

Alabama Family Trust

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Completing the Investment Option Agreement

1. The Investment Option Agreement applies both to those accounts which are initially funded with more than \$40,000 and which are placed in an individual account and those initiated at less than \$40,000 and which are placed in the RIA account. (This is the so-called pool account.) This memo is meant to serve as a brief explanation of how to complete the Investment Option Agreement for the two types of accounts.

The individual accounts, those initiated at more than \$40,000, must be initiated in several key places in the Investment Option Agreement to specifically designate how the investment is to be allocated within all of the options available. Individual accounts are not limited to a certain number of funds in which investments can be set-up. The principal can be allocated to as few as one fund, up to spreading a percentage of the principal among all seven of the available funds. The Donor must initial the investment options chosen in accordance with their investment decisions.

AFT can not make any decisions of which investment options to allocate the principal for the individual accounts initiated at more than \$40,000. AFT strongly recommends that Donors consult with an investment advisor when making this decision. The total percentage of all the investment choices must equal 100%. Please indicate the percentage to invest among the possibilities and then initial them. (Donors are the parties funding the initiation of an AFT trust account. In some cases, Donors may be the same as the Life Beneficiaries in an AFT trust account.)

(Please note that if the decision is made to invest in a money market fund, either the Pioneer Treasury Reserves Fund or the Pioneer Tax Free Money Market Fund are available. However, **ONLY ONE OF THESE MONEY MARKET FUNDS CAN BE CHOSEN** as part of the investment strategy. The investment may not be distributed within both of the Money Market funds.)

2. Those accounts initiated at less than \$40,000 are automatically placed in the RIA account or pool account. A specific investment percentage has already been established for these accounts. A percentage of 25% is invested equally in these investment funds: Pioneer Treasury Reserve Fund, Pioneer Bond Fund, Pioneer Value Fund, and Pioneer Oak Ridge Large Cap Growth Fund. In order to complete this agreement, please write 25% on the line for each of these four (4) funds and then initial next to those four funds.