

**SUPPLEMENTARY TERMS AND CONDITIONS
IN-TRUST-FOR ACCOUNTS**

The Client hereby agrees to be bound by the following terms and conditions regarding in-trust-for (ITF) accounts.

1. The primary account holder certifies that he/she is the legal guardian of the beneficiary and that he/she is the owner of all the funds and shares placed with the First Resources Management and Securities Corporation under the ITF Account with Account Code _____ ;
2. The primary account holder has set aside the funds and shares in the ITF Account for the benefit of the beneficiary and said funds and shares will be turned over to the beneficiary upon the primary account holder's death or when the beneficiary attains majority age, whichever comes first;
3. The primary account holder shall notify The First Resources Management and Securities Corporation once the beneficiary reaches majority age, together with instructions as to the conversion of the account;
4. The primary account holder shall hold The First Resources Management and Securities Corporation free and harmless from any and all losses, damages, penalties, fines, and taxes incurred as a result of action taken by it in response to any of the instructions given by the primary account holder in relation to the account and the funds and/or shares therein.

IN WITNESS WHEREOF, I have hereunto set my hand this ____ day of _____,
_____ in Makati City.

(Signature over printed name)
Primary Account Holder