

Important Changes to J.P. Morgan Securities Inc.'s Securities Clearing, Payment, and Delivery Information

Effective trade date October 7, 2009, J.P. Morgan Securities Inc. ("JPMSI") will be clearing all U.S. equities transactions using J.P. Morgan Clearing Corp.'s ("JPMCC") DTC Participant #352. Additionally, effective trade date October 12, 2009, JPMSI will be clearing all U.S. options transactions using JPMCC's OCC Clearing #352.

	Change From DTC Participant	To DTC Participant	Effective T/D	Effective S/D
U.S. Equities	#060	#352	10/07/09	10/13/09
	From OCC Clearing	To OCC Clearing	Effective T/D	Effective S/D
U.S. Options	#060	#352	10/12/09	10/13/09

JPMSI's DTC Participant and OCC Clearing #060 will not be used for new transactions as of the effective dates above. However, DTC Participant Code #060 will remain active for some period of time (e.g., around 45-60 days) post-conversion for residual clean-up, and will be retired in due course. Any U.S. equity trades for contractual settlement dates prior to or on October 9, 2009, which remain unsettled upon the conversion, will continue to clear through DTC #060 unless you are otherwise notified. Please note that also effective October 7, 2009 JPMSI will cease using executing broker ID 00060 through the Omgeo ID system and begin using 57079.

U.S. listed options trades executed on Friday, October 9, 2009 will settle in OCC Clearing #060 and be part of the position that is transferred to JPMCC's OCC Clearing #352 after the close of business on October 9, 2009. Any option money settlement (DVP or Margin) of trades effected on or after October 9, 2009 (settlement date October 13, 2009) will settle with JPMCC, OCC Clearing #352.

There will be no change to settlement instructions for fixed income products. They will continue to settle through JPMSI's DTC Participant #187.

Changes to Payment and Delivery Instructions:

In addition, as of October 13, 2009, please use the following instructions when delivering funds or securities to your JPMSI account.

J. P. Morgan Clearing Corp. Monetary Payment and Delivery Instructions	
Checks:	Mail directly to: J.P. Morgan Clearing Corp. One Metrotech Center North Attn: Cashiers Dept. 4 th Floor Brooklyn, NY 11201-3859 Ref: A/C Name, A/C Number
Fed Wires:	JPMorgan Chase Bank, N.A. New York, NY ABA # 021000021 A/C # 066001633

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J. P. Morgan Clearing Corp. Monetary Payment and Delivery Instructions	
	A/C J.P. Morgan Clearing Corp. For further credit to: Account Name, Account Number
Securities	J.P. Morgan Clearing Corp. Attn: Free Receives-Cashiers Dept. One Metrotech Center North-4 th Floor Brooklyn, NY 11201-3859 Ref: A/C Name, A/C Number
DTC Deliveries:	DTC# 0352, J.P. Morgan Clearing Corp. Customer Name and Account Number
OCC Deliveries:	OCC# 0352, J.P. Morgan Clearing Corp. Customer Name and Account Number

If you have any questions or require additional information, please contact your J.P. Morgan representative.