

WRAP SERIES FEE REDUCTION REQUEST FORM

Applicable to Wrap Series front-end or matured low load units/shares only

Fax this form to: 1 800 268-2120

Attention: Harmony administration

Date: _____

For all accounts (individual Harmony Pools; one-ticket Harmony Portfolios/Portfolio Classes):

1. For all available Harmony Pools and Harmony Portfolios/Portfolio Classes,
I elect to reduce my portion of the overall Wrap Series service fee from 1.50% to _____
(MINIMUM IS 0%)

OR

2. I elect to reduce my portion of the overall Wrap Series service fee by asset class:

a) reduce the equity fee (including diversified income) from 1.50% to _____
(MINIMUM IS 0%)

b) reduce the fixed income fee from 1.50% to _____
(MINIMUM IS 0%)

Client name: _____ Advisor name: _____

Harmony account number(s): _____

Company name: _____ Dealer/rep. code: _____

Advisor signature: _____ Dealer account number: _____

Please note:

- The standard AGF Harmony Wrap Series service fee is 2.25% for equities (including diversified income) and 1.85% for fixed income
- The advisor portion is 1.50% for equities (including diversified income) and fixed income (Harmony trust version only); therefore, the total Wrap Series service fee may be reduced to 0.75% for equities (including diversified income) and 0.35% for fixed income
- The Wrap Series service fee doesn't apply to Harmony Money Market Pool.
- The Wrap Series low-load and DSC service fees cannot be negotiated.