



BREAKPOINT ACKNOWLEDGEMENT LETTER

Dear Investor,

Colorado Financial Service is committed to serving its customers' investment needs. As every individual customer has a unique set of financial goals and means of achieving these goals, it is important that your Colorado Financial Service's representative understand your needs and advise you of all material circumstances involving specific investments and transactions.

Investors purchasing mutual funds are entitled to receive quantity discounts on the sales charge when the dollar amount invested into a mutual fund exceeds certain levels. These levels are called "breakpoints". The sales charges for most mutual funds are reduced at the "breakpoints" for single large purchases, purchases within a 13-month period pursuant to a Letter of Intent or on a Rights of Accumulation basis which considers current holdings in determining the sales charge for new purchases.. Colorado Financial Service is responsible for ensuring that its customers are advised of these "breakpoints" before investing their money.

INFORMATION FOR INVESTORS PURCHASING SHARES OF ONE MUTUAL FUND:

Name of Mutual Fund: \_\_\_\_\_
Dollar Amount to be Invested: \_\_\_\_\_
Sales Charge (%): \_\_\_\_\_
Next B.P. Dollar Amount \_\_\_\_\_
Sales Charge (%) at B.P. \_\_\_\_\_

INFORMATION FOR INVESTORS PURCHASING TWO OR MORE MUTUAL FUNDS:

Investors wishing to diversify their funds among more than one mutual fund must be aware that their investment, if concentrated in one fund, would entitle them to a discounted sales charge .

Funds Being Purchased: \_\_\_\_\_
Dollar Amount: \_\_\_\_\_
Sales Charge (%): \_\_\_\_\_
Next B.P. Dollar Amount: \_\_\_\_\_
Sales Charge (%) at B.P.: \_\_\_\_\_

Before our representatives may enter a transaction on your behalf where a breakpoint may be in question, Colorado Financial Service requests that you sign below to certify your understanding of the breakpoints which apply to this transaction.

\_\_\_\_\_  
Customer's Signature

\_\_\_\_\_  
Date

Approved by:

\_\_\_\_\_  
Principal's Signature

\_\_\_\_\_  
Date