| Acct#: | _Office: | _ Rep ID: | _ Filing Name: | |
|----------------|----------|-----------|----------------|--|
| Polar Investme | | | | |

Brokers and Investment Advisors; Member NASD, NFA, MSRB, SIPC Website: www.polarinvest1.com

LETTER OF AUTHORITY INSTITUTIONAL ACCOUNT

| Name of Financial Institution | |
|--|------|
| | |
| Location of Financial Institution | |
| | |
| I,, in my official capacity certify that Certifying Officer Authorized Officer | |
| is hereby authorized to sell, purchase, assign and transfer the following investment securities for our institution: | |
| Securities Types | |
| I further certify that the foregoing LETTER OF AUTHORITY is not contrary to any provision in the charter or bylaws of corporation. | this |
| In witness whereof, I hereunto set my hand and affix the seal of this corporation on this | |
| day of year | |
| Signature of Certifying Officer | |
| Title | |

(Corporate Seal)