

29 November 2005

Send to: <u>protocol@isda.org</u> International Swaps and Derivatives Association, Inc. 360 Madison Avenue, 16th Floor New York, NY 10017

Fortis Investments

Dear Sirs.

25 rue de l'Amirat d'Estanda 1500 à Paris Censalità

2005 Novation Protocol - Adherence

The purpose of this letter is to confirm our adherence to the 2005 Novation Protocol as published by the International Swaps and Derivatives Association, Inc. on September 12, 2005 (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 the Master Agreement (now or in the future) between us and each other Adhering Party.

1. Specified Terms

The terms of Annex 1 shall apply.

2. Appointment as Agent and Release

We hereby appoint ISDA as our agent for the limited purposes of the Protocol and accordingly we waive, and hereby release ISDA from, any rights, claims, actions or causes of action whatsoever (whether in contract, tort or otherwise) arising out of or in any way relating to this Adherence Letter or our adherence to the Protocol or any actions contemplated as being required by ISDA.

3. Contact Details

Our contact details for purposes of this Adherence Letter are:

Name: Jean-Louis FAUCHEUX

Address: Avenue de l'astronomie, 14 B-1000 Bruxelles

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Fax: +32-2-274.8211

E-mail: jean-louis.faucheux@fortisinvestments.com

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

Yours faithfully,

FORTIS INVESTMENT MANAGEMENT FRANCE¹

Name: Michel LACOMME	
Title: Président du Directoire	
Signature:	

¹ Specify legal name of Adhering Party. A separate Adherence Letter should be lodged for each legal entity.