

THIS FORM MUST BE USED: (I) FOR EXCHANGES, TRANSFERS, ROLLOVERS OR REPLACEMENTS ACROSS PRODUCT TYPES; AND (II) WHEN RECOMMENDING A CUSTOMER TO ROLLOVER, MOVE OR TRANSFER THE EMPLOYER SPONSORED RETIREMENT PLAN ACCOUNT OR PLAN ASSETS TO AN INDIVIDUAL RETIREMENT ACCOUNT ("IRA") THROUGH COLORADO FINANCIAL SERVICE CORPORATION.

SECTION 1. CUSTOMER INFORMATION

1. Customer Name: _____

2. Account Registration and Account Type: _____

3. Tax ID Number: _____ 4. Dashboard Account Number: _____ OR Not Assigned

SECTION 2. TRANSACTOIN EVALUATION WORKSHEET

1. Please complete all applicable information regarding the transaction that is being effected. If information does not apply, please indicate as "Not Applicable." Please ensure that all blanks are fully completed.

Existing Investment(s) (Check all that apply)	Proposed Investment(s) (Check all that apply)																														
<input type="checkbox"/> Mutual Fund <input type="checkbox"/> Variable Annuity <input type="checkbox"/> REIT/DPP <input type="checkbox"/> Other : _____	<input type="checkbox"/> Mutual Fund <input type="checkbox"/> Variable Annuity <input type="checkbox"/> REIT/DPP <input type="checkbox"/> Other : _____																														
a. Name of Issuer _____	a. Name of Issuer _____																														
b. Product Name _____	b. Product Name _____																														
c. Fixed Cost and Charges _____	c. Fixed Cost and Charges _____																														
d. Invested Amount (less withdrawals) _____	d. Investment Amount _____																														
e. CDSC/Surrender/Holding Period (remaining) _____	e. CDSC/Surrender/Holding Period _____																														
f. Liquidation Charges or Schedule (remaining) _____	f. CDSC/Surrender/Holding Schedule _____																														
g. Optional Features Available and the Cost of Each Feature <i>(list all features even though not currently opted by the customer)</i>	g. Optional Features Available and Cost of Each Feature <i>(list all features even though not currently selected by the customer)</i>																														
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:15%;">Check if Opted</th> <th style="width:60%;">Optional Features</th> <th style="width:25%;">Cost</th> </tr> </thead> <tbody> <tr><td style="text-align: center;"><input type="checkbox"/></td><td> </td><td> </td></tr> <tr><td style="text-align: center;"><input type="checkbox"/></td><td> </td><td> </td></tr> <tr><td style="text-align: center;"><input type="checkbox"/></td><td> </td><td> </td></tr> <tr><td style="text-align: center;"><input type="checkbox"/></td><td> </td><td> </td></tr> </tbody> </table>	Check if Opted	Optional Features	Cost	<input type="checkbox"/>			<input type="checkbox"/>			<input type="checkbox"/>			<input type="checkbox"/>			<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:15%;">Check if Opted</th> <th style="width:60%;">Optional Features</th> <th style="width:25%;">Cost</th> </tr> </thead> <tbody> <tr><td style="text-align: center;"><input type="checkbox"/></td><td> </td><td> </td></tr> <tr><td style="text-align: center;"><input type="checkbox"/></td><td> </td><td> </td></tr> <tr><td style="text-align: center;"><input type="checkbox"/></td><td> </td><td> </td></tr> <tr><td style="text-align: center;"><input type="checkbox"/></td><td> </td><td> </td></tr> </tbody> </table>	Check if Opted	Optional Features	Cost	<input type="checkbox"/>			<input type="checkbox"/>			<input type="checkbox"/>			<input type="checkbox"/>		
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h. Existing Investment Redemption was: <input type="checkbox"/> Requested by Customer <input type="checkbox"/> Recommended by Representative	h. Proposed Investment Product was: <input type="checkbox"/> Requested by Customer <input type="checkbox"/> Recommended by Representative																														
i. Other _____	i. Other _____																														

c. Fixed Cost and Charges - Mandatory cost and fees without adding any additional or optional features. (i.e., 12(b)-1 fees)
e. CDSC/Surrender/Holding Period (Required Holding Period) - Period (i.e., surrender period) investor required to hold the investment to not incur any additional fees or charges when investment is liquidated.
f. Liquidation Charges or Schedule - Either fixed dollar amount or % of the investment to be paid when liquidated or planned to liquidate the investment.
g. Optional Features Available and Cost of each Feature - Additional features and/or benefits available when/if the customer wishes to add or access such features and/or benefits.

2. ASSESSMENT - Provide the reason(s) for the exchange, transfer or replacement. (Attach additional documentation as needed)

(Customer Initial: _____ / _____ / _____)

SECTION 3. RETIREMENT PLAN ROLLOVER EVALUATION WORKSHEET NOT APPLICABLE

Please complete this section when opening a new account for or with the assets moved, transferred or withdrawn from an (either former or current) employer sponsored retirement plan ("the Plan"). Additional transfer or deposit(s) of an (either former or current) employer sponsored retirement plan asset(s) to an existing account with Colorado Financial Service Corporation also requires this section.

1. ROLLOVER ACKNOWLEDGEMENT: With my signature below, I certify that: (i) I am aware of the fact that I can make only one rollover in any 12-month period; (ii) I have discussed the possible tax consequences (including penalties and minimum distributions) of the rollover with a qualified tax professional and/or legal professional (who is/are not the Representative named below) of my choice; and (iii) I understand that, depending on my state's law, once the assets are moved from the Plan, the assets may no longer be protected from creditors.

Customer Name: _____ Customer Signature: _____ Date: _____

2. Rollover the Account or Asset(s) from Former or Leaving Employer Sponsored Retirement Plan ("the Plan") to an IRA NOT APPLICABLE

Full Rollover Partial Rollover Other: _____

a. Does the former or leaving employer permit its leaving employees to leave the money in the Plan? Yes _____ (customer initial) No _____ (customer initial)

b. Does the new employer plan allow to rollover the Plan assets to the new employer's retirement plan? Yes _____ (customer initial) No _____ (customer initial)

c. If answered "Yes" to any of the questions above, explain the reason(s) for the rollover or transfer to an IRA.

 (Customer Initial: _____)

3. Rollover the Account or Assets from Current Employer Sponsored Retirement Plan NOT APPLICABLE

Full Rollover Partial Rollover Other: _____

a. Explain the reason(s) for the rollover or transfer to an IRA

 (Customer Initial: _____)

SECTION 4. CCERTIFICATION AND EXECUTION

Customer Acknowledgement:

I have reviewed, with my Representative, the advantages and disadvantages of the proposed exchange, transfer, rollover or replacement. In particular, we have:

- Reviewed and compared the material features of both the existing and proposed investments, such as investment objective, portfolio, historical returns, sales charges, surrender charges, expenses, tax consequences, market risk and other material facts;
- Discussed any surrender charges or contingent deferred sale charges (CDSCs) (a/k/a "back-end loads") that may be charged for either or both the existing and proposed investments; and
- Discussed the impact of the proposed transaction on the level of death benefit, if any, available to me from my existing investment; and
- Discussed the advantages and disadvantages of diversifying my investments among different types of investments and/or product companies including the possible effect on my ability to reach a mutual fund sales load breakpoint.

Furthermore, I certify that:

- I have discussed the possible tax consequences of the exchange, transfer, rollover or replacement with a qualified tax professional of my choice;
- I have provided or obtained the most current information available regarding the existing investment and provided it to my representative for use in making the proposed investment recommendation;
- After considering the advantages and disadvantages of the proposed transaction, I have concluded that this transaction is in my best interest based on my personal and financial situation, and my ability to make any future payments that may be required;
- My representative disclosed that Colorado Financial Service Corporation and my Representative will be paid a commission and/or fees from the product sponsor(s) when the proposed transaction is completed; and
- I am making an informed decision.

The undersigned certifies that all information provided on this form is true, correct and complete.

_____, _____ / _____, _____
 Customer's Signature Date Customer's Signature Date

_____, _____ / _____, _____
 Customer's Signature Date Customer's Signature Date

Representative Acknowledgement: The information that is recorded on this document was done so by gathering information from the customer and/or the existing and proposed product sponsor/provider. I certify that I made best efforts to gather needed information to determine that this switch transaction is in the best interest of the customer, given their current investment objectives and needs, and I believe that this transaction is suitable and appropriate. Representative signature certifies that a copy of this Acknowledgement was made available to the customer. Representative will retain a copy in the customer file and forward original to the OSJ Supervisor who is to acknowledge and forward to the Home Office.

_____, _____ / _____, _____
 Representative's Name and Signature Date Representative's Name and Signature Date

_____, _____
 OSJ Supervisor or Designee's Name Signature Date