

Investment Advisory Client Services Agreement

Wrap Fee/Firm pays transaction fees

THIS INVESTMENT ADVISORY CLIENT SERVICES AGREEMENT ("Agreement") is entered into this ____ day of _____, 20 __ , by and between Hypo Financial Services and Investment Adviser ("Hypo FSIA"), a California Registered Investment Adviser, and _____ ("Client"). The Investment Adviser Representative ("IAR") undersigned below is an affiliate of Hypo FSIA and acts on behalf of Hypo FSIA.

Client desires to open an account ("Account") with Hypo FSIA for the purpose of participating in Hypo FSIA's Asset Management Program ("Program"), through which IAR will manage Client's assets on behalf of Hypo FSIA. Client will be provided with a variety of investment-related services. A description of the services to be provided and the parties providing same is set forth in Section 1 below titles "Services".

Hypo FSIA reserves the right to accept, reject or renew this Agreement in its sole discretion and for any reason.

1. SERVICES

a). IAR Services

IAR on behalf of Hypo FSIA will obtain the necessary financial data from Client to assist Client in determining the suitability of the Program. The information provided by the Client will include a brief description of the investment objectives, guidelines and financial objectives for the Program. IAR on behalf of Hypo FSIA will initiate the steps necessary, including receipt of investment funds, to open a Program account, and will be available to Client on an on-going basis to receive deposit and withdrawal instructions and to monitor any changes in Client's financial circumstances or investment objectives.

b). Program Account Services

IAR on behalf of Hypo FSIA will direct the investment and reinvestment of the assets in the Account, in accordance with the information and instructions provided by Client. IAR on behalf of Hypo FSIA agrees to manage the account investments on a discretionary or non-discretionary basis, and subject to the Client meeting the minimum Program Account size. The assets of the Program Account will be load and no-load mutual funds, stocks, bonds, and other securities. The mutual funds will be Hypo FSIA approved mutual funds, and all securities will be held by RBC Advisor Services ("RBC") and/or Charles Schwab & Co. Inc. ("Schwab"), in a RBC/Schwab brokerage account.

c). Execution, Clearance and Administrative Services

RBC/Schwab will execute all purchase and sale orders directed to it by IAR on behalf of Hypo FSIA and perform the clearance of same. RBC/Schwab will maintain custody of all Account assets and crediting of principal on called or matured securities in the Account, as are customarily performed with respect to securities brokerage accounts.

RBC/Schwab will also forward confirmation of each purchase and sale to Client, IAR and Hypo FSIA. Additionally, RBC/Schwab will forward Client Account statements to client, IAR and Hypo FSIA each month in which activity occurs in

Client's Account. RBC/Schwab will also act as general administrator of Program Accounts, which will include the charging and collection of account fees and the processing, pursuant to IAR instructions, of deposits to and withdrawals from Client Account.

Client acknowledges that RBC/Schwab in no way assisted Client in selecting an investment objective, or in determining the suitability of the Program Account.

2. MINIMUM ACCOUNT SIZE: ADDITIONS TO / WITHDRAWALS FROM THE ACCOUNT

The minimum account size is \$50,000 but exceptions can be made depending on the Client's circumstances. Client may make cash additions to the Account at any time and may withdraw Account assets on notice to IAR or Hypo FSIA. If a client withdrawal request necessitates securities liquidation, it is understood that the proceeds will not be available until two days following the settlement of the liquidating trades. In the event Client withdrawals or market fluctuations cause the Account asset value to fall below the required minimum, Client understands this Agreement may be subject to immediate terminations under the provisions of section 10. Client understands that the Account is designed as a long-term investment vehicle and that asset withdrawals may impair the achievement of Client's investment objectives.

3. TRADING

Client will have either discretionary or non-discretionary trading. Client appoints Hypo FSIA, to manage Client's Program Account on either a discretionary or non-discretionary basis ("Discretionary Investment Advisory Services" or "Non-discretionary Investment Advisory Services") in accordance with the investment objectives selected by Client, and subject to Client meeting the minimum Program Account size. IAR will purchase or sell securities, as part of the initial Client asset allocation, which Client will review and approve. The IAR may periodically, without prior Client consent, rebalance Client account to maintain the initial agreed upon asset allocation. IAR will not make changes to the agreed upon asset allocation without prior Client review and approval. IAR may not purchase or sell securities, not contained in the initial asset allocation, without prior Client consent.

4. DISCLOSURES FOR RETIREMENT PLANS AND IRA'S

Hypo FSIA is limited to providing advisory services only with respect to the investments available to Client under the retirement plan or individual retirement account or annuity for which the Account is maintained. The disclosure materials for each investment option describe the fees, charges, expenses, discounts, penalties or adjustments, if any, that may be imposed in connection with the purchase, holding, exchange, termination or sale of that investment. IAR can assist Client in identifying the disclosure of these amounts in the materials for each investment option. Client hereby acknowledges receipt of those disclosure materials.

Hypo FSIA may have affiliates who issue or sponsor one or more of the investments available to Client under a retirement plan or individual retirement account or annuity ("Affiliate Options"). IAR will notify Client, if an investment under consideration for the account is an Affiliated Option. Like any provider, an affiliate acting as provider will receive fees, charges, or other consideration under an Affiliated Option, as described in the disclosure materials for that investment, but no such amounts will be paid over to or received by Hypo FSIA or IAR except as provided in section 8 of this Agreement.

5. PROXIES

Client understands and agrees that Client retain the right to vote all proxies, which are solicited for securities held in the Client Account(s). Hypo FSIA and IAR are hereby expressly precluded from voting proxies for securities held in the Account and will not be required to take action or render advice with respect to the voting of proxies. In addition, Hypo FSIA will not take any action or render any advice with respect to any securities held in any Accounts that are named in or subject to class action lawsuits. Hypo FSIA will however, forward to Client any information received by Hypo FSIA regarding class action legal matters involving any security held in the Account.

6. CLIENT AUTHORITY

If this Agreement is entered into by a trustee or other fiduciary, including but not limited to someone meeting the definition "fiduciary" under the Employee Retirement Income Security Act of 1974 ("ERISA") of an employee within the meaning of ERISA, such trustee or fiduciary represents and warrants that Client's participation in the Account is permitted by relevant governing instrument of such plan, trust or other fiduciary relationship, and that Client is duly authorized to enter into this Agreement. Client agrees to furnish IAR or Hypo FSIA with such instruments, as they will reasonably request with respect to the foregoing. Client further agrees to notify Hypo FSIA and IAR of any event, which might affect this authority or the validity of this Agreement.

If the Account is an ERISA Account and Client is electing discretionary services, Client additionally represents and warrants (i) that the governing instruments provide that an "investment manager" as defined under ERISA may be appointed, and (ii) that the person executing and delivering this Agreement on behalf of Client is a "named fiduciary" (as defined under ERISA) who has the power under the plan to appoint an investment manager.

If Client is a corporation, the party executing this Agreement on behalf of Client represents that execution of this Agreement has been duly authorized by appropriate corporate action.

The person signing this Agreement as a fiduciary of a Client agrees to indemnify and hold harmless IAR , Hypo FSIA, RBC/Schwab and their respective officers, directors, agents, employees and affiliates from and against all losses, costs (including attorney fees and court costs), or damages, whether direct, indirect, special, incidental, consequential, punitive, or otherwise of any kind, claims, demands, proceedings, suits and actions, and all liabilities and expenses resulting from, in connection with, or arising out of any actions taken or not taken by Hypo FSIA or its affiliates in reliance on representations made by such fiduciary.

7. FEES AND CHARGES

As a participant in the Program, Client will pay an annualized account fee, available through the Hypo FSIA Wrap Fee Product ("Product") which will cover all advisory services, administrative fees and transaction fees for trading in the Account, in accordance with Schedule A of this Agreement. Ancillary charges such as account fees or transfer costs are not included in the account fee. The maximum account fee is 2.40% per annum, subject to negotiation depending upon a number of factors, including size of the account.

The account fee will be payable quarterly in advance and upon deposit of any additional funds or securities in the Account. The initial account fee is due upon execution of this Agreement. Subsequent account fee payments are due

and will be assessed at the beginning of each quarter based on the value of the Account assets (securities, cash and cash equivalents) under management as of close of business on the last business day of the preceding quarter as valued by an independent pricing service, where available, or otherwise in good faith. Additional deposits of funds and/or securities will be subject to the same billing procedures. This includes deposits of stocks, bonds, mutual funds and any other securities approved by Hypo FSIA for investment in this type of Account. If assets are deposited after the inception of a quarter, the account fee payable with respect to such assets will be prorated based on the number of days remaining in the quarter.

Notwithstanding the foregoing paragraph, the advisory fee component of the account fee will not be charged on any mutual funds or unit investment trusts transferred to the Account which were purchased within the past two years if a commission was paid to Client's IAR in his or her capacity as a financial advisor of a broker-dealer. Please note that Hypo FSIA in its capacity as Program Sponsor may still assess the Administrative fee portion of the account fee.

The account fees referenced in Schedule A include all fees and charges for the advisory services of Hypo FSIA and IAR, administrative fees, and all transaction charges. All these fees are collected and deducted from the Account by RBC/Schwab. The transaction charges paid to RBC/Schwab, the clearing firm, are primarily retained by RBC/Schwab, although a portion will be re-allowed to Hypo FSIA. These transaction charges represent payment to Hypo FSIA for executing supervisory services and RBC/Schwab for brokerage services. Please note that in wrap fee programs, advisers typically use a sponsoring brokerage firm to execute their trades on behalf of clients, and the costs of those trades are included in the annual wrap fee that each client pays. If our sponsoring brokerage firm charges a transaction fee for trades, either the advisory fee for that quarter that covers the fees is waived or the client is reimbursed for those transaction fees if the advisory fee for that quarter has been collected. ADV forms disclose to investors that client trades are typically executed through the sponsoring broker so the wrap fee would cover the transaction costs. We do not use brokers besides the wrap program sponsor to execute our wrap program trading, which would result in additional costs to clients for those transactions. If "trading away" from the sponsoring broker could occur, our firm will describe the frequency that this will occur. Investors in wrap fee programs pay one annual fee for bundled services without expecting to pay more, so if trading occurs in a way that incurs additional costs to clients, those costs will be fully and clearly disclosed upfront so investors can make informed investment decisions.

Client may have multiple accounts as part of the Program, and may elect to have account fees debited from one previously selected Account, provided, however, that Client fees not debited from an Account are not subject to a pro rata refund stated in this section. Fees will be prorated only to the respective Account where such fees were debited.

For ERISA Account: An ERISA Account will be solely responsible for the account fee payable in respect of that Account and will not be debited with the account fee for any other Account. Client acknowledges that account and other fees are reasonable, ordinary and necessary expenses of the plan from which the fees are deducted.

Client authorizes RBC/Schwab to deduct all account fees from Client's Account or similar Account, provided that an invoice or notification is delivered to Client describing the basis for calculation of the fee concurrently with delivery of an invoice to RBC/Schwab. RBC/Schwab will disclose all fees paid from the Account on Client's Account statements.

Client understands that Client may be able to purchase shares of mutual funds offered through the Program outside of the Program directly from the mutual fund complex issuing them, its principal underwriter or distributor without paying the account fees on such shares (but subject to any applicable sales charges). Certain of the mutual offered through the Program may be offered generally to the public without a sales charge.

Client may also incur certain charges imposed by third parties other than Hypo FSIA and IAR in connection with investments made through the Account, including but not limited to no-load mutual fund 12b-1 distribution fees (trail commissions), certain deferred sales charges on previously purchased mutual funds and IRA and Qualified Retirement Plan fees. If the Account is an ERISA Account, IAR and Hypo FSIA will not receive or benefit from these charges paid to third parties and will return to the Account any amounts received by them from third parties in connection with investments made through the Account, except as follows:

For Investment Advisory Services to an ERISA Account: IAR will separately disclose to the Client, and Client authorizes and approves as additional compensation for services under this Agreement, any commissions, 12b-1 distribution fees or other amounts to be received by Hypo FSIA or IAR from third parties in connection with any investment made through the Account.

Client understands that IAR, in connection with IAR's performance of services, will be entitled to and will share in the account fees payable hereunder and collected by RBC/Schwab.

Client acknowledges and agrees that the fee schedule set forth in Schedule A is in effect for Client's Account and will continue until thirty (30) days after Hypo FSIA has notified Client in writing of any change in the amount of the fees or charges applicable to Client's Account, at which time the new fees or charges will become effective unless Client notifies Hypo FSIA in writing that the Account is to be closed.

If for any reason the Account value falls below Hypo FSIA's required minimum, Hypo FSIA has the right to terminate the Account. RBC/Schwab will deliver securities held in the Account as instructed by the Client unless Client requests that the Account be liquidated. Client will be entitled to a pro rata refund of any pre-paid quarterly fee based upon the number of days remaining in the quarter after termination. Such fees will be pro-rated to the Account where such fees were debited.

8. CONFLICTS OF INTEREST

IAR on behalf of Hypo FSIA, in its capacity as a Financial Advisor ("FA") of Hypo FSIA will clear all transactions through RBC/Schwab and will make every attempt to obtain the best execution possible. The account fee includes transaction fees for trading in the Account. The total account fees paid by Client for the Account may be higher or lower than the account fees and commissions, which the Client could negotiate for the same services.

Account fees do not include certain charges such as 12b-1 fees paid by mutual funds held in Client's Account, which may be retained by Hypo FSIA. The amount of a mutual fund's 12b-1 fees are included among normal mutual fund expenses and are reflected on the fund financial statements. Notwithstanding the foregoing, no 12b-1 fees will be received by Hypo FSIA with respect to any assets in a Program Account of a Client which is an employee benefit plan subject to ERISA or an IRA or other account subject to the prohibited transaction rules of the Internal Revenue Code which are substantially the same as ERISA.

The Client should consider that depending upon the level of the account fee charged, the amount of the portfolio activity in the Client's Account, the value of services that are provided under the Program, and other factors, the Program fee may or may not exceed the aggregate cost of such services if they were to be provided separately. The

Client should further consider that if the IAR pays the transaction fees, those charges may be lower than the transaction fees that would otherwise be payable by the Client under a retail brokerage agreement. Also, if the IAR pays the transaction fees rather than Hypo FSIA, the IAR will retain a higher portion of the total account fee (collected by RBC/Schwab) paid by the Client because the administrative fee paid Hypo FSIA will be lower than if Hypo FSIA directly paid the transaction fees. In addition, the amount of the administrative fee payable to Hypo FSIA is subject to a discount if the IAR opens Program Accounts with aggregate assets under management of \$10 million or more. Clients should be aware that, by discounting the administrative fee, Hypo FSIA is providing an incentive for Hypo FSIA's IAR to recommend that their Clients open Program Accounts, because it provides an opportunity for the IAR to retain a higher amount of the total account fee paid by each Client who opens a Program Account.

Hypo FSIA, its IAR, RBC/Schwab and personnel or affiliates may receive commissions or other fees or compensation in relation to any investment or insurance product placed through or with them as a broker-dealer outside this Account. Therefore, they have a conflict of interest in recommending such products, as does any commission-based broker or fee based solicitor.

9. LIMITATION OF LIABILITY

IAR or Hypo FSIA nor any of their officers, directors, agents, employees or affiliates will be liable for any loss incurred with respect to the Account, except where such loss directly results from such party's negligence or misconduct or as otherwise provided for by federal or state law.

Hypo FSIA, or its affiliates may, or in the course of its business, obtain material, non-public or other confidential information that, if disclosed, might affect an investor's decision to buy, sell or hold a security. Hypo FSIA and its affiliates are restricted from disclosing or using this information under applicable law, and are under no obligation to disclose the information to Client or use it for Client's benefit.

Client acknowledges that Hypo FSIA and IAR are not agents of RBC/Schwab , and that no party will be liable for any act or omission of another independent party or their agents or employees. Nothing in this Agreement will in any way constitute a waiver or limitation of any rights which Client may have under federal or state securities laws (or ERISA, if applicable).

Client acknowledges that IAR, in providing the services specified herein, is basing investment advice on certain information, which the Client has furnished. Neither IAR or Hypo FSIA nor any of their officers, directors, agents, employees or affiliates will be liable for any misstatement or omission contained in such disclosure or any loss , liability, claim, damage or expenses whatsoever, as incurred, arising out of or attributable to such misstatement or omission. Client acknowledges that the past performance of investment and asset managers is not necessarily indicative of future performance and that there is and can be no guarantee of such future performance. Client further understands that there is no guarantee that Client's investment objectives will be achieved. Neither IAR or Hypo FSIA nor any of their officers, directors, agents, employees or affiliates will have any liability for Client's failure to inform IAR in a timely manner of any material change in Client's financial circumstances which might affect the manner in which Client's assets are allocated, or to provide IAR with any information as to Client's financial status as IAR may reasonably request.

Clients should not rely on advice from Hypo FSIA or IAR as investment advice in relation to any assets except those assets actually placed in the Program or subject specifically to another investment advisory contract.

HYP0 FSIA CANNOT AND DOES NOT ACCEPT THE LEGAL STATUS OF INVESTMENT ADVISER OR FIDUCIARY FOR ANY ASSETS OF THE CLIENT OUTSIDE A PROGRAM SUBJECT TO AN ADVISORY AGREEMENT.

10. ASSIGNMENT/TERMINATION

This Agreement shall not be assigned by either party without the consent of all parties receiving or rendering services as hereunder.

This Agreement shall be binding on all of Client's successors and assigns until terminated as provided herein. The death, disability or incompetency of Client will not terminate or change the terms of this Agreement. However, in the event of Client's death, permanent disability or incompetency, Client's executor, guardian, attorney-in-fact or other authorized representative may terminate this Agreement by giving written notice to Hypo FSIA, with such termination being effective upon Hypo FSIA's receipt of such notice.

This Agreement may be terminated by either party effective upon receipt of written notice to the other party ("Termination Date"). Client will be entitled to a pro rata refund of any prepaid quarterly fees based upon the number of days remaining in the quarter after the date upon which notice of termination is received.

Hypo FSIA will advise RBC/Schwab to deliver securities and funds held in the Account as instructed by Client unless Client requests that the account be liquidated. If an Account is liquidated as a result of a termination notice, proceeds will be payable to Client upon settlement of all transactions in the Account. Client will be entitled to a prorated refund, payable to the Account where the Debit occurred, of any prepaid quarterly advisory fee based upon the number of days remaining in the quarter after the Termination Date. The account fee and transaction fees set forth in Schedule A will remain in effect for 30 days from the Termination Date. Thereafter, the Account assets will be transferred to a standard brokerage account unless Client otherwise directs in writing. No advisory relationship exists between Hypo FSIA and Client once the Account is transferred to a standard brokerage account.

If Account is closed within the first six months by Client or as a result of withdrawals which bring the account value below the required minimum, Hypo FSIA reserves the right to cancel and re-bill all transactions in the Account at normal and customary brokerage commission rates, in order to cover the administrative cost of establishing the account.

Termination of the Agreement will not affect the liabilities or obligations of the parties arising from transactions initiated prior to termination, including the provision regarding arbitration, which will survive any expiration or termination of this Agreement.

11. CONFIDENTIALITY

None of the information and data that Client provides Hypo FSIA will be disclosed by Hypo FSIA to any other non-related firm, person or entity without prior consent of the Client, except to third party service providers solely to assist Hypo FSIA in providing its services to Client under this Agreement, or unless such disclosures is required by law.

12. SEVARABILITY

If any provision of this Agreement is held or made non-enforceable by a statute, rule, regulation, decision of a tribunal or otherwise, such provision will be automatically reformed and construed so as to be valid, operative and enforceable to the maximum extent permitted by law or equity while most nearly preserving its original intent. The invalidity of any part of this Agreement will not render invalid the remainder of this Agreement and, to that extent, the provision of this Agreement will be deemed severable.

13. VALUATION

In computing the market value of any security or other investment in the Account, each security listed on a national securities exchange will be valued, as of the valuation date, at the closing price on the principal exchange on which it is traded. Any other security or investment in the Account will be valued in a manner determined in good faith by Hypo FSIA to reflect fair market value, provided, however, that for ERISA Accounts such assets will be valued on the basis of the records of the trustee, custodian, record-keeper or other service provider independent of Hypo FSIA.

14. NOTICES

Account notices and reports provided for herein will be mailed to the address of the parties specified on the signature page hereof. Fee notifications and reports regarding fees paid will only be mailed to the address of record on file of the Account where the debit occurred. These addresses may be changed by appropriate notice given in accordance with this provision. Any notice required hereunder, but not including any report, summary or statement, confirmation or other usual communication, will be sent by registered or certified mail, return receipt requested.

15. GOVERNING LAW

This Agreement will be construed under the laws of the State of California.

16. RECEIPT OF DISCLOSURE DOCUMENTS

Client acknowledged receipt of Advisory Services Brochure (Form ADV, Part 2A and Part 2B) and Privacy Policy.

17. ARBITRATION

This Agreement contains a pre-dispute arbitration clause, which requires that all claims arising out of transactions or activities affecting Client's Account be resolved through arbitration. By signing an arbitration agreement, Client acknowledges, understands, and agrees that:

- All parties to this Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.

- The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.

To the extent permitted by law, all controversies which may arise between the Client, Hypo FSIA, IAR or any of their affiliated companies concerning any transaction arising out of or relating to any account maintained by the Client, or the construction, performance or breach of this or any other agreement among the parties whether entered into prior to, on or subsequent to the date hereto, shall be submitted to the Rules of the American Arbitration Association. Such arbitration shall be conducted in a venue not detrimental to the Client. Arbitration must be commenced by service upon Adviser or IAR of a written demand for arbitration or a written notice of intention to arbitrate. Any arbitration to this Agreement shall be governed by the rules of the organization convening the arbitration panel. The award of the arbitrators, or of the majority of them, shall be final, and judgment on the award rendered may be entered into any court of competent jurisdiction. A party's ability to have a court reverse or modify an arbitration award is very limited. This Agreement supersedes any and all preexisting agreements and/or understandings.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreements against any person who has initiated in court a putative class action; or who is a member of a putative class action who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

18. ENTIRE AGREEMENT

This Agreement represents the entire agreement between the parties with respect to the subject matter contained herein. This Agreement may not be changed orally, but only by an agreement in writing signed by all parties.

SCHEDULE A

ASSET MANAGEMENT WRAP FEE OPTION

(lower fees for comparable services may be available from other sources)

Total Account Value	Maximum Total Account Fee Paid by Client
\$50,000 to \$249,999	2.40%
\$250,000 to \$499,999	2.25%
\$500,000 to \$749,999	2.00%
\$750,000 to \$1,249,999	1.75%
\$1,250,000 to \$1,999,999	1.50%
\$2,000,000 to \$4,999,999	1.25%
\$5,000,000 to \$24,999,999	1.25%
\$25,000,000 and Over	1.00%

RBC/Schwab Account # _____ Account Type* _____

Total Account Value	Total Account Fee (%)
\$50,000 to \$249,999	
\$250,000 to \$499,999	
\$500,000 to \$749,999	
\$750,000 to \$1,249,999	
\$125,000 to \$1,999,999	
\$2,000,000 to \$4,999,999	
\$5,000,000 to \$24,999,999	
\$25,000,000 and Over	

Client Initial _____ Date _____

RBC/Schwab Account # _____ Account Type* _____

Total Account Value	Total Account Fee (%)
\$50,000 to \$249,999	
\$250,000 to \$499,999	
\$500,000 to \$749,999	
\$750,000 to \$1,249,999	
\$125,000 to \$1,999,999	
\$2,000,000 to \$4,999,999	
\$5,000,000 to \$24,999,999	
\$25,000,000 and Over	

Client Initial _____ Date _____

*Individual, JTWR0S, IRA, Trust, UGMA/UTMA

RBC/Schwab Account # _____ Account Type* _____

Total Account Value	Total Account Fee (%)
\$50,000 to \$249,999	
\$250,000 to \$499,999	
\$500,000 to \$749,999	
\$750,000 to \$1,249,999	
\$125,000 to \$1,999,999	
\$2,000,000 to \$4,999,999	
\$5,000,000 to \$24,999,999	
\$25,000,000 and Over	

Client Initial _____ Date _____

RBC/Schwab Account # _____ Account Type* _____

Total Account Value	Total Account Fee (%)
\$50,000 to \$249,999	
\$250,000 to \$499,999	
\$500,000 to \$749,999	
\$750,000 to \$1,249,999	
\$125,000 to \$1,999,999	
\$2,000,000 to \$4,999,999	
\$5,000,000 to \$24,999,999	
\$25,000,000 and Over	

Client Initial _____ Date _____

*Individual, JTWR0S, IRA, Trust, UGMA/UTMA

RBC/Schwab Account # _____ Account Type* _____

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\$750,000 to \$1,249,999	
\$125,000 to \$1,999,999	
\$2,000,000 to \$4,999,999	
\$5,000,000 to \$24,999,999	
\$25,000,000 and Over	

Client Initial _____ Date _____

RBC/Schwab Account # _____ Account Type* _____

Total Account Value	Total Account Fee (%)
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\$750,000 to \$1,249,999	
\$125,000 to \$1,999,999	
\$2,000,000 to \$4,999,999	
\$5,000,000 to \$24,999,999	
\$25,000,000 and Over	

Client Initial _____

Date _____

*Individual, JTWR0S, IRA, Trust, UGMA/UTMA

HISTORY OF ASSETS

As indicated in section 7 of the Agreement, no advisory fees will be charged on any mutual funds or unit investment trusts transferred to the Account which were purchased within the past two years if a commission was paid to Client's IAR in his or her capacity as a FA of a broker-dealer. In order to determine the assets that this fee exclusion applies to, please complete the following and attach a copy of evidence of purchase for all mutual funds or unit investment trusts transferred into the Account that were purchased within the past two years.

Name of Investment	Date of Purchase	Amount (\$) of Investment	Gross Commission Amount (\$)

Client Address for Notices

Hypo FSIA Address for Notices

Hypo Financial Services and Investment Adviser

250 N G Street, Suite 100

San Bernardino, CA 92410

Attention: Investment Advisory Services Dept.

THIS AGREEMENT CONTAINS A PRE-DISPUTE ARBITRATION CLAUSE IN SECTION 17.

Agreed to on this _____ day of _____, 20 ____.

Client's Signature

Client's Signature

Client Name (Print or Type)

Client Name (Print or Type)

Title: (If Client is a corporation, partnership, trust or other legal entity)

All authorized individuals must sign with the title designations (example: Chairman, President, Vice-President, Managing Director, General Partner, Sole Owner, Trustee, Names Plan Fiduciary, Executor/Administrator, etc.)

Hypo Financial Services and Investment Adviser

By:

Date

Investment Advisory Representative