

NFS STOCK CERTIFICATE PROCEDURES

Representatives must comply with the following procedures when handling stock certificates:

- Reps are NOT allowed to take possession of certificates.
- Certificates should NOT be sent to AIC's Home Office.
- Clients should be instructed to mail certificates directly to NFS.
- Reps can assist in preparing and packaging certificates for clients to mail; however, clients must not leave certificates in the rep's possession.

All certificates should be sent directly to NFS at the following address:

**FIDELITY INVESTMENTS/NFS
100 CROSBY PARKWAY
MAIL ZONE: KC1A
COVINGTON, KY 41015**

(800) 877-2410

Please notify the Home Office when certificates are sent to NFS so that we can track them. Information should be faxed (925-866-8989) or emailed to Wesley Owen at wowen@americaninvestorsco.com.

PREPARING CERTIFICATES FOR DEPOSIT

Front of Certificate

1. Write Account # in the upper right hand corner.
(See Example A)

Back of Certificate

1. Have owner(s) listed on the front of the certificate sign on the back of the certificate (as shown in Example B).
2. In the space after “do hereby irrevocably constitute and appoint” write **NFS LLC** . (See Example B)

You may also use a Stock Power in lieu of completing the back of a certificate. (See Example C)

ADDITIONAL PAPERWORK

- 1) LOA A Letter of Authorization is required when depositing a certificate into an account with a different registration than what is listed on the front of the certificate. LOA’s must be signed by all owners listed on the certificate. (See Example D)
- 2) TRUST If the certificate is registered to a trust, a FULL copy of the trust must be included with the certificate when mailed to NFS.

ADDITIONAL PAPERWORK (cont.)

- 3) For deceased individuals, please call the Home Office for instructions. Requirements differ depending on the registration type.

- 4) If you are opening a new account at NFS in which to deposit certificates, the new account paperwork must be sent to the Home Office before the certificate is shipped. You must obtain an account number to put on the certificate.

Example A

FRONT OF CERTIFICATE

W Account Number Here

ASJ-XXXXXX



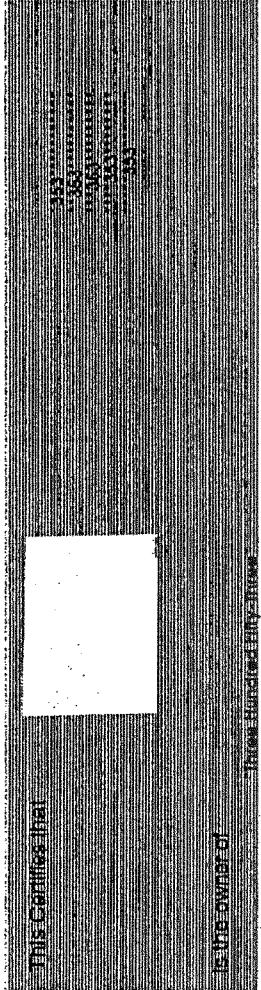
COMMON STOCK
 INCORPORATED UNDER THE LAWS OF
 THE STATE OF DELAWARE

CUSIP 783876 10 3
 SEE REVERSE FOR CERTAIN DEFINITIONS.
 THIS CERTIFICATE IS TRANSFERABLE
 IN CAMTON, MA, JERSEY CITY, NJ AND
 NEW YORK CITY, NY

Countersigned and Registered:
 EquiServe Trust Company, N.A.
 Transfer Agent and Registrar
 By *Stephan Connor*
 Authorized Signature

3936
 7035-2040205

SBC Communications Inc.



CERTIFICATE OF STOCK

DATED

February 5, 2004

Michael Volo
 Vice President - Treasurer

Edmund E. Whittam Jr.
 Chairman of the Board



Example B BACK OF CERTIFICATE

AUTHORIZED SHARES

The Company will furnish to any shareholder without charge, upon request addressed to its executive office or any of its transfer offices, a full statement of the designation, relative rights, preferences and limitations of the shares of each authorized class, and of each series of preferred shares authorized to be issued, so far as the same may have been fixed, and a statement of the authority of the board of the directors to designate and fix the relative rights, preferences and limitations of other series.

The following abbreviations, when used in the inscription on the face of this certificate shall be construed as though they were written in full according to applicable laws or regulations:

ADM	Administrator(s)	EX	Executor(s)	TEN ENT	As tenants by the entireties
	administratrix(ices)		executrix(ices)	TR	Trustee(s)
COMM	Committee(s)	FBO	For the benefit of	UA	Under Agreement
CONS	Conservator(s)	GDN	Guardian	UNIF GIFT MIN ACT	Uniform Gifts to Minors Act
CUST	Custodian	JT TEN	As joint tenants with right of survivorship and not as tenants in common	UW	Under last will and testament
EST	Estate				
		TEN COM	As tenants in common		

Additional abbreviations may also be used though not in the above list.

FOR VALUE RECEIVED the undersigned hereby sells, assigns and transfers unto

PLEASE INSERT SOCIAL SECURITY OR OTHER IDENTIFYING NUMBER OF ASSIGNEE

Please print or typewrite name and address including zip code of assignee

Shares

PLEASE INSERT SOCIAL SECURITY OR OTHER IDENTIFYING NUMBER OF ASSIGNEE

Please print or typewrite name and address including zip code of assignee

Shares

of the Capital Stock represented by the within Certificate, and do hereby irrevocably constitute and appoint



NFS LLC

Attorney

to transfer the said stock on the books of the within-named Company with full power of substitution in the premises.

Dated, _____

Signature Here



X _____

X _____

NOTICE: THE SIGNATURE TO THIS ASSIGNMENT MUST CORRESPOND WITH THE NAME AS WRITTEN UPON THE FACE OF THE CERTIFICATE IN EVERY PARTICULAR, WITHOUT ALTERATION OR ENLARGEMENT, OR ANY CHANGE WHATSOEVER. SUCH SIGNATURE MUST BE GUARANTEED BY AN ELIGIBLE GUARANTEE INSTITUTION SUCH AS A COMMERCIAL BANK, TRUST COMPANY, SECURITIES BROKER/DEALER, CREDIT UNION OR A SAVINGS AND LOAN ASSOCIATION, PARTICIPATING IN A MEDALLION PROGRAM APPROVED BY THE SECURITIES TRANSFER ASSOCIATION, INC.

(Affix Medallion Signature Guarantee Imprint)

Example C STOCK POWER

IRREVOCABLE STOCK OR BOND POWER

FOR VALUE RECEIVED, the undersigned does (do) hereby sell, assign and transfer to

(SOCIAL SECURITY OR TAXPAYER IDENTIFYING NO.)

**IF STOCK,
COMPLETE
THIS
PORTION**

_____ shares of the _____ stock of _____
 represented by Certificate(s) No(s) _____ inclusive,
 standing in the name of the undersigned on the books of said Company.

**IF BONDS,
COMPLETE
THIS
PORTION**

_____ bonds of _____
 in the principal amount of \$ _____, No(s) _____ inclusive,
 standing in the name of the undersigned on the books of said Company.

→ The undersigned does (do) hereby irrevocably constitute and appoint _____
NFS LLC attorney to transfer the said stock or bond (s), as the case may be, on
 the books of said Company, with full power of substitution in the premises.

Dated _____

Signature Here ←

In Presence of

(PERSON(S) EXECUTING THIS POWER SIGN(S) HERE)

Signature guaranteed

Example D

Letter of Authorization

To Whom It May Concern:

Please deposit the certificate for _____ shares

of _____ stock into

my account # ASJ _____

at NFS LLC.

X _____

X _____