

Polar Investment Counsel, Inc.

Brokers and Investment Advisors; Member NASD, NFA, MSRB, SIPC

Website: www.polarinvest1.com

Mutual Fund “B” and/or “C” SHARES PURCHASE

The undersigned investor hereby acknowledges that they are purchasing the following “B” or “C” shares:

Fund: _____

Number of Shares: _____

Aggregate Purchase Price: _____

The investor further acknowledges that they are aware that “B” and “C” shares will have a deferred sales charge if redeemed early and that the purchase of “B” and “C” shares may prohibit the investor from taking advantage of savings associated with “breakpoint sales.”

The Representative has fully explained all fees and expenses associated with the investment in “B” or “C” Shares. A prospectus has been provided detailing this information.

_____	_____	_____	_____
Customer Signature	Date	Customer Signature	Date

_____	_____
Customer Printed Name	Customer Printed Name

_____	_____	_____	_____
Registered Representative Signature	Date	Branch Manager Signature	Dated

_____	_____
Home Office Principal Signature	Dated