

**DISCLOSURE STATEMENT FOR
QUALIFIED ACCOUNT CLASS "A"
MUTUAL FUND PURCHASE**

**Purchaser:
("You")**

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**Financial Professional
("Financial Professional")**

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**Mutual Fund Company
("Fund Company")**

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This Disclosure provides information you should know before making a purchase of, and payments to, a mutual fund issued by the Fund Company. This Disclosure describes:

- The nature of the relationship between Financial Professional and the Fund Company
- The commissions the Financial Professional and the Financial Institution affiliate will receive ("Commissions") for your purchase of this mutual fund;
- Certain expenses that apply; and
- Other information, including certain conflicts of interest.

Relationship of Financial Professional to Fund Company

You will be purchasing your mutual fund through a Financial Professional who is independent of the Fund Company and has no contractual obligation to recommend the Fund Company's mutual fund. Financial Professional can recommend mutual funds that are issued by the Fund Company as well as other mutual fund companies he or she may choose.

Commissions

When you purchase this mutual fund, Fund Company will pay Commissions that are shared by the Financial Institution and your Financial Professional. In addition, Fund Company may also contribute financially to a Financial Professional for marketing expenses related to the recommendation of the Fund Company's mutual funds. The front end load commission is taken out of your initial investment, as well as any subsequent investment into the mutual fund. Additionally, the Fund Company often allows for an ongoing marketing allowance that begins after the first year and is paid annually as long as your investment with the Fund Company is held. Below is a description of the total Commissions received by the Financial Institution and the Financial Professional:

FINANCIAL PROFESSIONAL COMMISSION	
Commission paid in first contract year	
12b-1 fee (if applicable)	

Charges

Your mutual fund also has an internal "expense ratio" related to expenses incurred by the Fund Company for the management, administration and all other expenses of the mutual fund. The Fund Company provides a general description of all applicable charges in the mutual fund prospectus.

Conflicts

Potential conflicts of interest in connection with the purchase of, additional payments to, or distributions from the mutual fund may exist. A conflict of interest exists when a reasonable person would conclude that a financial interest affects the Financial Professional’s best judgment when recommending the purchase of a mutual fund. The amount of Financial Professional’s compensation may vary depending on the type of mutual fund you purchase and the amount invested into the mutual fund. In addition, the Financial Professional may only be able to offer a limited universe of products to you, either because the Financial Professional is contracted with a limited number of Fund Companies or the firm the Financial Professional is contracted with limits the Fund Companies offered.

Additional incentives received by Financial Professional, if any, from any other party for Your purchase of this mutual fund are listed below:

This Disclosure is not a contract and does not create any enforceable obligations between you and the Financial Professional. It is the Financial Professional's belief that the upfront load Class A mutual fund is in your best interest and that you prefer to compensate the Financial Professional using a commission based method rather than paying an external annual fee. If it also the Financial Professional's understanding that you have an intention to hold this investment for a minimum period of 3 years.

Acknowledgment / Approval

I acknowledge receipt of the information contained in this Disclosure, and have received it prior to the purchase of the mutual fund. I understand the commission and compensation information that has been disclosed. I also acknowledge I have received a prospectus for the respective mutual fund which outlines any other fees and expenses associated with the purchase of this mutual fund. I approve the purchase of the mutual fund for the qualified account, including the compensation and other charges described in this Disclosure.

Signature of Purchaser

_____ Date: _____

Principal Approval

_____ **Date:** _____