OFG

Breakpoint Disclosure Worksheet

Please complete this worksheet for each purchase of class A mutual fund shares (or similar front-end load share classes), other than those purchases at NAV.

FINANCIAL SERVICES, INC. This worksheet is to be completed for the purchase of a particular mutual fund or funds contained in only ONE fund family at a time. A separate worksheet is needed for purchases in each fund family. DO NOT combine different fund families when completing this worksheet.

1.	**Account Registration(s)**

Social Security/Tax ID Number   **Fund Family Name of Todays Purchase**

2. ○ If this is a one-time only purchase by this client in this fund family of less than $25,000 where the client (i) has no intention of making future purchases, (ii) has no other holdings in the fund family through OFG or elsewhere, (iii) has no related party accounts that are eligible for rights of accumulation commission discounts, and (iv) is not eligible for an NAV purchase or reinstatement at NAV, then check here and skip to Section III.

Section I: *"Fund Family Holdings" pertains only to shares held in the same fund family as the fund currently being purchased.

Please refer to Section IV, Definitions and Instructions, for additional information.

1. *Total fund family holdings of client where OFG is the broker/dealer

Account Number	Account Type	Holdings in Fund Family	Current Value (NAV) or Historical Costs	Total Eligible Holdings
		$		
		$		
		$		$

2. *Total fund family holdings of client at other financial institutions

○ Client declined to provide   ○ Client provided (record below)   ○ None, per client

Account Number	Account Type	Holdings in Fund Family	Current Value (NAV) or Historical Costs	Total Eligible Holdings
		$		
		$		
		$		$

3. *Total fund family holdings of related parties as defined in the prospectus

○ Client declined to provide   ○ Client provided (record below)   ○ None, per client

Account Number	Account Type	Holdings in Fund Family	Current Value (NAV) or Historical Costs	Total Eligible Holdings
		$		
		$		
		$		$

4. Today's purchase amount for this account

(or cumulative annual purchase if account is being set up for systematic purchases) $ _____

5. Additional purchases today for client or related party accounts in same fund family   _____

6. **Total** (add totals from items 1-5) $ _____

Section II: Breakpoint Discount Analysis (to be completed by OFG representative)

7. **Does the total qualify for a breakpoint discount?**   ○ Yes ○ No

What breakpoint discount applies?

Equity/Balanced Funds   _____ %

Fixed Income Funds   _____ %

8. **Is there a letter of intent on file that would entitle the client to a further breakpoint?**   ○ Yes ○ No

What is the amount of the letter of intent? $ _____

What is the date of the letter of intent?   _____

What breakpoint discount is available based upon letter of intent?

Equity/Balanced Funds   _____ %

Fixed Income Funds   _____ %

9.	If the client has a letter of intent, is it retroactive? (see Definitions and Instructions)	○ Yes ○ No

10.	If there is not a letter of intent on file, should the client sign one?	○ Yes ○ No

11.	Is there a NAV transfer privilege, reinstatement privilege or other breakpoint discount feature that would entitle the client to an NAV purchase? ○ Yes ○ No

If yes, enter 0%.

Equity/Balanced Funds	_____ %
Fixed Income Funds	_____ %

12.	**Record the highest breakpoint discount available to the Client** (compare % from items 7, 8, and 11). Ensure the client receives this breakpoint discount on the purchase

Equity/Balanced Funds	_____ %
Fixed Income Funds	_____ %

ROA / LOI Amount $ _____

Section III: Representative Acknowledgment

I represent that the information provided above has been provided by my client and is accurate to the best of my knowledge regarding my client's individual holdings and holdings in related party accounts in the above named mutual fund family. I understand that it is my obligation to determine whether or not my client is entitled to a breakpoint or other commission discount on the sales charge for his/her purchase in this mutual fund family based on the current prospectus and statement of additional information and ensure that the appropriate commission rate is given on the purchase.

_____   _____   _____
Representative Signature   Rep#   Date

Section IV: Definitions and Instructions–Where OFG is mentioned, OFG is the broker/dealer

This information is being provided to assist you in completing this worksheet. Please consider the share classes, types of accounts and related party relationships that are eligible to be combined for determining commission discounts according to the prospectus. Please refer to the fund family prospectus for more complete information regarding commission discounts available to the client.

Section I:
1. Does the client already hold shares of any fund within the same fund family with OFG as the broker/dealer?
    a. Record the current value of the shares of the fund already held by the client through OFG, or the historical cost of those shares, depending upon the rules of the fund family. If permitted, list the higher amount.
2. Does the client already hold shares of any funds within the same fund family at other financial institutions?
    a. Identify all accounts in which the client holds shares of any fund within the same fund family, whether these accounts are held:
        i. At other broker/dealers, or
        ii. In other types of accounts, such as 401(k) plans, 529 plans, or variable annuity sub-accounts?
    b. Record the account number for each account in which the client holds any funds within the same fund family.
    c. Record the current value or historical cost, depending upon the fund family's rules, of the shares held by the client in each account.
3. Do related parties of the client hold shares of any funds within the same fund family in accounts at OFG, other broker/dealers, or in other types of accounts, such as 401(k) plans or 529 plans?
    a. Identify all related parties who hold shares of any fund within the same fund family regardless of where these accounts are held.
    b. If the mutual fund allows rights of accumulation for the identified related parties:
        i. Record the account number for each account in which a related party holds any funds within the same fund family; and
        ii. Record the current value of the shares held by related parties in each account or the historical cost, depending upon the fund family's rules.
        iii. Record the relationship to the client.

Section II:
9. If the letter of intent can be applied retroactively, review other recent purchases within the permitted time period to ensure that the appropriate discount was applied.
10. If the client does not have a letter of intent, review whether his or her investment patterns make a letter of intent appropriate.
11. Refer to the prospectus for terms and conditions governing NAV transfers, reinstatements and other commission discount features.