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VIA HAND DELIVERY

Yvette Lawrence
Internal Revenue Service
Room 6129
1111 Constitution Avenue NW
Washington, DC 20224

RECEIVED
INTERNAL REVENUE SERVICE
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RE: Response to Internal Revenue Service Comment Request
OMB Number: 1545-0409
Form Number: Form 211

To whom it may concern:

Our practice at The Employment Law Group ("TELG") first encountered whistleblowers through representing them in the anti-retaliation context. Our firm had the first SOX anti-retaliation case successfully tried to verdict. Our efforts have grown through the years from the anti-retaliation context to various rewards statutes for whistleblowers.

We welcomed the legislation creating of the Internal Revenue Service's ("IRS") Whistleblower Office and rewards and goals evidencing Congress' intent to incentivize whistleblowing in a mutually beneficial relationship with whistleblowers. Congress' supportive view of whistleblowers has continued in recent years with amenable legislation in the False Claims Act ("FCA") arena as well as instituting whistleblower offices like the IRS's in the Securities Exchange Commission ("SEC") and Commodity Futures Trading Commission ("CFTC") contexts. These offices have been extremely accommodating to whistleblowers and they work hard to offer their support. In return, our whistleblowing clients are able to provide valuable information that Department of Justice ("DOJ"), the SEC, and the CFTC simply did not have access to; these whistleblowers often know the mind of the wrongdoers. Whistleblowers are the most underutilized IRS asset.

TELG's clients have filed numerous Form 211 Applications with the IRS. Improvements to Form 211 can result in better disclosures and more efficient processing of received disclosures. Comments were solicited for changes to Form 211. Below are comments related to the specific areas requested.

(a) Whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility

There is no question that the information collected using Form 211 is necessary to the IRS's performance of its functions. Whistleblowers have troves of information to provide to the IRS. Form 211 serves as an introduction to the information a whistleblower can provide; information the IRS can rely on as evidence in enforcing violations of the tax code. While this resource has been relatively untapped, IRS whistleblowers have the potential of following in the footsteps and surpassing by strides whistleblowers under the FCA. Billions of dollars have been returned to the government's coffers under the FCA. Form 211, if properly modified, can result in the same kind of returns in recovering owed monies from tax scofflaws.

(b) the accuracy of the agency's estimate of the burden of the collection of information

There are two estimates applicable to the work TELG performs. First, there is an estimate on Form 211 itself that the average completion time for the form is 35 minutes. This is nowhere near a correct estimate. Indeed, the form itself indicates that Questions 10-13 are for a whistleblower to "[p]rovide specific and credible information." Following this directive requires far more than 35 minutes. Providing the type of information that the IRS is likely to use in supporting an investigation resulting in proceeds of over \$2,000,000 takes, at minimum, several hours. The instructions to Question 14 continue that a whistleblower should include supporting documentation or descriptions of supporting documents and their location. Following this directive can take many hours to organize that information into a form that will be beneficial to the IRS. In short, 35 minutes for completion of Form 211 is a woeful underestimate.

The second estimate is summarized in the request for comments. Relevant to our practice is the "Estimated Time per Response." It is our sincere desire that the IRS Whistleblower Office spends more than 15 minutes on initial intake. The TIGTA has already found in its reviews of the transfer of data from Form 211 to its inventory systems that "IRS officials did not ensure steps were taken to reconcile and correct the inaccurate information." While it is not in our purview to opine on the amount of time the IRS's employees review information from Form 211, it is our hope that 15 minutes would represent a lower bound, and not an average.

(c) ways to enhance the quality, utility, and clarity of the information to be collected

The SEC Office of the Whistleblower's intake procedure, while in its infancy, has elements worth replicating at the IRS Whistleblower Office. The SEC has evidenced its welcoming spirit to whistleblowers through its forms. The SEC uses its 16-page Form TCR to cultivate detailed and relevant information. This form (attached hereto) consists of 6 pages of questions and request for information and 10 pages of explanatory information. Using the Form TCR as a guide, we believe the following elements could be implemented to enhance the quality, utility, and clarity of IRS whistleblower disclosures.

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Section A of Form TCR asks for the whistleblower's email address and preferred method of communication. Presently, Form 211 only requests a whistleblower's name and address with not additional contact information. For whistleblowers to believe that the IRS is taking their disclosures seriously, the IRS should assure them of increased communication. Asking for modern forms of contact information at the outset will provide this assurance. If a whistleblower provides nothing more than an address, it signals that there is no sense of urgency to the whistleblower's disclosures.

Section B of Form TCR asks for the whistleblower's attorney's information should the whistleblower have engaged counsel. Currently, the IRS requires whistleblower attorneys to submit a Form 2848. Instead, the IRS should incorporate this information into Form 211 to streamline these documents and decrease the number of forms necessary to file. Additionally, it makes the whistleblower aware that she can engage counsel to aid in preparing the Form 211, which, in all likelihood, will increase the quality of information provided to the IRS and reduce the IRS's workload in reviewing disclosures.

Section D includes various questions that help the SEC focus on the applicable issues in the whistleblower's complaint. Similarly, the IRS could develop questions to focus the issues in a whistleblower's disclosure. For example, Form 211 could include questions used to guide the complaint toward investigation in the various operating divisions of the IRS. In the directions on pages 10-11 of Form TCR, the SEC gives various potential violations as a guide to making a complaint. These examples help the SEC determine who will review, investigate, and enforce any violations. This streamlining could benefit the IRS Whistleblower Office as well.

Section E concerns itself with an SEC whistleblower's eligibility; an SEC whistleblower may be discounted from award or receive a reduced award based on eligibility. Similarly, the IRS could develop questions for Form 211 to determine whether an individual "planned and initiated" a tax underpayment or that the whistleblower has been "convicted of criminal conduct" related to the tax underpayment. Doing so would allow the IRS Whistleblower Office to increase the speed with which it reviews incoming claims. This is because certain criteria will automatically disqualify certain whistleblowers. Quickly plucking these whistleblowers from the system will leave more time to work on potentially meritorious disclosures.

Finally, Sections F and G of Form TCR include the Whistleblower's Declaration and Counsel Certification. As noted above, including this information together on a single form will result in increased efficiency.

(d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology

A method of minimizing the burden of collection of information would be to provide contact information in addition to the address included on Form 211. For example, page 9 of the SEC Form TCR gives the address, fax number, and telephone number of the whistleblower office. Providing this information to whistleblowers ensures that should a whistleblower not

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receive confirmation of submission, the whistleblower can contact the whistleblower office to confirm receipt.

Additionally, the SEC allows submission of the Form TCR via fax. Allowing for this method of submission of the Form 211 would reduce the burden on those submitting Form 211.

(e) estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services to provide information

We have no comments related to this criterion.

We are pleased with the progress the IRS Whistleblower Office has continued to make. It began as the example to the SEC and CFTC in creating their own whistleblower offices. There is now an opportunity for the IRS to borrow some of the creative ideas from the SEC in improving its intake and specifically Form 211. We are confident that making the above modifications will increase the quality of submissions and result in efficiencies that will allow the IRS to focus its resources on meritorious whistleblower disclosures.

Very Truly Yours,
The Employment Law Group, PC

/s/

By: R. Scott Oswald
David Scher
Richard Peterson

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549**

OMB APPROVAL
OMB Number: 3235 0686
Expires: August 31, 2014
Estimated average burden
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**FORM TCR
TIP, COMPLAINT OR REFERRAL**

A. INFORMATION ABOUT YOU			
COMPLAINANT 1:			
1. Last Name	First	M.I.	
2. Street Address		Apartment/ Unit #	
City	State/ Province	ZIP/ Postal Code	Country
3. Telephone	Alt. Phone	E-mail Address	
4. Occupation		Preferred method of communication	
COMPLAINANT 2:			
1. Last Name	First	M.I.	
2. Street Address		Apartment/ Unit #	
City	State/ Province	ZIP/ Postal Code	Country
3. Telephone	Alt. Phone	E-mail Address	
4. Occupation		Preferred method of communication	
B. ATTORNEY'S INFORMATION (If Applicable - See Instructions)			
1. Attorney's Name			
2. Firm Name			
3. Street Address			
City	State/ Province	ZIP/ Postal Code	Country
4. Telephone	Fax	E-mail Address	

C. TELL US ABOUT THE INDIVIDUAL OR ENTITY YOU HAVE A COMPLAINT AGAINST				
INDIVIDUAL/ENTITY 1: 1. Type: <input type="checkbox"/> Individual <input type="checkbox"/> Entity		If an individual, specify profession: If an entity, specify type:		
2. Name				
3. Street Address				Apartment/ Unit #
City	State/ Province	ZIP/ Postal Code	Country	
4. Phone	E-mail Address		Internet Address	
INDIVIDUAL/ENTITY 2: 1. Type: <input type="checkbox"/> Individual <input type="checkbox"/> Entity		If an individual, specify profession: If an entity, specify type:		
2. Name				
3. Street Address				Apartment/ Unit #
City	State/ Province	ZIP/ Postal Code	Country	
4. Phone	E-mail Address		Internet Address	
D. TELL US ABOUT YOUR COMPLAINT				
1. Occurrence Date (mm/dd/yyyy): / /		2. Nature of complaint:		
3a. Has the complainant or counsel had any prior communication(s) with the SEC concerning this matter? YES <input type="checkbox"/> NO <input type="checkbox"/>				
3b. If the answer to 3a is "Yes," name of SEC staff member with whom the complainant or counsel communicated				
4a. Has the complainant or counsel provided the information to any other agency or organization, or has any other agency or organization requested the information or related information from you? YES <input type="checkbox"/> NO <input type="checkbox"/>				
4b. If the answer to 4a is "Yes," please provide details. Use additional sheets if necessary.				
4c. Name and contact information for point of contact at agency or organization, if known				

5a. Does this complaint relate to an entity of which the complainant is or was an officer, director, counsel, employee, consultant or contractor? YES <input type="checkbox"/> NO <input type="checkbox"/>	
5b. If the answer to question 5a is "Yes," has the complainant reported this violation to his or her supervisor, compliance office, whistleblower hotline, ombudsman, or any other available mechanism at the entity for reporting violations? YES <input type="checkbox"/> NO <input type="checkbox"/>	
5c. If the answer to question 5b is "Yes," please provide details. Use additional sheets if necessary.	
5d. Date on which the complainant took the action(s) described in question 5b (mm/dd/yyyy): / /	
6a. Has the complainant taken any other action regarding your complaint? YES <input type="checkbox"/> NO <input type="checkbox"/>	
6b. If the answer to question 6a is "Yes," please provide details. Use additional sheets if necessary.	
7a. Does your complaint relate to a residential mortgage-backed security? YES <input type="checkbox"/> NO <input type="checkbox"/>	
7b. Type of security or investment, if relevant	
7c. Name of issuer or security, if relevant	7d. Security/Ticker Symbol or CUSIP no.
8. State in detail all facts pertinent to the alleged violation. Explain why the complainant believes the acts described constitute a violation of the federal securities laws. Use additional sheets if necessary.	
9. Describe all supporting materials in the complainant's possession and the availability and location of any additional supporting materials not in complainant's possession. Use additional sheets, if necessary.	

10. Describe how and from whom the complainant obtained the information that supports this claim. If any information was obtained from an attorney or in a communication where an attorney was present, identify such information with as much particularity as possible. In addition, if any information was obtained from a public source, identify the source with as much particularity as possible. Attach additional sheets if necessary.

11. Identify with particularity any documents or other information in your submission that you believe could reasonably be expected to reveal your identity and explain the basis for your belief that your identity would be revealed if the documents were disclosed to a third party.

12. Provide any additional information you think may be relevant.

E. ELIGIBILITY REQUIREMENTS AND OTHER INFORMATION

1. Are you, or were you at the time you acquired the original information you are submitting to us, a member, officer or employee of the Department of Justice, the Securities and Exchange Commission, the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of Thrift Supervision; the Public Company Accounting Oversight Board; any law enforcement organization; or any national securities exchange, registered securities association, registered clearing agency, or the Municipal Securities Rulemaking Board?

YES ☐ NO ☐

2. Are you, or were you at the time you acquired the original information you are submitting to us, a member, officer or employee of a foreign government, any political subdivision, department, agency, or instrumentality of a foreign government, or any other foreign financial regulatory authority as that term is defined in Section 3(a)(52) of the Securities Exchange Act of 1934 (15 U.S.C. §78c(a)(52))?

YES ☐ NO ☐

3. Did you acquire the information being provided to us through the performance of an engagement required under the federal securities laws by an independent public accountant?

YES ☐ NO ☐

4. Are you providing this information pursuant to a cooperation agreement with the SEC or another agency or organization?

YES ☐ NO ☐

5. Are you a spouse, parent, child, or sibling of a member or employee of the SEC, or do you reside in the same household as a member or employee of the SEC?

YES ☐ NO ☐

6. Did you acquire the information being provided to us from any person described in questions 1 through 5?

YES ☐ NO ☐

7. Have you or anyone representing you received any request, inquiry or demand that relates to the subject matter of your submission (i) from the SEC, (ii) in connection with an investigation, inspection or examination by the Public Company Accounting Oversight Board, or any self-regulatory organization; or (iii) in connection with an investigation by the Congress, any other authority of the federal government, or a state Attorney General or securities regulatory authority?

YES ☐ NO ☐

8. Are you currently a subject or target of a criminal investigation, or have you been convicted of a criminal violation, in connection with the information you are submitting to the SEC?

YES ☐ NO ☐

9. If you answered "yes" to any of the questions 1 through 8, use this space to provide additional details relating to your responses. Use additional sheets if necessary.

F. WHISTLEBLOWER'S DECLARATION

I declare under penalty of perjury under the laws of the United States that the information contained herein is true, correct and complete to the best of my knowledge, information and belief. I fully understand that I may be subject to prosecution and ineligible for a whistleblower award if, in my submission of information, my other dealings with the SEC, or my dealings with another authority in connection with a related action, I knowingly and willfully make any false, fictitious, or fraudulent statements or representations, or use any false writing or document knowing that the writing or document contains any false, fictitious, or fraudulent statement or entry.

Print name

Signature

Date

G. COUNSEL CERTIFICATION (If Applicable—See Instructions)

I certify that I have reviewed this form for completeness and accuracy and that the information contained herein is true, correct and complete to the best of my knowledge, information and belief. I further certify that I have verified the identity of the whistleblower on whose behalf this form is being submitted by viewing the whistleblower's valid, unexpired government issued identification (e.g., driver's license, passport) and will retain an original, signed copy of this form, with Section F signed by the whistleblower, in my records. I further certify that I have obtained the whistleblower's non-waivable consent to provide the Commission with his or her original signed Form TCR upon request in the event that the Commission requests it due to concerns that the whistleblower may have knowingly and willfully made false, fictitious, or fraudulent statements or representations, or used any false writing or document knowing that the writing or document contains any false fictitious or fraudulent statement or entry; and that I consent to be legally obligated to do so within 7 calendar days of receiving such a request from the Commission.

Signature

Date

Privacy Act Statement

This notice is given under the Privacy Act of 1974. This form may be used by anyone wishing to provide the SEC with information concerning a possible violation of the federal securities laws. We are authorized to request information from you by various laws: Sections 19 and 20 of the Securities Act of 1933, Sections 21 and 21F of the Securities Exchange Act of 1934, Section 321 of the Trust Indenture Act of 1939, Section 42 of the Investment Company Act of 1940, Section 209 of the Investment Advisers Act of 1940 and Title 17 of the Code of Federal Regulations, Section 202.5.

Our principal purpose in requesting information is to gather facts in order to determine whether any person has violated, is violating, or is about to violate any provision of the federal securities laws or rules for which we have enforcement authority. Facts developed may, however, constitute violations of other laws or rules. Further, if you are submitting information for the SEC's whistleblower award program pursuant to Section 21F of the Securities Exchange Act of 1934 (Exchange Act), the information provided will be used in connection with our evaluation of your or your client's eligibility and other factors relevant to our determination of whether to pay an award to you or your client.

The information provided may be used by SEC personnel for purposes of investigating possible violations of, or to conduct investigations authorized by, the federal securities law; in proceedings in which the federal securities laws are in issue or the SEC is a party; to coordinate law enforcement activities between the SEC and other federal, state, local or foreign law enforcement agencies, securities self regulatory organizations, and foreign securities authorities; and pursuant to other routine uses as described in SEC-42 "Enforcement Files."

Furnishing the information requested herein is voluntary. However, a decision not provide any of the requested information, or failure to provide complete information, may affect our evaluation of your submission. Further, if you are submitting this information for the SEC whistleblower program and you do not execute the Whistleblower Declaration or, if you are submitting information anonymously, identify the attorney representing you in this matter, you may not be considered for an award.

Questions concerning this form maybe directed to the SEC Office of the Whistleblower, 100 F Street, NE, Washington, DC 20549, Tel. (202) 551-4790, Fax (703) 813-9322.

Submission Procedures

- After manually completing this Form TCR, please send it by mail or delivery to the SEC Office of the Whistleblower, 100 F Street, NE, Washington, DC 20549, or by facsimile to (703) 813-9322.
- You have the right to submit information anonymously. If you are submitting anonymously and you want to be considered for a whistleblower award, however, you *must* (1) be represented by an attorney in this matter and (2) complete Sections B and G of this form. If you are not submitting anonymously, you may, but are not required to, have an attorney. If you are not represented by an attorney in this matter, you may leave Sections B and G blank.
- If you are submitting information for the SEC's whistleblower award program, you *must* submit your information either using this Form TCR or electronically through the SEC's Tips, Complaints and Referrals Portal, available on the SEC web site at <https://denebleo.sec.gov/TCRExternal/index.xhtml>.

Instructions for Completing Form TCR:

Section A: Information about You

Questions 1-4: Please provide the following information about yourself:

- Last name, first name, and middle initial
- Complete address, including city, state and zip code
- Telephone number and, if available, an alternate number where you can be reached
- Your e-mail address (to facilitate communications, we strongly encourage you to provide your email address),
- Your preferred method of communication; and
- Your occupation

For more than two complainants, use additional sheets as necessary to provide the required information for each complainant.

Section B: Information about Your Attorney. Complete this section only if you are represented by an attorney in this matter. You must be represented by an attorney, and this section must be completed, if you are submitting your information anonymously and you want to be considered for the SEC's whistleblower award program.

Questions 1-4: Provide the following information about the attorney representing you in this matter:

- Attorney's name
- Firm name
- Complete address, including city, state and zip code
- Telephone number and fax number, and
- E-mail address

Section C: Tell Us about the Individual and/or Entity You Have a Complaint Against. If your complaint relates to more than two individuals and/or entities, you may attach additional sheets.

Question 1: Choose one of the following that best describes the individual or entity to which your complaint relates:

- **For Individuals:** accountant, analyst, attorney, auditor, broker, compliance officer, employee, executive officer or director, financial planner, fund manager, investment advisor representative, stock promoter, trustee, unknown, or other (specify).
- **For Entity:** bank, broker-dealer, clearing agency, day trading firm, exchange, Financial Industry Regulatory Authority, insurance company, investment advisor, investment advisor representative, investment company, Individual Retirement Account or 401(k) custodian/administrator, market maker, municipal securities dealers, mutual fund, newsletter company/investment publication company, on-line trading firm, private fund company (including hedge fund, private equity fund, venture capital fund, or real estate

fund), private/closely held company, publicly held company, transfer agent/paying agent/registrar, underwriter, unknown, or other (specify).

Questions 2-4: For each subject, provide the following information, if known:

- Full name
- Complete address, including city, state and zip code
- Telephone number,
- E-mail address, and
- Internet address, if applicable

Section D: Tell Us about Your Complaint

Question 1: State the date (mm/dd/yyyy) that the alleged conduct began.

Question 2: Choose the option that you believe best describes the nature of your complaint. If you are alleging more than one violation, please list all that you believe may apply. Use additional sheets if necessary.

- Theft/misappropriation (advance fee fraud; lost or stolen securities; hacking of account)
- Misrepresentation/omission (false/misleading marketing/sales literature; inaccurate, misleading or non-disclosure by Broker-Dealer, Investment Adviser and Associated Person; false/material misstatements in firm research that were basis of transaction)
- Offering fraud (Ponzi/pyramid scheme; other offering fraud)
- Registration violations (unregistered securities offering)
- Trading (after hours trading; algorithmic trading; front-running; insider trading, manipulation of securities/prices; market timing; inaccurate quotes/pricing information; program trading; short selling; trading suspensions; volatility)
- Fees/mark-ups/commissions (excessive or unnecessary administrative fees; excessive commissions or sales fees; failure to disclose fees; insufficient notice of change in fees; negotiated fee problems; excessive mark-ups/markdowns; excessive or otherwise improper spreads)
- Corporate disclosure/reporting/other issuer matter (audit; corporate governance; conflicts of interest by management; executive compensation; failure to notify shareholders of corporate events; false/misleading financial statements, offering documents, press releases, proxy materials; failure to file reports; financial fraud; Foreign Corrupt Practices Act violations; going private transactions; mergers and acquisitions; restrictive legends,

including 144 issues; reverse stock splits; selective disclosure – Regulation FD, 17 CFR 243; shareholder proposals; stock options for employees; stock splits; tender offers)

- Sales and advisory practices (background information on past violations/integrity; breach of fiduciary duty/responsibility (IA); failure to disclose breakpoints; churning/excessive trading; cold calling; conflict of interest; abuse of authority in discretionary trading; failure to respond to investor; guarantee against loss/promise to buy back shares; high pressure sales techniques; instructions by client not followed; investment objectives not followed; margin; poor investment advice; Regulation E (Electronic Transfer Act); Regulation S-P, 17 CFR 248, (privacy issues); solicitation methods (non-cold calling; seminars); suitability; unauthorized transactions)
- Operational (bond call; bond default; difficulty buying/selling securities; confirmations/statements; proxy materials/prospectus; delivery of funds/proceeds; dividend and interest problems; exchanges/switches of mutual funds with fund family; margin (illegal extension of margin credit, Regulation T restrictions, unauthorized margin transactions); online issues (trading system operation); settlement (including T+1 or T=3 concerns); stock certificates; spam; tax reporting problems; titling securities (difficulty titling ownership); trade execution.
- Customer accounts (abandoned or inactive accounts; account administration and processing; identity theft affecting account; IPOs: problems with IPO allocation or eligibility; inaccurate valuation of Net Asset Value; transfer of account)
- Comments/complaints about SEC, Self-Regulatory Organization, and Securities Investor Protection Corporation processes & programs (arbitration: bias by arbitrators/forum, failure to pay/comply with award, mandatory arbitration requirements, procedural problems or delays; SEC: complaints about enforcement actions, complaints about rulemaking, failure to act; Self-Regulatory Organization: failure to act; Investor Protection: inadequacy of laws or rules; SIPC: customer protection, proceedings and Broker-Dealer liquidations;
- Other (analyst complaints; market maker activities; employer/employee disputes; specify other).

Question 3a: State whether you or your counsel have had any prior communications with the SEC concerning this matter.

Question 3b: If the answer to question 3a is yes, provide the name of the SEC staff member with whom you or your counsel communicated.

Question 4a: Indicate whether you or your counsel have provided the information you are providing to the SEC to any other agency or organization.

Question 4b: If the answer to question 4a is yes, provide details.

- Question 4c: Provide the name and contact information of the point of contact at the other agency or organization, if known.
- Question 5a: Indicate whether your complaint relates to an entity of which you are, or were in the past, an officer, director, counsel, employee, consultant, or contractor.
- Question 5b: If the answer to question 5a is yes, state whether you have reported this violation to your supervisor, compliance office, whistleblower hotline, ombudsman, or any other available mechanism at the entity for reporting violations.
- Question 5c: If the answer to question 5b is yes, provide details.
- Question 5d: Provide the date on which you took the actions described in questions 5a and 5b..
- Question 6a: Indicate whether you have taken any other action regarding your complaint, including whether you complained to the SEC, another regulator, a law enforcement agency, or any other agency or organization; initiated legal action, mediation or arbitration, or initiated any other action.
- Question 6b: If you answered yes to question 6a, provide details, including the date on which you took the action(s) described, the name of the person or entity to whom you directed any report or complaint and contact information for the person or entity, if known, and the complete case name, case number, and forum of any legal action you have taken. Use additional sheets if necessary.
- Question 7a: Check the appropriate box regarding whether your complaint relates to residential mortgage-backed securities.
- Question 7b: List the following options that you believe best describes the type of security or investment at issue, if applicable:
- 1031 exchanges
 - 529 plans
 - American Depositary Receipts
 - Annuities (equity-indexed annuities, fixed annuities, variable annuities)
 - Asset-backed securities
 - Auction rate securities
 - Banking products (including credit cards)
 - Certificates of deposit (CDs)
 - Closed-end funds
 - Coins and precious metals (gold, silver, etc.)

- Collateralized mortgage obligations (CMOs)
- Commercial paper
- Commodities (currency transactions, futures, stock index options)
- Convertible securities
- Debt (corporate, lower-rated or "junk", municipal)
- Equities (exchange-traded, foreign, Over-the-Counter, unregistered, linked notes)
- Exchange Traded Funds
- Franchises or business ventures
- Hedge funds
- Insurance contracts (not annuities)
- Money-market funds
- Mortgage-backed securities (mortgages, reverse mortgages)
- Mutual funds
- Options (commodity options, index options)
- Partnerships
- Preferred shares
- Prime bank securities/high yield programs
- Promissory notes
- Real estate (real estate investment trusts (REITs))
- Retirement plans (401(k), IRAs)
- Rights and warrants
- Structured note products
- Subprime issues
- Treasury securities
- U.S. government agency securities
- Unit investment trusts (UIT)
- Viaticals and life settlements
- Wrap accounts
- Separately Managed Accounts (SMAs)
- Unknown
- Other (specify)

Question 7c: Provide the name of the issuer or security, if applicable.

Question 7d: Provide the ticker symbol or CUSIP number of the security, if applicable.

- Question 8: State in detail all the facts pertinent to the alleged violation. Explain why you believe the facts described constitute a violation of the federal securities laws. Attach additional sheets if necessary.
- Question 9: Describe all supporting materials in your possession and the availability and location of additional supporting materials not in your possession. Attach additional sheets if necessary.
- Question 10: Describe how you obtained the information that supports your allegation. If any information was obtained from an attorney or in a communication where an attorney was present, identify such information with as much particularity as possible. In addition, if any information was obtained from a public source, identify the source with as much particularity as possible. Attach additional sheets if necessary.
- Question 11: You may use this space to identify any documents or other information in your submission that you believe could reasonably be expected to reveal your identity. Explain the basis for your belief that your identity would be revealed if the documents or information were disclosed to a third party.
- Question 12: Provide any additional information you think may be relevant.

Section E: Eligibility Requirements

- Question 1: State whether you are currently, or were at the time you acquired the original information that you are submitting to the SEC, a member, officer, or employee of the Department of Justice; the Securities and Exchange Commission; the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of Thrift Supervision; the Public Company Accounting Oversight Board; any law enforcement organization; or any national securities exchange, registered securities association, registered clearing agency, the Municipal Securities Rulemaking Board
- Question 2: State whether you are, or were you at the time you acquired the original information you are submitting to the SEC, a member, officer or employee of a foreign government, any political subdivision, department, agency, or instrumentality of a foreign government, or any other foreign financial regulatory authority as that term is defined in Section 3(a)(52) of the Securities Exchange Act of 1934.
- Section 3(a)(52) of the Exchange Act (15 U.S.C. §78c(a)(52)) currently defines "foreign financial regulatory authority" as "any (A) foreign securities authority, (B) other governmental body or foreign equivalent of a self-

regulatory organization empowered by a foreign government to administer or enforce its laws relating to the regulation of fiduciaries, trusts, commercial lending, insurance, trading in contracts of sale of a commodity for future delivery, or other instruments traded on or subject to the rules of a contract market, board of trade, or foreign equivalent, or other financial activities, or (C) membership organization a function of which is to regulate participation of its members in activities listed above.”

- Question 3: State whether you acquired the information you are providing to the SEC through the performance of an engagement required under the securities laws by an independent public accountant.
- Question 4: State whether you are providing the information pursuant to a cooperation agreement with the SEC or with any other agency or organization.
- Question 5: State whether you are a spouse, parent, child or sibling of a member or employee of the SEC, or whether you reside in the same household as a member or employee of the SEC.
- Question 6: State whether you acquired the information you are providing to the SEC from any individual described in Questions 1 through 5 of this Section.
- Question 7: State whether you or anyone representing you has received any request, inquiry or demand that relates to the subject matter of your submission in connection with: (i) an investigation, inspection or examination by the SEC, the Public Company Accounting Oversight Board, or any self-regulatory organization; or (ii) an investigation by Congress, or any other authority of the federal government, or a state Attorney General or securities regulatory authority?
- Question 8: State whether you are the subject or target of a criminal investigation or have been convicted of a criminal violation in connection with the information you are submitting to the SEC.
- Question 9: If you answered “Yes” to any of questions 1 through 8, provide additional details relating to your response.

SECTION F: Whistleblower's Declaration.

You must sign this Declaration if you are submitting this information pursuant to the SEC whistleblower program and wish to be considered for an award. If you are submitting your information anonymously, you must still sign this Declaration, and you must provide your attorney with the original of this signed form.

If you are not submitting your information pursuant to the SEC whistleblower program, you do not need to sign this Declaration.

SECTION G: COUNSEL CERTIFICATION

If you are submitting this information pursuant to the SEC whistleblower program and are doing so anonymously, your attorney must sign the Counsel Certification section.

If you are represented in this matter but you are not submitting your information pursuant to the SEC whistleblower program, your attorney does not need to sign the Counsel Certification Section.