

Appendix I

Non-US-Person Declaration

Customer hereby declares that Customer is the beneficial owner of the assets and income relating to the Account, and that, under United States tax laws, Customer is not a U.S. person. In the course of the Customer's contractual relationship with Signia Financial, Customer undertakes to inform Signia Financial immediately on Customer's own initiative of any changes relating to Customer's chapter 4 status, as certified to in **Form W-BEN-E**, in particular, if Customer should become a U.S person under the tax laws of the United States, and of all other relevant changes in this regard (e.g change of address etc)

Customer acknowledges that the U.S. related securities, if any, held by Signia Financial Group Inc. or any entity or relationship administered by Signia Financial in any account for or on Customer's behalf, as well as the income on these accounts, securities or transactions relating thereto, are or may become subject to tax or other duties in the United States.

Customer confirms that the Customer will meet all taxes, duties and other financial obligations relating to the Account. Customer hereby explicitly waives Customer's right to any claim against Signia Financial Group Inc. for any losses and/or other costs resulting from or relating to any tax liability in the United States.

Name of Customer

Name of authorized representative of account holder/Customer

Signature of authorized representative of account holder/Customer

Name of authorized representative of account holder/Customer

Signature of authorized representative of account holder/Customer

Date