

Date: \_\_\_\_\_ Office code: \_\_\_\_\_

To:

From: \_\_\_\_\_ (name on account)

Account number: \_\_\_\_\_

To whom it may concern:

Please allow this letter to serve as authorization to journal \$ \_\_\_\_\_  
from my account \_\_\_\_\_ (name and account #)  
to account \_\_\_\_\_ (name and account #)  
effective immediately.

The undersigned will hold all parties acting on this request, including the introducing broker and Penson Financial Services, Inc., member SIPC and NASD, and their respective agents and employees (hereinafter, collectively, "the parties") harmless from any and all claims, demands, proceedings, suits, and actions and all liabilities, losses, and expenses including without limitation those asserted by the undersigned, associated with actions taken by the parties due to instructions received from the undersigned in this request.

Sincerely,

\_\_\_\_\_  
(account holder)

\_\_\_\_\_  
Branch Manager's signature