

Investment Advisor "IA" Information (This portion to be completed by IA.)

IA Firm Name (Please print.) BLUNCK FINANCIAL

IA Master Account Number 8797718 ISG Team Team 1

Prior IA Firm Name _____
(Please complete if authorization below replaces authority previously delegated.)

Prior IA Master Account Number _____
(Please complete if authorization below replaces authority previously delegated.)

1. Account Holder Information (For information about Schwab's privacy policy, see Section 4.) As required by federal law, Schwab will use the information provided below to verify your identity.

Schwab Account Number (Eight digits) _____

First Name _____ Middle _____ Last _____

Additional Account Holder's First Name _____ Middle _____ Last _____

2. Authorizations (Please initial all areas that apply to this account.)

Note: Any of these authorizations may be revoked by providing notice to Schwab. If more than one person is listed on the account, each account holder must initial the authorizations granted below. (An X is not sufficient.)

- X

Acct. Holder/Trustee/ Custodian/Executor	Add'l Account Holder/ Co-Trustee/Co-Executor
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Trading Authorization. I authorize Schwab to execute trades in my account at the direction of IA as provided under the Trading Authorization heading in Section 4.
- X

Acct. Holder/Trustee/ Custodian	Add'l Account Holder/ Co-Trustee
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Disbursement Authorization. I authorize Schwab to disburse assets for investment purposes or to me personally as instructed by IA. I authorize Schwab to remit checks, wire funds and otherwise to make disbursements of funds held in the account (1) to banks, broker-dealers, investment companies or other financial institutions for credit to an account of identical registration, or (2) to me at my address of record. **(Note: This option is only effective if Account Holder has granted the Trading Authorization above. Not available for estate, guardianship or conservatorship accounts.)**
- X

Acct. Holder/Trustee/ Custodian/Executor	Add'l Account Holder/ Co-Trustee/Co-Executor
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Fee Payment Authorization. I authorize Schwab to pay management fees to IA from my account in the amount of IA's invoice. I have authorized IA in writing to receive fee payments directly from my account. Schwab may rely on the invoices submitted by IA, and will have no responsibility to verify fees so invoiced. Schwab may redeem money market fund shares in my account to the extent necessary to pay such fees.

3. Issuer Communications and Related Actions

If you have granted your IA trading authority over your account, and your IA exercises investment discretion for you pursuant to an advisory contract, you can appoint your IA to be sent certain issuer and issuer-related communications (proxies, tender offers, proposed mergers, rights offerings, exchange offers and warrants, among other things) that may require a voting decision or other action, regarding investments held in your account.

If you appoint your IA below, your IA will, regarding only those voting decisions or other action communications sent to your IA: (i) be requested to vote proxy ballots; (ii) be requested to provide instructions regarding corporate reorganizations and other corporate actions; and (iii) be sent certain prospectuses and annual reports and other communications. In these cases, you will be authorizing your IA to make all voting decisions and take all actions on your behalf. You will not be sent informational copies of these communications.

Even if you appoint your IA below, you may still be sent certain other issuer and issuer-related communications regarding investments held in your account. You agree that you will be responsible for providing Schwab any applicable instructions or directions on those items.

Please select only one:

- Yes. I appoint my IA and I will fulfill my responsibilities, as described above. I instruct Schwab not to disclose my name, address and securities positions to any issuer of securities held in my account.
- No. I do not appoint my IA as described above. I wish to be sent all issuer and issuer-related communications, make all voting decisions and take all actions described above. I understand that any issuer of securities held in my account may request that Schwab disclose to it my name, address and securities positions in that issuer.
If you selected "No" above, please select one: My IA should / should not be sent informational copies of any issuer or issuer-related communications.

If you do not select either "Yes" or "No" above, Schwab will deem you to have indicated "No," but informational copies of issuer and issuer-related communications may be sent to your IA.

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Account Number _____ Date (mm/dd/yy) _____

Print Name of Approver _____ Signature _____



4. General Terms and Conditions

This LPOA amends the Account Holder's Account Agreement.

Trading Authorization. If I have indicated on this LPOA that the Investment Advisor ("IA") named above, which I understand may be referred to as "Investment Manager" or "IM" in other documentation relating to my Account, will have the authority to direct Schwab to execute trades in my Account, I authorize Schwab to accept instructions from IA regarding my Account, and to take all other actions necessary or incidental to the execution of such instructions, as IA shall direct. If my Account has a margin feature, Schwab is authorized to accept instructions from IA to trade on margin, to sell short, to borrow securities, to otherwise cause credit to be extended through the Account, and to secure the performance of obligations in the Account with any assets held in the Account (the "Account Assets"). If my Account is authorized for option trading, Schwab is authorized to accept instructions from IA to purchase and sell (write) index participation contracts and covered and uncovered option contracts on securities and securities-related indexes, up to my approved level of options trading strategy. Schwab, and other people to whom Schwab has given instructions in order to implement the IA's instructions, may rely on IA's instructions without obtaining my approval, counter-signature or co-signature. IA's authority will include, without limitation: the authority to give instructions for transactions in securities and financial instruments, including the buying and selling of stocks, bonds, debentures, notes, subscription warrants, stock purchase warrants, covered and uncovered options (if I have authorized trading covered and uncovered options, and only up to my approved level of options trading strategy), mutual fund shares, evidences of indebtedness and any other securities, instruments or contracts relating to securities.

I authorize Schwab to take such actions as Schwab deems reasonably necessary to carry out instructions Schwab receives from me and/or IA. I further authorize Schwab, acting upon IA's instructions, to aggregate transaction orders for my Account with orders for one or more other accounts over which IA has trading authorization or to accept or deliver assets in transactions executed by other broker-dealers where IA has so aggregated orders. I agree that if any such aggregated order is executed in more than one transaction, my portion of such order may be deemed to have been executed at the weighted average of the prices at which all of such transactions were executed.

Role of Charles Schwab & Co., Inc. I acknowledge and agree that: Schwab will merely carry out transactions as directed by me and/or IA as the case may be; I (and not Schwab) am responsible for investigating and selecting IA; IA is not affiliated with or controlled or employed by Schwab; and Schwab has no duty to supervise or monitor trading by me or by IA in my Account. Schwab will send me written confirmations of my trades executed through Schwab and monthly statements of all activity in my Account. I authorize Schwab to obtain from IA, and IA to provide to Schwab, information regarding my Account as Schwab may reasonably request. If any of IA's employees is associated with a member of the NASD, NYSE or affiliate, Schwab is authorized to deliver information concerning my Account to such member upon request.

If my IA and/or I direct Schwab to act as custodian of non-publicly traded assets, I acknowledge and agree: (1) that non-publicly traded assets generally lack a liquid market and that the value of such assets may be difficult to ascertain; (2) that any estimated value reflected on my account statement or other communication from Schwab is for informational purposes only and may be significantly different from the actual market value or the liquidation value of such assets; (3) that Schwab has no responsibility for, nor does Schwab guarantee the accuracy of, any such valuation of assets, even if the assets have been valued by a pricing service selected by Schwab; (4) that Schwab may require that I sign an addendum to my Account Agreement if Schwab agrees, in the exercise of its discretion, to accept custody of any nonpublicly traded assets in my Account. I authorize Schwab to obtain from IA, and IA to provide to Schwab, information regarding my Account as Schwab may reasonably request. If any of IA's employees is associated with a member of the NASD, NYSE or affiliate, Schwab is authorized to deliver information concerning my Account to such member upon request. Schwab may provide IA, at no fee or at a discounted fee, with research, software and other technology, information and consulting services and other products and services that benefit IA. These products and services may not necessarily benefit my Account.

Termination of Authorizations. The authorizations I have granted in this LPOA will remain effective until I or IA have revoked or terminated any of them by giving notice to Schwab, either by mail, telephone, facsimile, telegraph, messenger, electronic mail, voice mail or otherwise; provided, however, that Schwab reserves the right to require written notice or confirmation that such authorization has been terminated or revoked. I understand that I may revoke or terminate all authorizations or designations conferred herein at any time. Unless revoked or terminated by me, all authorizations and designations conferred herein to IA shall continue to apply to IA's successors or assigns. Such revocation will not affect my obligation resulting from transactions initiated prior to Schwab's receipt of such notice. I understand that if Schwab terminates its IA Service Agreement with IA, Schwab will not be obligated to honor any further instructions from IA; I will have exclusive control over, and responsibility for, my Account; and unless Schwab notifies me otherwise, my Account will become a Schwab retail brokerage account subject to all terms and conditions applicable thereto, including fees and commissions, investment products and other services available to Schwab retail customers. Schwab will notify me as soon as reasonably possible after any such termination.

Schwab's Privacy Policy and Disclosure of Information. Schwab respects your privacy. Schwab will use the information you provide to open and service your Account, to communicate with you when necessary, to provide you with additional information about products and services and to provide your IA, and certain third parties as your IA directs Schwab, information as provided in this form. Pursuant to your Account Agreement, Schwab may disclose information about you and your Account to certain other third parties. Please call Schwab at 1-800-515-2157 for a copy of Schwab's privacy policy.

Verification. I authorize Schwab to inquire from any source, including a consumer reporting agency, as to my identity (as required by federal law), creditworthiness and ongoing eligibility for the Account (and that of my spouse, if I live in a community property state) at Account opening, at any time throughout the life of the Account, and thereafter for debt collection or investigative purposes.

Indemnification. I agree to indemnify and hold harmless Schwab, its affiliates and their directors, officers, employees and agents from and against all claims, actions, costs and liabilities, including attorneys' fees arising out of or relating to: (1) their reliance on this LPOA, and (2) Schwab's execution of IA's instructions.

I agree to settle by arbitration any controversy between myself and Schwab and/or any Schwab officers, directors, employees or agents relating to the Account Agreement, my brokerage account or account transactions, or in any way arising from my relationship with Schwab as provided in Section 17, pages 10-12 of the Brokerage Account Agreement and Section 23, pages 33-34 of the Schwab One® Account Agreement. The following disclosures are made pursuant to applicable self-regulatory organization rules: (1) arbitration is final and binding on all parties; (2) the parties are waiving their right to seek remedies in court, including the right to a jury trial; (3) pre-arbitration discovery is generally more limited than and different from court proceedings; (4) the arbitrators' award is not required to include factual findings or legal reasoning, and any party's right to appeal or seek modification of rulings by the arbitrators is strictly limited; (5) the panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

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: (1) the class certification is denied; (2) the class is decertified; or (3) the customer 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.

(Continued on page 3.)

For Charles Schwab Use Only

Account Number _____

5. Authorized Signature(s)

By signing below, Account Holder authorizes Investment Advisor named previously to be its agent and attorney-in-fact to the extent provided in the General Terms and Conditions attached hereto. Account Holder has read and understood the General Terms and Conditions of this LPOA. **This LPOA contains a pre-dispute arbitration clause on page 2 of the General Terms and Conditions. Please note: All account holders must sign. For trust, estate, guardianship or conservatorship accounts, all current co-trustees, co-executors, co-guardians or co-conservators must also sign, even if not listed on the account registration.** If needed, you may attach a separate sheet with additional signatures.

Additionally, by signing this Agreement, each Account Holder consents to Schwab's: (i) sending, by mail, electronic delivery and/or other means, duplicate copies of account trade confirmations, account statements and any other information relating to the Account Holder and the Account to Account Holder's IA, if and in such manner as requested by Account Holder's IA; (ii) sending such information about the Account Holder and the Account to third parties (such as CPAs or performance reporting companies) as Account Holder's IA shall direct Schwab; and (iii) disclosure of information about Account Holder and the Account to other third parties as provided in this LPOA and the Account Agreement.

▶ _____ Date _____
Signature: Account Holder/Trustee/Custodian/Executor (mm/dd/yy)

▶ _____ Date _____
Signature: Additional Account Holder/Co-Trustee/Co-Executor (mm/dd/yy)

Please note: All Account Holders must sign.

For Charles Schwab Use Only _____
Account Number

