

Polar Investment Counsel, Inc.

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

MONEY MARKET FUND WAIVER

In the matter of account number _____ we, the undersigned tenants of the account, desire that un-invested funds be placed into a money market fund account other than the approved **AAA U.S. Government or PC2 Bank Insured funds.**

We acknowledge that Polar Investment Counsel, Inc. does **NOT** recommend that any of the firm's clientele place monies into a fund other than the approved U.S. Treasury fund or FDIC Insured funds; therefore, we acknowledge that our desire to place un-invested funds into a fund which Polar Investment Counsel, Inc. does NOT recommend constitutes an **unsolicited transaction.** Accordingly, we the undersigned tenants of the account, agree to hold Polar Investment Counsel, Inc. harmless from any loss we may incur as a result of these unsolicited transactions.

Signature

Date

Signature

Date