BIC Foundation

To Whom It May Concern:

Please add the person listed below as joint owner of the following investment(s) with the Brethren in Christ Foundation, Inc. (the "Foundation"). I understand that unless I instruct otherwise, joint ownership will be indicated by use of the conjunction "or" between the names, thus creating a joint tenancy with right of survivorship, rather than ownership as tenants in common.*

Account Number(s): _____

Demand Certificate(s): _____

Term Certificate(s): _____

Primary Owner:
I understand by signing and submitting this form, I am authorizing the Foundation to update the ownership of the above-listed Account(s) to add the Joint Owner listed in this form, effective as of the date this form is submitted.

_____
Printed Name of Owner

_____   _____
Signature of Owner   Date

Joint Owner:
I hereby acknowledge receipt of the current Prospectus of the Foundation and the financial statements reproduced therein, and further represent the I meet the limited class of investor requirements presented in the Prospectus.

_____   _____
Printed Name   Address

_____   _____
Social Security Number   City

_____   _____
Date of Birth   State   Zip

_____
Relationship to Primary Owner

_____   _____
Signature   Date

_____
* For joint accounts, the primary account owner's name and social security number listed will be used for tax reporting purposes. The Foundation limits joint accounts to the primary account owner and one joint owner. Both the primary and joint tenant account owners must sign this form. However, in the discretion of the Foundation, only the signature of one of the account owners may be required for transactions with respect to a joint account, including withdrawals, renewals, reinvestment and address changes. The Foundation may act at any time on the instructions of either account owner, and may make withdrawal checks payable to either named account owner. Account statements and other correspondence will be sent only to the address or email address, as the case may be, of the primary account owner. Please consult with your tax advisor regarding possible tax implications of joint accounts.