

Advantage AccountSM Agreement

- Application
 Update

Account Registration

- Corporate
 Non-Corporate/Non-Profit
 Trust
 Investment Club *(Partnership or Corporation only)*

- Partnership
 Estate (Certificate of Qualification must be attached / Affidavit of Domicile must be provided)
 LLC

- Pension or Profit-sharing Plan
(IRAs, KEOGHs and ESOPs are not eligible)

- CHECK ONE**
 Trustee Directed
 Prototype
 Participant Directed

Title of Account

NAME						
NAME						
NAME						
STREET ADDRESS (CAN NOT BE A P.O. BOX)	PHONE					
CITY	STATE	ZIP				
SUB FIRM NO.	BRANCH CODE	FA CODE	ACCOUNT NUMBER	CHECK APPROPRIATE BOX:	TAX I.D.	S.S.N.

Sweep Option (select only One)

- BANK DEPOSIT* *(available 3rd Qtr 2003)*
* (Corporations, Government Entities not eligible)
- Evergreen Money Market Funds *(prospectus mailed separately)*
- Money Market Fund
- Florida Municipal MM Fund
- U.S. Government MM Fund
- New Jersey Municipal MM Fund
- Municipal MM Fund
- New York Municipal MM Fund
- California Municipal MM Fund
- Pennsylvania Municipal MM Fund

Account Plan

Descriptions
 PENSION AND PROFIT-SHARING PLANS, AND INVESTMENT CLUBS ARE NOT ELIGIBLE FOR VISA® CHECKCARD.

- Basic Package
 • Includes complimentary initial supply of personal-style checks
 • No CheckCard
 Check here if you do not wish to receive checks.
- Standard Package (annual fee applies)
 • Includes complimentary initial supply of personal-style checks.
 • Do you prefer corporate-style checks?
 Yes (additional fee) No
- Two VISA® CheckCards will be issued. (UP TO TWO ADDITIONAL CARDS \$35)
 Mother's maiden name (identity safeguard) _____
 Primary cardholder date of birth _____

Margin Account: ALL QUALIFIED ACCOUNTS ARE OPENED AS MARGIN ACCOUNTS

NOTE: YOU WILL HAVE A MARGIN ACCOUNT UNLESS YOU ARE INELIGIBLE (Investment Clubs and Pension/Profit Sharing Plans are not eligible for margin) OR YOU DECLINE BELOW. Margin trading entails greater risk and is not suitable for all investors. If the market value of eligible securities in your account declines, you may be required to deposit more money or eligible securities in order to maintain your line of credit. By signing this application, you acknowledge that you have received and read the Advantage Account Terms and Conditions which explains margin account borrowing. You understand that your securities may be pledged, repledged, hypothecated and rehypothecated as deemed necessary.

I **DECLINE** margin privileges. Please open this account as a cash account only. I understand that the account will **not** have overdraft protection.

Tax Certification: U.S. Person or Resident Alien: By signing below, I certify, under penalties of perjury, that I am a U.S. person or resident alien for tax purposes and the following IRS certification applies to me. NOTE: if you are subject to backup withholding you must cross out statement number 2 of the following IRS certification. Under penalties of perjury, I certify that the following apply to the Primary Account Holder: (1) the number 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 from 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 and dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. resident alien).

Signing Instructions: Specifically, with respect to the persons authorized to give any instructions on behalf of this Account, the undersigned represent that, at a duly called meeting of the undersigned Institution or in its governing instrument, as applicable, the individuals signing below in Section 1 are authorized to give any and all instructions with respect to this Advantage AccountSM ("Account") Agreement, and those signing Section 2 are specifically authorized to issue and sign Account Checks on behalf of the Institution. The undersigned agrees that list of authorized names can be relied on until written notice from the undersigned revoking, changing or adding authorized persons has been provided, in accordance with the notice provisions in the accompanying Terms and Conditions.

In Section 1, all Fiduciaries of Trusts, Estates, Pension and Profit Sharing Plans and general partners of Partnerships must sign. For Corporations and all other organizations, the President and Secretary (or those with equivalent titles) must sign along with any other officer(s) authorized to give instructions on behalf of the Account. NOTE: If the Account has authorized an Investment Advisor, Plan Administrator or other third party to give trading or other instructions, please provide a copy of such authorization.

If requested, does Client want us to provide Client's account name and address to an issuer in which we hold securities in street name? SEC Rule 14b-1 prohibits such issuer from using the name and address for any purpose other than corporate communications. Yes No

Authorizing Signature(s) and Title(s) By signing this Agreement, the undersigned "Institution" and all individuals authorized to act on behalf of it (collectively the "undersigned") acknowledge that they have received a copy of and read, understand, and agree to the accompanying Advantage AccountSM Terms and Conditions. THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE LOCATED ON PAGE 2, UNDER THE HEADER "ARBITRATION" AND BY REFERENCE, UNDER THE HEADER "ARBITRATION" ON PAGE 15 OF THE ADVANTAGE ACCOUNT TERMS AND CONDITIONS. THE UNDERSIGNED HEREBY ACKNOWLEDGES RECEIPT OF A COPY OF THIS AGREEMENT AND THE ADVANTAGE ACCOUNT TERMS AND CONDITIONS. (The IRS does not require your consent to any provision of this document other than the certification required to avoid backup withholding.)

SECTION 1 - Account Control: Those authorized to establish and control accounts and VISA® CheckCard holders (all applicable individuals must sign). Two authorized persons are required to sign below in order to effect any type of transaction of this account.

SIGNATURE & TITLE 1	SIGNATURE & TITLE 3	<input type="checkbox"/> CHECK FOR ADDITIONAL VISA® CHECKCARD
PRINT NAME & TITLE _____ DATE _____	PRINT NAME & TITLE _____ DATE _____	
SIGNATURE & TITLE 2	SIGNATURE & TITLE 4	<input type="checkbox"/> CHECK FOR ADDITIONAL VISA® CHECKCARD
PRINT NAME & TITLE _____ DATE _____	PRINT NAME & TITLE _____ DATE _____	
SECTION 2 - Check Signatures: (as they will appear on checks) All authorized persons must sign; Indicate number required to sign each check: <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4		
SIGNATURE	SIGNATURE	
PRINT NAME & TITLE _____ DATE _____	PRINT NAME & TITLE _____ DATE _____	
SIGNATURE	SIGNATURE	
PRINT NAME & TITLE _____ DATE _____	PRINT NAME & TITLE _____ DATE _____	

Arbitration-The following information concerns the arbitration of controversies:

This Agreement contains a predispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

- **All of the 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 the claim is filed.**
- **Arbitration awards are generally final and binding; a party's ability to 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.**
- **The panel of arbitrators typically will 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.**

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class 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; or**
- (ii) the class is decertified; or**
- (iii) the client 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.**

Arbitration Provision:

It is agreed that all controversies or disputes which may arise between you and Introducing Firm, Clearing Agent and any Sub-Advisor (and/or any other agent), (collectively, "us") concerning any transaction or the construction, performance or breach of this Agreement or any other agreement between us, whether entered into prior to, on, or subsequent to the date of this Agreement, including any controversy concerning whether an issue is arbitrable, shall be determined by arbitration conducted before, and only before, an arbitration panel set up by either the National Association of Securities Dealers, Inc. ("NASD") or the New York Stock Exchange, Inc. ("NYSE") in accordance with their respective arbitration procedures. Any of us may initiate arbitration by filing a written claim with the NASD or the NYSE. Any arbitration under this Agreement will be conducted pursuant to the Federal Arbitration Act and the Laws of the Commonwealth of Virginia.