apt. or suite no.)

City, state, and ZIP code

List account number(s) here (optional)

Requester's name and Address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instruction on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number

or

Employer Identification number

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because : a) I am exempt form backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am s U.S. person (including a U.S. resident alien).

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 interest 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. (See the instruction on page 4.)

Sign Here Signature of U.S. person >

Date >

Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transaction, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes you are considered a person if you are:

- * An individual who is a citizen or resident of the United States,
- * A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or

* Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien.

Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.