

RIDGEWAY & CONGER, INC.

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315.662.7450 ♦ FAX 315.662.7198

Mutual Fund Disclosure Document

Mutual Fund Sales Charges and Ongoing Expenses:

I/We have received and reviewed the prospectus for the mutual fund(s) I/We are purchasing and understand that it contains important information regarding sales charges, 12B-1 fees and other expenses. I/We understand that I/We may pay sales or surrender charges on the investment I/We are making and that these charges are detailed in the prospectus. The charges for my/our investment(s) are listed below. I/We understand that any further purchases/additions to this investment are also subject to the charges below. I/We understand that mutual funds are long-term investments, and that my/our shares will fluctuate in value, and that a fund's past performance is not indicative of future results.

Sales Charges:

Fund Name: _____	Front End Load: _____	Back End Load: _____	<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="border-top: 1px solid black; width: 12.5%;"></td> <td style="border-top: 1px solid black; width: 12.5%;"></td> <td style="border-top: 1px solid black; width: 12.5%;"></td> <td style="border-top: 1px solid black; width: 12.5%;"></td> <td style="border-top: 1px solid black; width: 12.5%;"></td> <td style="border-top: 1px solid black; width: 12.5%;"></td> <td style="border-top: 1px solid black; width: 12.5%;"></td> <td style="border-top: 1px solid black; width: 12.5%;"></td> </tr> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> <td style="text-align: center;">5</td> <td style="text-align: center;">6</td> <td style="text-align: center;">7</td> <td style="text-align: center;">8</td> </tr> </table>									1	2	3	4	5	6	7	8
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Share Classes and Annual Operating Expenses

Mutual funds charge fees and expenses in two different ways: through sales charges as indicated above, and through annual operating expenses which are charged daily against the funds net asset value. The way in which sales charges and operating expenses are charged depends largely on the share class purchased. The prospectus will contain specific information regarding the fund's charges and expenses and should be read before investing. Mutual funds are typically available in three share classes:

	Class A	Class B	Class C
Sales Charges-assessed when you buy or sell fund:			
Typical Upfront Sales Charge (as a percentage of offering price)	4-5%*	0%	0-1%
Typical Deferred Sales Charge (as a percentage of share price)	0%	4-5% declining over 5-6 years**	1% for one year**
Typical Ongoing Annual Expenses-assessed daily from NAV***	0.5-1.75%	1.25-3.00%	1.25-3.00%

* Sales Charge for Class A-shares will depend upon dollar amount invested and are subject to reductions at breakpoint levels-See the "Breakpoint" Section below for more information

** Class B-shares often convert to A-shares after a specified number of years. Class C-shares do not.

***NAV=Net Asset Value: The per share value of a mutual fund.

When purchasing Mutual Fund shares, here is some information to consider:

Breakpoints

Mutual funds often offer discounts on initial front-end sales charges (loads) for larger investments in class A-shares. The investment levels at which the discounts become available are called "breakpoints." When the dollar amount of your mutual fund purchases reaches a specified breakpoint level, you are entitled to pay a smaller sales load.

Customer Signature: _____ Date: _____

Rep Signature: _____ Date: _____



MEMBER NASD/SIPC