



Authorization for Asset Movement For Non-Retirement Accounts

The undersigned hereby authorizes and directs Deutsche Bank Alex. Brown ("Deutsche Bank Alex. Brown" or "DBAB") to follow the below asset movement instructions. If you wish to request multiple wires, checks, journals or free deliveries, please use the long form.

DBAB Account Name: HBRK Associates Inc.

Account #: [REDACTED]

Wire

Wire federal funds in the amount of \$ 1,100.00

To Bank Name: Bank of America

City / State: [REDACTED]

ABA #: [REDACTED]

Further credit to Intermediary Financial Institution (Optional)

Account #: _____

Name: _____

Ultimate Beneficiary Information:

Beneficiary Name: John Christensen

Account #: [REDACTED]

Additional Instructions: charter stt to stx

Journal

Journal Funds in the amount of \$ _____

Journal Holdings:

City/Symbol/Security: _____

City/Symbol/Security: _____

Journal All Holdings

To DBAB Account #: _____

Account Name: _____

Free Deliveries

Please deliver the securities indicated below to:

DTCC#: _____

Name of Receiving Firm: _____

Account Name: _____

Account Number: _____ at Receiving Firm

City/Symbol/Security: _____

City/Symbol/Security: _____

Check

Issue a check in the amount of \$ _____ payable to:

Recipient's Name: _____

Recipient's Mailing Address: _____

Standing Authorization

- The undersigned hereby requests that this authorization act as a standing authorization. The undersigned understands and agrees that this authorization will remain in effect until Deutsche Bank Alex. Brown requests a new authorization. The undersigned authorizes Deutsche Bank Alex. Brown to issue the wire, check or journal on the _____ day of _____ for a term of _____
- The undersigned further authorizes Deutsche Bank Alex. Brown to accept verbal instructions from the undersigned to wire funds, issue checks or journal funds to/from the above listed accounts. The undersigned will provide verbal instructions as to the date and the amount of the wire, check or journal. If the undersigned decides to vary either the date or the amount of the wire, check or journal, the undersigned hereby authorizes Deutsche Bank Alex. Brown to accept the verbal instructions from the undersigned regarding the change or changes. The undersigned further understands and agrees to comply with the procedures of Deutsche Bank Alex. Brown to verify the authorization and accuracy of verbal instructions.

The undersigned hereby acknowledges that (i) the information contained in this form is complete and accurate to the best knowledge of the undersigned; and (ii) the undersigned is responsible for the method of transmission of any instructions issued pursuant to this authorization. If the undersigned elects to transmit any such instructions via fax (including desktop fax), via email or as an image attachment to email (e.g., as a PDF, TIF or other image of such instructions), the undersigned understands and agrees that the undersigned bears the risk of loss arising from such method of transmission in the event of transmission errors, misunderstandings, impersonations, transmission by unauthorized persons, forgery or intercepts. For trusts or other entities, the undersigned further acknowledges that the undersigned is authorized to issue the above asset movement instructions under the terms of the governing documents and any applicable laws. The undersigned hereby releases and holds harmless Deutsche Bank Alex. Brown from and against loss from any action, claim or demand of any person as a result of Deutsche Bank Alex. Brown's receipt of or compliance with this authorization and/or any instructions that may be given to Deutsche Bank Alex. Brown pursuant to this authorization (including any standing authorization).

The undersigned understands that Deutsche Bank Alex. Brown may, but is not required to, seek verification of the undersigned's instructions by call back and that Deutsche Bank Alex. Brown may in its sole discretion refuse to execute such instructions (including standing instructions) given pursuant to this authorization, without incurring any liability, if Deutsche Bank Alex. Brown has reason to believe such instructions (or standing instructions) have not been provided by the undersigned. The undersigned further understands that Deutsche Bank Alex. Brown retains the right to refuse to execute any instructions to transfer funds or securities to any account(s) pursuant to this authorization without written instructions bearing original signature(s) of the undersigned.

Richard Kahn
Signature

Richard Kahn
Print Name

4-30-2014
Date

[Signature]
Signature

Print Name

Date



LOA

10-PWM-01775 (12/10)