



Letter Of Intent BREAKPOINT PRICING

If you, your spouse and/or your children (under the age of 21) have investments at National Financial Services LLC ("NFS") or other fund companies, you may qualify for a reduced sales charge on purchases made in a specific fund in your NFS brokerage account. Please complete the information below to aggregate the amounts in the accounts held by all eligible account holders in order to qualify for breakpoint pricing. Please consult with your investment representative for additional information.

Account Holder Name

Address

City State Zip/Postal Code

Province (if applicable) Country

Fund Name CUSIP

Account Number(s)

- - -

- - -

Effective Date -- (Can be backdated 90 days) Social Security Number --

Fund Family Breakpoint

Letter of Intent

I agree to the letter and terms of escrow. Although I am not obligated to do so, it is my intention to invest over a 13-month period in shares that total an aggregate amount at least equal to that indicated below. Letter of intent can be backdated 90 days from today.

BY EXECUTING THIS LETTER OF INTENT (THE "LETTER"), I AGREE TO THE TERMS AND CONDITIONS CONTAINED HEREIN AND AS MAY BE AMENDED FROM TIME TO TIME. ALTHOUGH I AM NOT OBLIGATED TO DO SO, IT IS MY INTENT TO INVEST AN AGGREGATE AMOUNT AT LEAST EQUAL TO THE BREAKPOINT LISTED ABOVE. I UNDERSTAND THAT IN ORDER TO QUALIFY FOR REDUCED PRICING, I MUST SATISFY THE TERMS AND CONDITIONS OF THIS LETTER.

A LETTER OF INTENT (LOI) IS A NON-BINDING COMMITMENT TO INVEST A PREDETERMINED DOLLAR AMOUNT DURING A SPECIFIED PERIOD OF TIME. THE LETTER STATES THE INTENTION TO MAKE AGGREGATE PURCHASES IN THE FUND THAT, WHEN ADDED TO YOUR HOLDINGS, WILL EQUAL OR EXCEED THE AMOUNT SPECIFIED IN THE AGREEMENT.

PURCHASES MADE DURING THE 13-MONTH TIME PERIOD WILL RECEIVE A DISCOUNTED SALES CHARGE AS IF ALL OF THE SHARES WERE PURCHASED AT THE SAME TIME. THE AMOUNT YOU AGREE TO INVEST WILL DETERMINE THE SALES CHARGE YOU PAY. FRONT-END LOADED PURCHASES MADE UNDER THIS LETTER WILL BE ELIGIBLE FOR A REDUCED SALES CHARGE IF AN EXECUTED COPY OF THIS LETTER IS ON FILE FOR YOUR ACCOUNT.

I ACKNOWLEDGE THAT NATIONAL FINANCIAL SERVICES LLC ("NFS") WILL RESERVE 5% OF MY TOTAL INTENDED PURCHASE AMOUNT AS ESCROW. THIS AMOUNT IS RESTRICTED FROM SALE OR REDEMPTION. I UNDERSTAND THAT WHEN THE LETTER OF INTENT IS FULFILLED, NFS WILL RELEASE THE SHARES HELD IN THE ESCROW ACCOUNT AND THE LETTER WILL BE TERMINATED AUTOMATICALLY.

I UNDERSTAND THAT IF I DO NOT FULFILL THE TERMS OF THIS LETTER WITHIN THE SPECIFIED PERIOD OF TIME, THE SHARES HELD IN ESCROW WILL BE LIQUIDATED AND THE AMOUNT WILL BE USED TO REIMBURSE MY BROKER/DEALER AND/OR NFS FOR THE DIFFERENCE BETWEEN THE SALES CHARGES APPLICABLE TO THE PURCHASES MADE IN MY ACCOUNT AND THE REDUCED SALES CHARGES I RECEIVED THROUGH THIS LETTER. I ALSO ACKNOWLEDGE THAT I WILL BE LIABLE FOR PAYMENT ON DEMAND OF ANY ADDITIONAL AMOUNT OWED TO MY BROKER/DEALER AND/OR NFS IF THERE IS NOT SUFFICIENT COLLATERAL IN MY ESCROW ACCOUNT TO FULFILL MY OBLIGATIONS.

Account Holder Signature Date

Account Holder Signature Date

