

## 529 College Savings Plan Disclosure

### 1 Name of Client and Beneficiary

Custodian First Name

Custodian Last Name

Beneficiary First Name

Beneficiary Last Name

### 2 Understanding your 529 College Savings Plan

You acknowledge that you received and reviewed a prospectus for the following mutual fund(s). You understand the investment objective of the fund chosen as described in the fund's prospectus.

Were other investments, variable annuities or brokerage or advisory accounts liquidated to provide the funds to purchase this 529 plan?

Yes ☐ No ☐ (If yes, then you must complete a switch form)

### 3 Your Current Purchase

Please check the appropriate share class and initial at the bottom of the page.

You understand you are purchasing shares of a 529 College Savings Plan issued by: \_\_\_\_\_

☐ Class "A":

Mutual Fund Name	Initial Sales Charge	Annual Expense Ratio
	%	%
	%	%
	%	%
	%	%

**Class "A" Shares** charge a front-end sales charge. When you buy Class "A" shares the amount of the sales charge is not invested. Class "A" shares may impose an annual expense charge (12b-1 fee), but it generally is lower than the charge imposed by the other classes. If you increase your investment amount you may qualify for a sales charge reduction.

#### Share Class Comparison if Class C

Information can be calculated with the  
Fund Analyzer at FINRA.org

☐ Class "C": Number of Years expected to hold this investment: \_\_\_\_\_ Annual Fee: \_\_\_\_\_% Annual Expense Ratio: \_\_\_\_\_%

**Class "C" Shares** do not impose a front-end sales charge, so the full dollar amount that you pay is invested. Often Class "C" shares impose a small charge (often 1%) if you sell your shares within a short time, usually one year. They typically impose higher annual expense charges than other share classes.

**Why are Class "C" Shares beneficial for the client?**

The cost of your investment over time according to the amount invested:

\$

With a 5% return, the cost to you will be:

In 5 years

In 10 years

Note to Representatives: these are the defaults in the Fund Analyzer.

Class A Shares \$

\$

Class C Shares \$

\$

### Break Point Calculations

#### Reducing Your Sales Charges

By purchasing Class A shares or Class T shares, you can obtain a reduced sales charge as you increase the purchase amount or by agreeing to purchase additional amounts over a period of time (months). You acknowledge that your Fortune Representative has reviewed this with you. See fund prospectus for details.

Existing Investments in the Fund Company involved in this transaction held by the client and/or related parties, such as spouse, minor children, etc.

<u>Class</u>	<u>Current Value</u>	<u>Purchase Date</u>
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
<u>Class</u>	<u>Current Value</u>	<u>Purchase Date</u>
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
<b>TOTAL</b>	\$ _____	

☐ Client declines to provide some or all this information.

OR

Does the total of existing investments plus today's sale qualify for a breakpoint?

☐ Yes ☐ No

What breakpoint discount applies?

\_\_\_\_\_ %

**Note: Declining to provide the information may impact our ability to ensure the lowest to cost to you.**

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### Important Information

#### Additional Information

You have read and understand the offering statement provided to me at the time of purchase which outlines the contribution limits and residency requirements. You understand that each state's plan may have different contribution limits and/or residency requirements.

When you made the decision to purchase the 529 College Savings Plan, you considered what specific class of shares to purchase, how long you planned to hold the shares and all other relevant factors in determining to proceed with this purchase.

You acknowledge that neither Fortune Financial Services, Inc. nor any of its representatives are permitted to offer tax or legal advice. You acknowledge that you should consult with your own tax advisor to evaluate any tax considerations before investing in a 529 College Savings Plan including any tax consequences by investing in a plan that is different from your home state or that of your designated beneficiary.

You understand that there may be tax consequences and penalties if funds are withdrawn from the 529 College Savings Plan and are not used for qualified higher educational purposes as described in the offering statement.

You understand that an investment into a 529 College Savings Plan is not FDIC insured and is not guaranteed by any government agency. It is possible to lose money by investing in the fund.

You understand that once you contribute to the selected portfolio, you can only change the allocation twice per calendar year.

You understand that the value of the shares in your 529 College Savings Plan may increase or decrease depending on market conditions.

You understand that when you redeem your shares the value may be higher or lower than you originally paid for them.

You understand that investment activity in the fund may affect your tax liabilities. Neither Fortune Financial Services, Inc. nor its Representatives give legal or tax advice.

**If you are purchasing an out of state 529 College Saving Plan, please review the following:**

You understand that depending upon the laws of your home state or that of your designated beneficiary, favorable state tax treatment or other benefits offered by your home state for investing in 529 College Savings Plans may be available only if you invest in your home state's 529 College Savings Plan.

State based benefits should be one of many appropriately weighted factors to be considered in making an investment decision.

You should consult your own tax advisor about how such state-based benefits would apply to your specific circumstances.

You acknowledge that you should contact your home state or any other 529 College Savings Plan to learn more about the features, benefits, and limitations of your state's 529 College Savings Plan.

**MSRB Client Education and Protection**

Fortune Financial Services, Inc. is registered with the Securities and Exchange Commission (SEC), the Financial Industry Regulatory Authority (FINRA) and the Municipal Securities Rulemaking Board (MSRB).

You may view information and educational materials regarding the purchase of a 529 Plan at:

MSRB <http://www.msrb.org/EducationCenter.aspx>

FINRA <https://www.finra.org/investors/insights/529-savings-plan-investor-tips>

SEC <https://www.sec.gov/investor/pubs/intro529.htm>

Further information regarding the protections that may be provided by the Municipal Securities Rulemaking Board rules and how to file a complaint with an appropriate regulatory authority can be found in the MSRB Investor Brochure on the home page of MSRB at <http://www.msrb.org/>.

### 5 Conflicts of Interest

Your Fortune Financial Services representative earns a commission from the mutual fund company for each contract sold and/or when you make an additional investment into the mutual fund.

The representative's eligibility to receive commissions creates a Material Conflict of Interest. A material conflict of interest exists when your representative has a financial interest which a person would conclude could affect his or her best judgement in providing you advice regarding your investments. Your representative may have other Material Conflicts of Interest related to your contract. Your Fortune representative should discuss any other Material Conflicts of Interest they may have.

### 6 Review and Sign this Disclosure



***By evidence of my signature, I attest that my Fortune Financial Services Representative has reviewed each page of this disclosure. I have read and have a complete understanding of all the features on my mutual fund purchase.***

\_\_\_\_\_  
Custodian Name (please print)

→ \_\_\_\_\_  
Custodian Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Representative Signature

\_\_\_\_\_  
Date