

ROBERT W. BAIRD & CO.

VIP Gold Awards Program

Terms and Conditions



Baird /

Baird VIP Gold Awards Program

Are you ready for a smart way to earn free travel and much more? The VIP Gold Awards Program gives you the opportunity to redeem points for a variety of benefits like airline travel, a premier golf package, hotel accommodations and car rentals. Through the VIP Gold Awards Program, you can also enjoy extras like concierge services and travel insurance. What's more, you can earn points both by spending and by saving.

Key Benefits

- Points will add up quickly!
 - Every dollar you spend using your VIP Gold MasterCard® debit card earns one point.
 - Every \$10 in your VIP Gold money market account on an annualized basis earns one point.
- Awards may be earned with as few as 15,000 points.
- Redeem points for airline travel on any airline without blackout dates or seat restrictions whenever you choose to fly.
- Access to 24-hour personal concierge services.
- \$1 million Common Carrier Travel Accident Insurance.
- \$5,000 Excess Baggage Reimbursement Insurance.

For questions regarding your Baird VIP Gold Awards Program, please call 888-RWB-PLAN.

VIP Gold Award Point Levels

Points	Awards
15,000	\$200 car rental voucher honored at participating Hertz locations in the United States, Puerto Rico and St. Thomas.
20,000	\$250 Marriott® Cheque, valid at any participating Marriott Hotels, Resorts, Suites, Courtyard, Residence Inns and Fairfield Inn locations worldwide.
25,000	One round-trip coach-class ticket ¹ , on the airline of your choice, anywhere within the 50 United States, whenever you choose to fly. Max value \$500.
35,000	One round-trip coach-class ticket, on the airline of your choice, for travel between the 50 United States and Canada, Mexico, Bermuda or the Caribbean. Max. value \$700. ¹
40,000	\$500 Marriott® Cheque, valid at any participating Marriott Hotels, Resorts, Suites, Courtyard, Residence Inns and Fairfield Inn locations worldwide.
50,000	One round-trip coach-class ticket, on the airline of your choice, for travel between the 50 United States and Europe or Russia. Max. value \$1,000. ¹
60,000	Two-night stay at one of Marriott's participating premier golf resorts, which includes breakfast and a round of golf for two each day. Advance reservations required.
60,000	One round-trip coach-class ticket, on the airline of your choice, for travel between the 50 United States and Central America or South America. Max. value \$1,200. ¹
70,000	\$1,400 off any first-class or business-class ticket, on the airline of your choice, anywhere within the 50 United States, whenever you choose to fly. ²
75,000	One round-trip coach-class ticket, on the airline of your choice, for travel between the 50 United States and Asia or the South Pacific. Max. value \$1,500. ¹
80,000	One round-trip coach-class ticket, on the airline of your choice, for travel between the 50 United States and Africa or the Middle East. Max. value \$1,600. ¹
85,000	One round-trip coach-class ticket, on the airline of your choice, for travel between the 50 United States and Australia or New Zealand. Max. value \$1,700. ¹
105,000	\$2,100 off any first-class or business-class ticket, on the airline of your choice, between the 50 United States and Mexico, Canada or the Caribbean, whenever you choose to fly. ²
140,000	\$2,800 off any first-class or business-class ticket, on the airline of your choice, between the 50 United States and Europe or Russia, whenever you choose to fly. ²
175,000	\$3,500 off any first-class or business-class ticket, on the airline of your choice, between the 50 United States and Asia or the South Pacific, whenever you choose to fly. ²
210,000	\$4,200 off any first-class or business-class ticket, on the airline of your choice, between the 50 United States and anywhere in the world, whenever you choose to fly. ²

¹ Account holders must book airline tickets at least 21 days in advance and the trip must include a Saturday night stay for each coach-class ticket. No layovers for longer than four hours are permitted. Subject to flight availability.

² Account holders must book tickets at least seven days in advance (no Saturday night stay is necessary) for a discount on a first-class or business-class ticket. Tickets must be first-class or business-class and purchased through the Baird VIP Gold Awards Redemption Center. A discount will be applied to the fare, the remaining cost of the fare will be charged to the account holder's Baird VIP Gold MasterCard debit card. The amount charged to the Baird VIP Gold MasterCard debit card will be eligible for point accrual. Subject to flight availability.

Please see the complete Baird VIP Gold Awards Program Terms and Conditions on the following pages.

Baird VIP Gold Awards Program Terms and Conditions

As a handy reference guide, please read the following “Terms and Conditions” information and keep it in a safe place with your other important documents.

Participation

Participation is restricted to individuals who are U.S. account holders. Corporations, trusts, partnerships and similar accounts, and individuals maintaining an Individual Retirement Account (IRA) or other retirement accounts are ineligible to participate. However, living trusts are eligible to receive Awards points provided the tax I.D. number and Social Security number are one and the same.

Earning Points

The Program offers points for purchases and money market holdings. The account holder will accumulate points on the basis of one point per dollar of net eligible purchases posted to the account holder’s debit card account; exclusive of cash advances, traveler’s checks, and returns. Also, one point will be earned for every \$10 invested in money market holdings (or such other account balances as may be included in the Program from time to time). Balances are annualized and posted quarterly. Points do not accumulate for fees of any kind. Changes to the above may be made at any time at the sole discretion of Robert W. Baird & Co. Incorporated (“Baird”).

Point Accumulation

Points will begin to accrue upon enrollment in the program. Annual point accumulations are limited to 75,000 per calendar year. Points cannot be earned until a Baird account with VIP Gold has been opened. No retroactive credit will be given. Points may not be combined from different accounts to earn an award. Points cannot be used in conjunction with other frequency or award programs. Points will expire three years from the end of the calendar quarter in which they were first earned. Redeemed and expired points will be based on a first-in, first-out basis. Quarterly Baird VIP Gold Award statements will show points that are due to expire.

Summary of Redemption Rules

What are the point levels and their respective awards?

15,000 points may be redeemed for a \$200 Hertz voucher that can be applied toward any vehicle rental expense at participating Hertz locations in the United States, Puerto Rico, and St. Thomas. No blackout dates or capacity controls apply. The renter will not receive credit for frequent traveler bonus miles/points when using a voucher. Vouchers may not be redeemed in whole or in part for cash, and shall be considered fully redeemed once surrendered at time of rental. Vouchers may not be combined with any other voucher, coupon, certificate, tour rate, group rate or promotion. Voucher eligibility will expire on the date shown on the voucher, one (1) year from date of issuance, and may only be used by the person whose name appears on the voucher. Vouchers are not transferable. A limit of three (3) vouchers may be used at one time. Renters must meet Hertz’s credit, age, and driver qualifications at the time and place of vehicle rental.

20,000 points may be redeemed for a \$250 Marriott Cheque valid at any participating Marriott Hotels, Resorts, Suites, Courtyard, Residence Inns, and Fairfield Inn locations worldwide. It is not necessary to be a registered Marriott guest to use the Cheque, which is accepted toward the cost of accommodations, dining, activities, and gift shop purchases. Cheques are not redeemable for cash. Change will not be given on Cheques presented as payment for goods and services, and Cheques are not replaceable if lost, stolen, destroyed, or expired, but are transferable when given as gifts.

25,000 points may be redeemed for a round-trip coach-class ticket¹ on any scheduled U.S. airline carrier for travel between any of the 50 United States. The ticket will be a nonrefundable and nonchangeable round-trip coach-class ticket valued up to \$500 including taxes and destination charges. Additional costs, such as overnight shipping, are at the account holder’s expense. Account holders may elect to pay the difference for tickets valued over \$500. Trips must originate in the United States.

35,000 points may be redeemed for a round-trip coach-class ticket¹ on any scheduled U.S. airline carrier for travel between the 50 United States and Canada, Mexico, Bermuda or the Caribbean. The ticket will be a nonrefundable and nonchangeable round-trip coach-class ticket valued up to \$700 including taxes and destination charges. Additional costs, such as overnight shipping, are at the account holder’s expense. Account holders may elect to pay the difference for tickets valued over \$700. Trips must originate in the United States.

40,000 points may be redeemed for a \$500 Marriott Cheque valid at any participating Marriott Hotels, Resorts, Suites, Courtyard, Residence Inns, and Fairfield Inn locations worldwide. It is not necessary to be a registered Marriott guest to use the Cheque, which is accepted toward the cost of accommodations, dining, activities, and gift shop purchases. Cheques are not redeemable for cash. Change will not be given on Cheques presented as payment for goods and services, and Cheques are not replaceable if lost, stolen, destroyed, or expired, but are transferable when given as gifts.

50,000 points may be redeemed for a round-trip coach-class ticket¹ on any scheduled U.S. airline carrier for travel between the 50 United States and Europe or Russia. The ticket will be a nonrefundable and nonchangeable round-trip coach-class ticket valued up to \$1,000 including taxes and destination charges. Additional costs, such as overnight shipping, are at the account holder's expense. Account holders may elect to pay the difference for tickets valued over \$1,000. Trips must originate in the United States.

60,000 points may be redeemed for a Marriott Clubhouse Golf Award. This allows two nights at one of Marriott's participating premier golf resorts, breakfast for two and a round of golf for two each day. The guest must be present and surrender award at check-in. It does not include other food, beverages, service charge, non-room related taxes or incidental expenses. Awards are not replaceable if lost, stolen, destroyed, or expired. All offers are subject to rules and availability at time of booking. Advance reservations are required.

60,000 points may be redeemed for a round-trip coach-class ticket¹ on any scheduled U.S. airline carrier for travel between the 50 United States and Central America or South America. The ticket will be a nonrefundable and nonchangeable round-trip coach-class ticket valued up to \$1,200 including taxes and destination charges. Additional costs, such as overnight shipping, are at the account holder's expense. Account holders may elect to pay the difference for tickets valued over \$1,200. Trips must originate in the United States.

75,000 points may be redeemed for a round-trip coach-class ticket¹ on any scheduled U.S. airline carrier for travel between the 50 United States and Asia or the South Pacific. The ticket will be a nonrefundable and nonchangeable round-trip coach-class ticket valued up to \$1,500 including taxes and destination charges. Additional costs, such as overnight shipping, are at the account holder's expense. Account holders may elect to pay the difference for tickets valued over \$1,500. Trips must originate in the United States.

80,000 points may be redeemed for a round-trip coach-class ticket¹ on any scheduled U.S. airline carrier for travel between the 50 United States and Africa or the Middle East. The ticket will be a nonrefundable and nonchangeable round-trip coach-class ticket valued up to \$1,600 including taxes and destination charges. Additional costs, such as overnight shipping, are at the account holder's expense. Account holders may elect to pay the difference for tickets valued over \$1,600. Trips must originate in the United States.

85,000 points may be redeemed for a round-trip coach-class ticket¹ on any scheduled U.S. airline carrier for travel between the 50 United States and Australia or New Zealand. The ticket will be a nonrefundable and nonchangeable round-trip coach-class ticket valued up to \$1,700 including taxes and destination charges. Additional costs, such as overnight shipping, are at the account holder's expense. Account holders may elect to pay the difference for tickets valued over \$1,700. Trips must originate in the United States.

First-Class/Business-Class Airline Tickets:

70,000 points may be redeemed for \$1,400 off any first-class or business-class airline ticket² on any scheduled U.S. airline carrier from the 50 United States.

105,000 points may be redeemed for \$2,100 off any first-class or business-class airline ticket² on any scheduled U.S. airline carrier from the 50 United States to Mexico, Canada, or the Caribbean.

140,000 points may be redeemed for \$2,800 off any first-class or business-class airline ticket² on any scheduled U.S. airline carrier from the 50 United States to Europe or Russia.

175,000 points may be redeemed for \$3,500 off any first-class or business-class airline ticket² on any scheduled U.S. airline carrier from the 50 United States to Asia or the South Pacific.

210,000 points may be redeemed for \$4,200 off any first-class or business-class airline ticket² on any scheduled U.S. airline carrier from the 50 United States to anywhere in the world.

What other travel issues should I be aware of?

- Interim stopovers of over four hours are not allowed.
- There are no limitations on connections.
- No frequent flyer capacity controls or blackout dates apply; however, ticket availability is the sole responsibility of the airline.
- Airline tickets will be sent to the account holder's billing address, if e-tickets are unavailable.

Worldwide Common Carrier Travel Accident Insurance and excess baggage reimbursement are automatically provided while traveling throughout the 50 United States, Canada, Mexico, Bermuda, the Caribbean, Europe, Russia, Asia, and the South Pacific on a licensed common carrier when your travel fare(s) has been charged directly to your Baird VIP Gold MasterCard debit card or paid by using Baird VIP Gold Award points. Please refer to Worldwide Common Accident Insurance Terms and Conditions for further details.

How are points recorded?

Baird VIP Gold Awards accounts will be updated monthly. Active accounts will receive quarterly statements. Points are considered earned when they are posted to the Program. No advances will be given toward points earned.

Quarterly Baird VIP Gold Awards statements will indicate the number of points credited to the Program. You may not receive a quarterly Awards statement due to a lack of activity in your account. If you do not receive a quarterly Awards statement, you may inquire about your point accumulations by calling toll-free, **888-RWB-PLAN** from 8 a.m. to 7 p.m. Central Time, seven days a week.

How do I redeem points?

Points earned are redeemable by the beneficial owners of the Baird account with VIP Gold. Points are not transferable, are not redeemable for cash, and cannot be used as payment for any obligations owed to Baird, its affiliates or any other person or entity.

For redemptions and inquiries call **888-RWB-PLAN**. Hours of operation are 8 a.m. to 7 p.m. Central Time, seven days a week.

Lost, stolen or otherwise destroyed award tickets, certificates or documents are not reissuable or replaceable. Points may not be combined with any other discounts, special rates, promotions or other award programs. In addition, Baird and Trilegiant Loyalty Solutions (“TLS”) reserve the right to cancel any reservations or void any documents in connection with such awards and travel arrangements.

What does “good standing” mean?

The term “good standing” means that you use your Baird account with VIP Gold in a manner that satisfies the terms of your Baird VIP Account Agreement.

Baird reserves the right to disqualify account holders from any or all award benefits at their discretion in the event any of the terms of the Baird VIP Account Agreement have been violated by the account holder, or if the account for any other reason fails to remain in good standing.

In addition, your earned points will automatically be forfeited if any of the following occur:

- You or any joint account holder close your Baird account with VIP Gold
- Fraud or abuse relating to the earning of points or redemption of points occurs under the Program
- Baird closes your account because you have breached the terms of your Baird VIP Account Agreement

The forfeiture of points for the reasons given will occur regardless of the length of participation in the Program.

What other issues should I be aware of?

You do not own points. Whether you can redeem your points depends entirely upon whether you satisfy all of the terms and conditions of your Baird account with VIP Gold and the Program. Except as described in this brochure, any rights you may have to points may not be pledged, brokered, bartered, transferred or sold to another person. Your points are not subject to anticipation or alienation by you, and such attempts will be void. Points cannot be redeemed for cash or used as payment for obligations on your Baird account with VIP Gold.

The Program has no predetermined termination date. We have the right to end the Program by providing written notice to participants. In that event, your right to earn and redeem points will end.

The Program and your participation in it are governed by the laws of the State of Virginia without reference to its choice of law provisions. The Program is void where prohibited by federal, state or local law.

Administrative services are provided by TLS and travel agency services are provided by its affiliate, Cendant Travel. Each is an independent contractor and is not affiliated with Baird.

Neither Baird, TLS, Cendant Travel nor any other person or entity providing any investment products or related services for your account shall be liable for any bodily harm, property damage, and/or any other claim, demand, liability, loss, damage or expense (including, without limitations, attorneys’ fees) which may result from participation in the Program.

Baird makes no representations as to current or future tax consequences regarding participation in the Program. Account holders should consult their own tax advisor for more information. Neither Robert W. Baird & Co. nor any of its affiliates is responsible for the failure of TLS to provide the benefits under this Baird VIP Gold Awards Program.

Baird reserves the right to alter, change, or terminate the Program at any time. This means that Baird may initiate changes impacting, for example, earning Award points, mileage levels, rules for the use of travel awards, continued availability of travel awards, blackout dates, limited seating for travel awards and features of special offers.

\$1,000,000 Common Carrier Travel Accident Insurance – Terms and Conditions

How does this plan work?

As a Baird VIP Gold MasterCard debit cardholder³, you, your spouse and your dependent children (the “Insured”) will each be insured automatically against accidental bodily injuries that are the sole cause of accidental death or dismemberment while riding as a fare-paying passenger in, or boarding or alighting from any aircraft or land or water conveyance operated by a common carrier licensed to carry passengers for hire, provided the entire travel fare(s) has been charged directly to your Baird VIP Gold MasterCard debit card or paid by using Baird VIP Gold Award points. If the ticket(s) has been purchased prior to departure for the terminal, coverage is provided for travel by common carrier (including taxi, bus, train or airport limousine) directly to the terminal. Coverage continues after arrival at the terminal, during travel by the common carrier and immediately following your arrival at the terminal of your destination. If the ticket(s) has not been purchased prior to departure for the terminal, the above coverage begins at the time the entire travel fare(s) has been charged directly to your account. Coverage is worldwide.

How do I become eligible for this plan?

This travel accident insurance is provided to Baird VIP Gold MasterCard debit cardholders automatically when the travel fare, whether it be train or air, is fully paid using the card or Baird VIP Gold Award points. This does not include car rental. It is not necessary for you to notify Baird, the Insurance Company or the Plan Administrator when tickets are purchased.

How much does this benefit cost me?

This travel insurance plan is provided automatically at no additional cost to eligible Baird VIP Gold MasterCard debit cardholders, under the Master Policy issued by the Insurance Company. The policy is on file with the Plan Administrator and the Insurance Company. The premium for this policy is paid out of the annual account holder fee.

How does this plan provide benefits?

The benefits provided each Insured are \$1 million for accidental loss of life, two or more members, sight of both eyes, one hand or one foot and sight of one eye, speech and hearing or any combination thereof; or \$500,000 ($\frac{1}{2}$ of accidental loss) for accidental loss of one member, the sight of one eye, speech or hearing; or \$250,000 ($\frac{1}{4}$ of accidental loss) for accidental loss of the thumb and index finger of the same hand. “Member” means a hand or foot. Loss of life shall mean entire and irrecoverable, and must occur within one year from the date of the accident. “Loss” shall mean, with respect to a hand, actual severance of the entire four fingers of the same hand at or above the metacarpal-phalangeal joints; with respect to foot, actual severance through or above the ankle joint; with respect to eye, entire and irrecoverable loss of sight. Only one amount, the greater, will be paid for any one accident. In no event will duplicate request forms or multiple debit cards obligate the Insurance Company to pay in excess of the stated benefits for any one loss sustained by any one individual Insured as the result of any one accident. In the event of multiple losses arising from any one accident per debit card account, the Insurance Company’s liability for all such losses will be subject to a maximum aggregate limit equal to twice the amount of benefit for loss of life. Benefits will be paid to each Insured on a pro rata basis up to the maximum aggregate limit of liability.

Note: Maximum benefits for any one single accident are limited to a \$30 million aggregate for all Insured Persons of Baird VIP Gold MasterCard debit cardholders combined. Benefits will be paid to each Insured Person on a proportionate basis up to this aggregate limit of liability.

Are there any exclusions?

Yes. This insurance does not cover any loss caused by or resulting from intentionally self-inflicted injury; suicide or attempted suicide, whether sane or insane; war or act of war, declared or not; injury sustained while riding on any aircraft except a Civil or Public Aircraft or Military Transport Aircraft; or injury sustained while riding on any aircraft a) as a pilot, crewmember or student pilot or b) as a flight instructor or examiner.

³ Cardholder means the individual Baird VIP Gold MasterCard debit card holder, his or her spouse and unmarried, dependent children under the age of 19 (23 if a full-time student at an accredited college or university).

What is the procedure for filing a claim?

To make a claim, the account holder must submit the following within 20 calendar days of an occurrence or as soon thereafter as is reasonably possible. Written notification of claim should be mailed to the Plan Administrator stated below. When the insurance company is informed of a claim it will provide the claimant forms for filing proof of loss. Benefits payable under this policy for any loss will be paid immediately upon receipt of paper proof of loss.

What is the effective date of this plan?

This plan is effective April 1, 1997, and will cease on the date the master group policy is terminated (in which case you will be notified by Baird) or on the date your Baird VIP Gold MasterCard debit card account ceases to be in good standing, whichever occurs first.

What is the plan coverage?

This description of coverage is not a contract of insurance, but is simply an informative statement to eligible account holders of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy on file with the Plan Administrator. If a statement in this description of coverage and any provision in this policy differ, the policy will govern.

Baird or any of its affiliates is not the insurance provider nor is it responsible for payment of any claims filed under the plan. Claims may be made through the Insurance Company as described above.

What does the beneficiary clause specify?

The death benefit will be paid to the beneficiary designated by the Insured. If no such designation has been made, that benefit will be paid to the Insured's estate. All other indemnities will be paid to the Insured.

Who is the Plan Administrator?

Cardwell Agency, Inc.
PO Box 5725
Glen Allen, VA 23058-5725
800-735-1408

Who is the Plan underwritten by?

National Union Fire Insurance Company of Pittsburgh, PA
Offices in New York, NY

\$5,000 Excess Baggage Reimbursement – Terms and Conditions

What is excess baggage reimbursement?

As a Baird VIP Gold MasterCard debit cardholder, you are automatically eligible to receive reimbursement for amounts paid for direct physical loss or damage of baggage and personal property contained therein. This coverage is provided for checked or carried on baggage with the cardholder on a licensed common carrier, provided passage on the carrier is charged directly to your Baird VIP Gold MasterCard debit card or paid by using Baird VIP Gold Award points.

How do I become eligible for this plan?

Excess Baggage Reimbursement coverage is provided to Baird VIP Gold MasterCard debit cardholders automatically when your common carrier passage fee is charged directly to your Baird VIP Gold MasterCard debit card. It is not necessary for you to notify Baird, the Insurance Company or Plan Administrator at the time your common carrier passage fee is charged to your Baird VIP Gold MasterCard debit card.

How much does this benefit cost me?

This coverage is provided at no additional cost to eligible Baird VIP Gold MasterCard debit cardholders, under the Master Insurance Policy Number 6478-07-58 issued by the Federal Insurance Company. The policy is on file with the Plan Administrator and the Federal Insurance Company. The premium for this policy is paid out of the annual cardholder fee.

How does this plan provide benefits?

The Insurance Company's liability shall be for a maximum reimbursement of \$5,000, of which no more than \$200 will be for all furs and jewelry for each account holder for checked baggage. From the amount of reimbursement due the account holder, the amount paid by the common carrier will be deducted.

Are there any exclusions?

Yes. Personal property not covered includes animals, perishables, cameras and accessory equipment, sporting equipment, eye glasses and contact lenses, prosthetic devices including dentures and hearing aids, tickets, valuable papers and documents, credit and debit cards, art objects, electronic equipment and business items, household furniture, bullion or precious or semi-precious metals as well as stones or gems other than that contained in items of personal jewelry owned by the Insured, motor vehicles, boats, watercraft and aircraft or parts for such conveyances. Coverage does not apply to loss or damages resulting from: (1) Dishonest, fraudulent, or criminal act of the Insured; (2) Forgery by the Insured; (3) Loss due to war or confiscation by authorities; (4) Loss due to nuclear reaction, or radioactive contamination.

What is the procedure for filing a claim?

To make a claim, the account holder must submit the following, within 45 calendar days of an occurrence or as soon thereafter as is reasonably possible, to the Plan Administrator stated below: (1) a copy of the debit card receipt; (2) a copy of the initial claim report submitted to the licensed common carrier; (3) proof of submission of the loss to, and the results of any settlement by, the licensed common carrier; (4) proof of submission of the loss to, and the results of any settlement by, the cardholder’s personal insurance carrier; (5) evidence that the property has actually been replaced.

What is the effective date of this plan?

This plan is effective May 1, 2004, and will cease on the date the master group policy is terminated (in which case you will be notified by Baird) or on the date your Baird VIP Gold MasterCard debit card account ceases to be in good standing, whichever occurs first.

For Insureds who are New York State residents

To the extent that this plan provides insurance against the loss or damage to baggage and its contents, the following terms and conditions apply:

- The loss or damage must occur while the Insured is in transit.
- The maximum amount of insurance is \$2,000 per bag, including contents, subject to a maximum aggregate amount of \$10,000 for all Insureds per trip.

If no other insurance is applicable, a notarized statement from the Insured to that effect.

What is the plan coverage?

This Description of Coverage is not a contract of insurance, but is simply an informative statement to eligible account holders of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy on file with the Plan Administrator. If a statement in this Description of Coverage and any provision in the policy differ, the policy will govern.

Baird or any of its affiliates is not the insurance provider nor is it responsible for payment of any claims filed under the plan. Claims may only be made through the Insurance Company as described above.

Plan Administrator
 Cardwell Agency, Inc.
 P.O. Box 5725
 Glen Allen, VA 23058-5725
 800-735-1408

Plan Underwriter
 Federal Insurance Company
 A member of the Chubb Group of Insurance Companies
 15 Mountain View Road, P.O. Box 1615
 Warren, NJ 07061-1615

800-RW-BAIRD
www.bairdonline.com

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