



6 April 2009

International Swaps and Derivatives Association, Inc.

Send to: hardwiring@isda.org

Dear Sirs,

2009 ISDA Credit Derivatives Determinations Committees and Auction Settlement CDS Protocol - Adherence

The purpose of this letter is to confirm our adherence to the 2009 ISDA Credit Derivatives Determinations Committees and Auction Settlement CDS Protocol as published by the International Swaps and Derivatives Association, Inc. on March 12, 2009 (the **Protocol**). This letter constitutes an Adherence Letter as referred to in the Protocol. The definitions and provisions contained in the Protocol are incorporated into this Adherence Letter, which will supplement and form part of each Protocol Covered Transaction (now or in the future) entered into between us and each other Adhering Party.

1. Specified Terms

The amendments in Schedule 1 of the Protocol shall apply to Protocol Covered Transactions to which we are a party in accordance with the terms of the Protocol.

2. Appointment as Agent

We hereby appoint ISDA as our agent for the limited purposes of the Protocol.

3. DTCC Account Number

For purposes of electronic matching and counterparty recognition, our DTCC Account Number is as follows, but you understand and agree that our failure to provide any such details pursuant to this Adherence Letter will not affect the legal validity and binding nature of the Protocol with respect to us:

DTCC Account Number: *Adhering Parties to this Protocol are invited to liase with their usual contact at Fortis Investments.*

Fortis Investments

222 West Adams Street

Suite 2250

Chicago, IL 60606

United States

Telephone

312-884-2000

Fax

312-884-2435

www.fortisinvestments.com



4. Contact Details

Our contact details for purposes of this Adherence Letter are:

Name: Brian Lord
Address: 222 West Adams, Suite 2250
Chicago, Illinois 60606
Telephone: 312-884-2342
Fax: 312-884-2435
E-mail: Brian.Lord@fortisinvestments.com

We consent to the publication of a conformed copy of this letter by ISDA and to the disclosure by ISDA of the contents of this letter.

Yours faithfully,

Fortis Investment Management USA, Inc. for the benefit of its clients, disclosed and undisclosed, and the Collective Investment Funds ("Fund(s)") which are incorporated into various ISDA Master Agreements as amended and supplemented from time to time BETWEEN the relevant Fortis Investment Management USA, Inc. (acting for and on behalf of funds or clients) AND any Broker / Bank Counterparty.

By:

Name: Brian Lord
Title: Head of Compliance, Legal & Risk - Americas
Signature: /s/ Brian Lord