



# MUTUAL FUND SHARE CLASS DISCLOSURE

## Definitions:

**Class A Shares:** Upon purchase, a front-end sales charge is deducted from the amount invested. Large purchases may be eligible for breakpoints (a volume discount), which reduce the initial sales charge. An investor may be eligible for a breakpoint based on one of the following: a large single purchase; aggregate amounts invested in the same family of funds (Rights of Accumulation); or a promise to purchase additional shares within the next 13 months (Letter of Intent). Class A shares typically have lower ongoing asset-based expenses than other share classes.

**Class C Shares:** This share class usually does not assess a front-end sales charge. Class C shares impose a small charge if you sell your shares within a short period of time after purchase, usually one year. Class C shares typically impose asset-based internal expenses, including 12b-1 fees that are typically higher than Class A shares. Class C shares may convert to a different share class after a period of time, generally between 8 and 10 years. The new share class will have different expenses and fees, and should be reviewed with your financial advisor prior to purchasing a Class C mutual fund. Class C shares are generally appropriate for investors who have smaller amounts to invest, or who have a short time horizon. Class C shares are the most expensive class of shares to own for long-term investors.

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## Client Attestation:

I understand that purchasing Class C or certain other share classes in amounts of \$25,000 or more, may forfeit opportunities to purchase other share classes of the same mutual fund at a lower cost, by utilizing breakpoints (i.e., volume discounts), Rights of Accumulation, a Letter of Intent and may have higher annual expenses than comparable share class funds. Lower cost shares generally provide better performance over time.

My financial advisor has provided me with a copy of the attached FINRA Mutual Fund Expense Analyzer and has discussed with me the differences between share classes available in the mutual funds I have selected for purchase; I have decided to proceed with my purchase despite the potential higher cost.

My decision was based on: My desire to not to pay an up-front sales charge, even where it may ultimately prove more expensive; My own anticipated investment time horizon; Or other factors that I believe outweigh the benefits available from other available share classes.

Client Name:	Client Signature:	Date:
Joint Client Name:	Joint Client Signature:	Date:

Advisor Name:	Advisor Signature:	Date:
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FINRA Mutual Fund Expense Analyzer Link: [https://tools.finra.org/fund\\_analyzer/](https://tools.finra.org/fund_analyzer/)