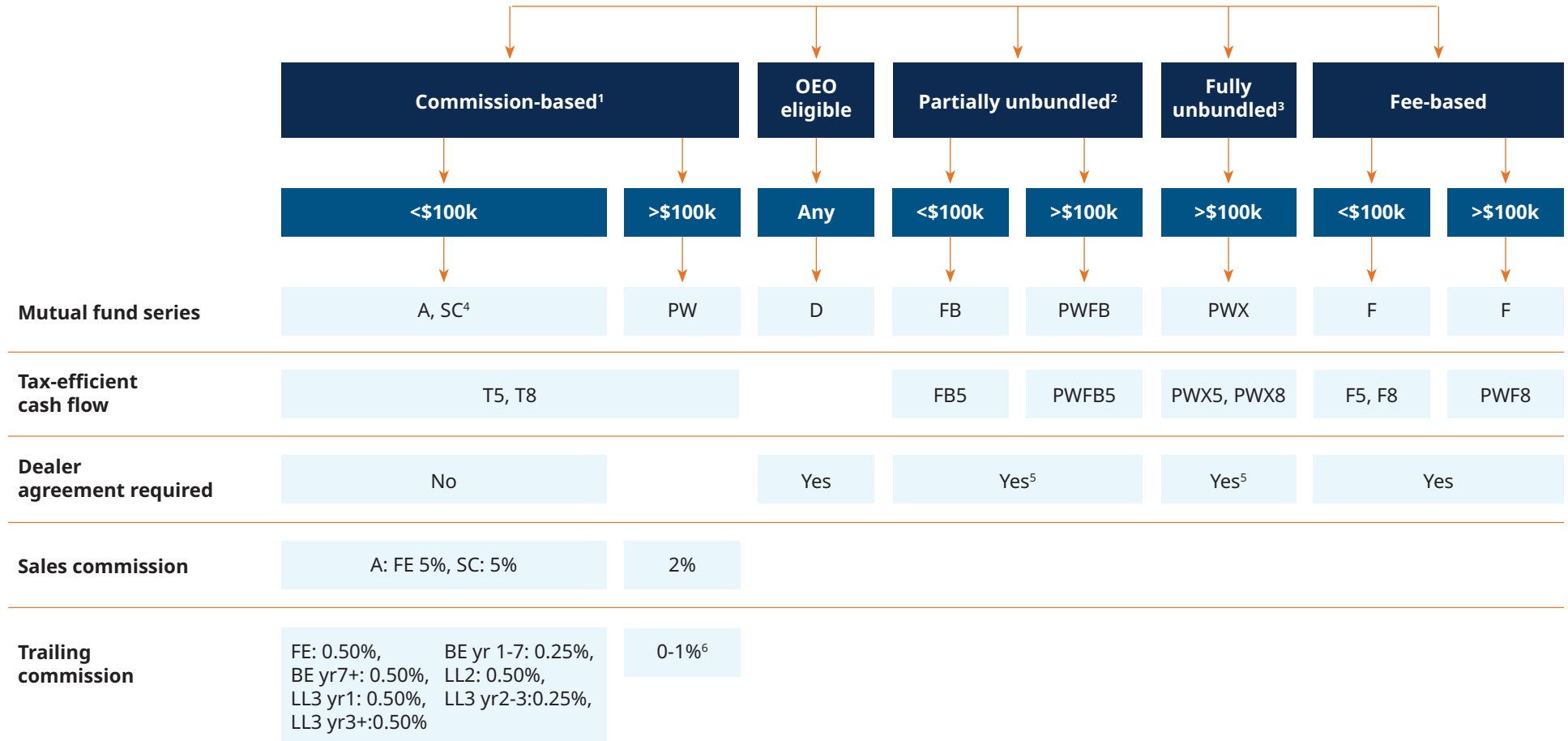


Series & commission decision tree

Business model



1 Negotiated trail (or Trail Rebate) service option available on some funds where an advisor/investor may negotiate to reduce the amount of trailing commissions

2 The advisory fee is unbundled

3 The management fee, operating expense, and advisory fee are unbundled

4 For fixed income funds, series A includes LL and BE purchase options, while series SC is the FE purchase option

5 These series require an account agreement for negotiated advisory fee rate

6 Service fee rate varies from fund to fund