MUTUAL FUND EXCHANGE/SWITCH NOTIFICATION

Dear FISN Client:
Most mutual funds are designed for long-term investing. However, under certain circumstances, an investor might feel it is advantageous to switch from one investment product to another.

Surrender charges and/or sales concessions are often incurred when one of these funds is sold and the proceeds then switched to another fund. You should be fully aware of the expenses and the tax consequences of the sale of your current fund. Please read the following carefully and sign at the bottom if you fully understand.

CLIENT SWITCH LETTER

Please accept this letter as my/our approval and authorization to liquidate the following:
Quantity Fund Name(s)

_____ _____ _____
_____ _____ _____
_____ _____ _____

And, reinvest the proceeds into:
Quantity Fund Name(s)

_____ _____ _____
_____ _____ _____
_____ _____ _____

I am selling my current fund because:

__ No longer fits my investment strategy ___ Would like to rebalance my portfolio
__ Performance far below expectations ___ Unsolicited/own initiative switch
other: _____

I have been informed of the following (check all that apply):
[ ] Breakpoint qualifications [ ] Rights of accumulation
[ ] Purchase under a letter of intent in regard to the new mutual funds
[ ] I am aware of a possible CDSC-Contingent Deferred Sales Charge-on my sale and of possible charges or loads on my new fund.
Class B-CDSC Charge on sale: $_____ (____ %)
Load or Charge on my new fund: $ _____ (_____ %)

[ ] I will incur a capital gain tax liability [ ] I will **NOT** incur a capital gain tax liability

My representative has given me a prospectus for the new fund(s) and has thoroughly explained the above information regarding this switch. I believe that the investment prospects of the new fund make this transaction appropriate.

_____ _____ _____ _____
Customer Signature Date Joint Customer Signature* Date

_____ _____ _____
Customer Name (Print) Customer Name (Print)
*Note: If a Joint Account, both must sign

_____ _____
Rep Signature Date

_____ _____
Principal Signature Date