

You have recently purchased a mutual fund through one of our representatives who is affiliated with AOS, Inc. doing business as MoneyBlock, a registered broker-dealer, member FINRA and SIPC. We wish to remind you of important information regarding mutual funds.

Mutual funds charge fees and expenses that are paid by investors which vary widely from fund to fund or fund class to fund class. Each mutual fund share class has its own sales charge and affiliated expenses, which will reduced the total return. Mutual funds often offer discounts on front-end sales charges or loads for larger investments. The investment levels at which the discounts become available are called "breakpoints." For example, a mutual fund might charge you a front-end sales load of 5.75% for all purchases of less than \$50,000, but reduce the load (or sales charge) to 4.50% for investments between \$50,000 and \$99,999, and further reduce or eliminate the sales load (sales charge) for even larger investments. We understand that our registered representative has explained the various differences in share classes to you but in case you have any questions, please feel free to contact our customer service at 1-888-280-7030. Each mutual fund and family of funds set their own breakpoints and the conditions through which discounts are available. These terms and conditions differ from one fund to another, and they also can change. You can find information on breakpoints in the mutual fund prospectuses or Statements of Additional Information and on many mutual fund company Web sites.

PURCHASING MUTUAL FUNDS

Mutual funds are offered in various share classes. Each class has its own sales charge and affiliated expenses, which will reduced the total return.

Class A Shares:

Class A shares have a front-end charge that is assessed on your purchase amount as described in the prospectus. Class A shares impose an asset-based investment management fee and other operating expenses. FINRA (formerly the NASD) offers a Mutual Fund Expense Analyzer on their website (www.FINRA.org) to help compare how sales loads and expenses can impact returns on your investments. It is important you understand the following features associated with Class A shares:

- Mutual fund companies may offer discounts, called breakpoints, on the front-end sales charge if you make a large purchase, already hold other mutual funds offered by the same fund family; or commit to regularly purchasing the mutual funds shares. You can refer to the mutual fund's prospectus to find out the discount privileges offered by the mutual fund company. Understand that these discounts are most commonly associated with Class A shares and by selecting another class of shares you would forego the use of these options.
- By diversifying your investment with more than one mutual fund family, you may forego possible breakpoint privileges offered by investing with one fund family.
- You should be aware that there are breakpoint privileges offered by mutual fund companies in connection with transfers, accumulation rights and letters of intent.
- In order to qualify for breakpoint discounts for mutual funds held at other broker-dealers, held in other accounts, held directly with the mutual funds, held in other types of accounts such as 401(k) plans, IRAs, 529 plans and variable annuity sub-accounts or held in the names of certain related parties, you must provide your Registered Representative ("RR") with information regarding your total holdings in mutual funds. Not providing this information will result in foregoing breakpoint discounts.

Class B Shares:

Class B shares typically do not charge a front-end sales charge, but do impose a contingent deferred sales charge which is paid when shares are redeemed and may be higher than those you would pay if you purchased Class A shares. This charge normally declines and eventually is eliminated depending on how long the shares are held. Class B shares also impose asset-based expenses (annual expense) that are typically higher than Class A shares. It is important you understand the following features associated with Class B shares:

- "A" shares of this same mutual fund may offer reduced sales charge for investment amounts at or above the aggregate purchase price.
- Purchasing a large amount of Class B shares (over \$50,000 or \$100,000, for example), may cost you more than had you purchased Class A shares due to the missed breakpoint opportunity and higher annual expense.
- A declining sales charge will be imposed upon liquidation prior to the stated holding period.

Class C Shares:

Class C shares do not typically impose a front-end sales charge on the purchase but typically impose a charge if shares are sold within 13 months of purchase. Class C shares typically impose higher asset-based expense (annually) charges than Class A. In most cases, expenses are higher than Class A shares and for Class B shares if held for a long period of time. Class C shares do not convert to Class A shares so those annual fees will not be reduced over time. It is important you understand the following features associated with Class C shares:

- "A" shares of this same mutual fund may offer reduced sales charge for investment amounts at or above the aggregate purchase price.
- Class C shares typically impose a surrender charge may apply to funds that are liquidated prior to the stated holding period
- Class C shares are typically designed for investors wanting a shorter holding period and not designed to be held long-term.

You should always read the mutual funds prospectus and check the fee table to find out the precise amount of the mutual fund's fees and expenses. No-load mutual funds do not charge a commission or sales load, although they do have other fees and expenses, but are typically not sold by your RR.

OTHER WAYS TO GET BREAKPOINTS**Rights of Accumulation**

A right of accumulation (ROA) typically gives you a discount on your current mutual fund purchases by combining both your current and previous fund transactions to reach a breakpoint. For example, if you are investing \$10,000 in a fund today, but previously had invested \$40,000, those amounts can be combined to reach a \$50,000 breakpoint, which will entitle you to a lower sales load on your \$10,000 purchase.

Letter of Intent

What if you can't immediately invest the minimum amount necessary to trigger a breakpoint discount? If you are planning to make additional investments over the coming months, you might still be able to obtain a reduced sales charge by means of a letter of intent ("LOI"). An LOI is a statement you sign that expresses your intent to invest an amount over the breakpoint within a given period of time specified by the fund. Many fund companies permit you to include purchases completed within 90 days before the LOI is signed and within 13 months after the LOI is signed in reaching the dollar amount of the breakpoint threshold. If you expect to invest regularly in a fund with a front-end sales load, it is worth finding out if a LOI can help you qualify for a reduced charge. (Caution - If you fail to invest the amount stated in your LOI, the fund can retroactively collect the higher fee)

Family Discounts

In the case of either ROAs or LOIs, you usually may credit mutual fund transactions in other related accounts, in different mutual fund classes, or in different mutual funds that are part of the same fund family, toward your discounts. For example, a fund may allow you to get a breakpoint discount by combining your fund purchases with those of your spouse or children. You also may be able to credit mutual fund transactions in retirement accounts, educational savings accounts, or in accounts at other brokerage firms.