

ACAT transfers generally require four (4) to six (6) days for completion. Any residual balances that remain with the delivering brokerage firm after your transfer has been completed, as a result of dividends etc., will follow within 90 days. Mutual Fund transfers that are not ACAT Eligible could take up to 2 weeks for completion. Please provide all of the following information in order to avoid delay. Complete this form and mail it to us at: People's Securities, Inc., P.O. Box 31, Bridgeport, CT 06601-9933.

To expedite your account transfer, the name(s)/title on the account to be transferred must match the name(s)/title on your receiving People's Securities account. If the account titles do not match, a new brokerage account must be established with like titles to accept the funds. Please see the information below for more detailed instructions.

If you have any questions, please contact our Customer Service department at: (800) 392-3009.

What to expect when transferring your account

Mutual Funds

Not all mutual funds can be held at all brokerage firms. Proprietary and money market funds must be liquidated prior to transferring them. Contact your tax advisor regarding possible tax consequences that may result from the liquidation of certain mutual funds and/or accounts. For more information, please contact the transferring firm directly, or our Customer Service department at (800) 392-3009 to find out if People's Securities, Inc., is able to hold certain mutual funds.

Margin and Options Accounts

Before initiating the transfer of a margin and/or options accounts with an existing debit balance and/or options contract into People's Securities, Inc., be sure that you have been approved for margin/options trading in your People's Securities, Inc., brokerage account. Contact our Customer Service department to ensure that your account meets People's Securities, Inc.'s, margin/options requirements.

Debit Balances

Many firms will charge fees to transfer your account, which may result in a debit balance once your transfer is completed. Fees that create debit balances must be resolved by either liquidating assets within your account or depositing a check in your People's Securities, Inc., brokerage account. To avoid transferring the account with a debit balance, contact your delivering broker to clear up any fees prior to transferring the account.

ACCOUNT TRANSFER FORM

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Brokerage Account Number

Internal Use: ACAT Non-ACAT Full

INFORMATION ABOUT THE ACCOUNT FOR WHICH YOU ARE TRANSFERRING

Account Title at Current Custodian	Primary Account Holder Social Security No.
Name of Institution (Brokerage Firm, Mutual Fund Company or Bank)	Account No.
Address of the Institution	

THE TITLE ON THE ACCOUNT BEING TRANSFERRED MUST MATCH THE PEOPLE'S SECURITIES ACCOUNT TITLE.
Institution's Clearing No. (To Be Completed by People's Securities, Inc.)

IF YOU ARE TRANSFERRING FROM ANOTHER BROKERAGE FIRM, PLEASE COMPLETE THIS SECTION

Transfer all the assets in my account in kind (if you check this, there is no need to complete the remainder of this section)

OR

Transfer only those assets listed below. If you need additional spaces, simply provide the information requested below on a separate sheet of paper.

Security/Mutual Fund Name	Symbol	Quantity	Security/Mutual Fund Name	Symbol	Quantity

For Mutual Funds, please check one: Reinvest my dividends; or Issue dividends in cash

Money market funds and most proprietary mutual funds held at brokerage firms cannot be transferred in kind. These funds must be liquidated prior to transfer.

PLEASE READ THIS SECTION AND SIGN BELOW

Per my instructions above, please transfer my securities account to People's Securities, Inc., which has been authorized by me to make payment to you of the debit balances or to receive payment of the credit balance in my securities account. I understand that to the extent any assets in my securities accounts are not readily transferable, with or without penalties, such assets may not be transferred within the time frames required by the Financial Industry Regulatory Authority.

Unless Otherwise indicated in the instructions above, I authorize People's Securities, Inc., to liquidate any nontransferable proprietary money market fund assets that are part of my securities account and transfer the resulting credit balance to the receiving organization. I understand that you will contact me with respect to the disposition of any other assets in my securities account that are nontransferable. If certificates or other instruments in my securities account are in your physical possession, I instruct you to transfer them in its name for the purpose of sale, when and as directed by me. I further instruct you to cancel all open orders for my securities account on your books.

I affirm that I have destroyed or returned to you any credit/debit cards and/or unused checks issued to me in connection with my securities account.

Account Holder	Date		
Joint Account Holder	Date		
People's Securities Signature	Employee No.	Phone No.	Date

IMPORTANT: YOU MUST ATTACH A COPY OF YOUR MOST RECENT STATEMENT

For People's Securities Use Only

Receiving Firm Information

Name and Address: People's Securities, Inc. Tax ID Number: 06-1082686
Post Office Box 31
Bridgeport, CT 06601-0031
Attn: Cashier's Department

All DTC-Eligible Securities

Delivery to DTC: Clearing #0220, Code 40. All deliveries must include the client's name and People's Securities' brokerage account number.

Dividend Reinvestment for Equity Securities

Transfer all whole shares, liquidate all fractional shares and discontinue dividend reinvestment. All deliveries must include the client's name and People's Securities brokerage account number.

Physical Delivery of Securities

People's Securities, Inc., 850 Main Street, Post Office Box 31, Bridgeport, CT 06601-0031, Attn: Cashier's Department. All deliveries must include the client's name and People's Securities brokerage account number.

Book-Entry GNMA Securities

PTC/GNMA, "BNQRC" FFC: People's Securities, Inc., 268-00020-17 and client's name. All deliveries must include the client's name and People's Securities brokerage account number.

Fed Wireable Securities Instructions

ABA 021000018, BK OF NYC/QUICK, FFC: People's Securities, Inc., 268-00020-17 and client's name. All deliveries must include the client's name and People's Securities brokerage account number.

Midwest Depository Eligible Securities

Registered Securities - FINS #28470. Bearer Securities Symbol - "HRILOB."

Liquidated Money Fund and Transfer Cash According to Instructions Listed in the Sections Below Titled "Fed Wired Monies" or "Forward Checks"

All deliveries must include the client's name and People's Securities brokerage account number.

Fed Wired Monies

ABA 221172186, People's United Bank, N.A.
A/C #001-7003197, People's Securities, Inc.
All deliveries must include the client's name and People's Securities brokerage account number.

Forward Checks To:

People's Securities, Inc.
P.O. Box 31
Bridgeport, Connecticut 06601-0031
Attn: Cashier's Department.

All deliveries must include client's name and People's Securities brokerage account number.