

Mutual Fund Disclosure

1 Understanding Your Mutual Fund

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, mutual funds or variable annuities liquidated to provide the funds to purchase this/these mutual fund(s)?

☐ Yes ☐ No (If yes, then you must complete a Switch Form)

2 Your Current Purchase

Please check the appropriate share class and complete the information.

You understand you are purchasing shares of a Mutual Fund issued by:

<u>Mutual Fund Name</u>	<u>Share Class</u>	<u>Sales Charge %</u>	<u>Annual Expense Ratio</u>
		%	%
		%	%
		%	%
		%	%

☐ **Class “A”:**

Class “A” Shares charge a front-end sales charge. 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.

☐ Check here if all funds are being invested in Class A or Institutional Class shares and go to section 3.

Share Class Comparison if Class C

☐ **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.

Cost of this transaction according to the amount invested:

(include any A share breakpoint discounts)

Total value of client holdings in the fund family being recommended with a 5% return, the cost to you will be:

	\$	
with a 5% return,		
	<i>In 5 Years</i>	<i>In 10 Years</i>
Class A Shares	\$	\$
Class C Shares	\$	\$

☐ **Other share classes:**

Class “T” Share purchases will be subject to a 2.5% sales charge that is uniform across all fund categories and may be subject to annual expense charges. If you plan on holding the investment for a number of years, then “T” shares may be beneficial. **Institution Share Classes** include “F,” “R,” “I” and “Z” and may be available if you are a participant in a retirement plan or an institutional client. Upfront fees are often lower but annual expenses may be higher and additional charges from the institution may also apply. Please read your plan documents or client contract for information.

Is this share class beneficial for the client? :

☐ **Interval Funds, Class “A” or “C”**, combine features of both closed end and traditional open end mutual funds. Shares may be bought at any time but *may only be redeemed during periodic repurchase offers from the fund*. This means *limited liquidity* for your investment.

3 Break Point Calculations for Class A Shares

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 Financial Representative has reviewed this with you. See fund prospectus for details.

	<u>Class</u>	<u>Current Value</u>
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>Name</u>	<u>Class</u>	<u>Current Value</u>
Existing Investments in the other funds companies, if applicable. Do not include mutual funds assets held in 401(k)s or Pension Plans.		
	TOTAL	

☐ Client declines to provide some or all this information.

Client initials _____

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 this information may impact our ability to ensure the lowest cost to you.

4 Funds In a Money Market Account

You MUST complete this section if some or all monies are going into a money market fund.

☐ Check here if funds are being invested in money market funds and explain below when and where they will be invested in the future.

NOTE: Holding funds in a Money Market account for a long period of time may affect your return. Money Market accounts often have lower yields than other investment options and associated fees may decrease or erase your return.

Please explain the intended use of these funds: (for example, dollar cost averaging into the market; retain for upcoming withdrawals; upcoming use for another purchase; etc.)

5 Important Information

Additional Information

You understand that the value of the shares in your mutual fund 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.

When you made the decision to purchase the mutual fund(s), 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 mutual fund purchase.

You are aware that there is no advantage of purchasing fund shares in anticipation of the fund declaring a stock dividend or through a capital gain distribution.

You understand that investment activity in the fund may affect your tax liabilities. Neither Fortune Financial Services nor its Representatives give legal or tax advice. Consult with your own tax/legal advisor before purchasing this mutual fund.

6 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.

7 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.

Primary Applicant Name (please print)

Primary Applicant Signature

Date

Co-Applicant Name (please print)

Co-Applicant Signature

Date

Representative Signature

Date