Strategic Investment Services Program (STRATIS)
02/03/2026

Our STRATIS Program gives you access to professional money managers who make your investment decisions for you. The process begins with a detailed assessment of your current financial situation and goals. Then, based on your investment objectives, you and your Wealth Advisor select affiliated and unaffiliated Portfolio Managers and Model Portfolio Providers - each of whom offers you a specific investment style and market sector knowledge. The following strategies are available for investment in the STRATIS Program. Strategies listed are subject to change.

	Status*	Non-Retirement Only**	Retirement Only	Minimum	Max Mgr Fee Rate
US Equity Large Cap Core					
Bahl & Gaynor Inv Counsel Inc Gr Model				$100,000	0.30%
ClearBridge Appreciation ESG SMA				$100,000	0.33%
ClearBridge Appreciation SMA				$100,000	0.33%
ClearBridge Dividend Strategy-SMA				$100,000	0.32%
Eagle Capital - Equity				$100,000	0.75%
Fayez Sarofim & Co. Large Cap Equity				$100,000	0.34%
J.P. Morgan Tax-Smart - US Large Cap Index		●		$250,000	0.10%
J.P.Morgan Dividend Opportunities (JPMS as Portfolio Manager)		●		$100,000	0.28%
J.P.Morgan Dividend Opportunities - Retirement (JPMS as Portfolio Manager)			●	$100,000	0.00%
J.P.Morgan Large Cap Core Opportunities (JPMS as Portfolio Manager)		●		$100,000	0.28%
J.P.Morgan Large Cap Core Opportunities - Retirement (JPMS as Portfolio Manager)			●	$100,000	0.00%
JHancock Fundamental Large Core	P			$100,000	0.40%
JPMIM Focused Dividend Growth (JPMS as Portfolio Manager)	P	●		$100,000	0.38%
JPMIM Focused Dividend Growth - Retirement (JPMS as Portfolio Manager)	P		●	$100,000	0.00%
JPMorgan Tax-Smart - US Large Cap Leaders		●		$100,000	0.28%
JPMorgan US Large Cap Leaders		●		$100,000	0.28%
JPMorgan US Large Cap Leaders-Retirement			●	$100,000	0.00%
Oakmark Large Cap Strategy				$100,000	0.34%
The London Company Large Cap Core				$100,000	0.34%
WestEnd Advisors US Sector				$100,000	0.30%
US Equity Large Cap Growth					
Alger Capital Appreciation				$100,000	0.45%
Atlanta HQ Calvert Equity				$100,000	0.38%
Brown Advisory Large-Cap Sustainable Growth				$100,000	0.34%
Edgewood Management LLC Large Cap Growth SMA				$250,000	0.75%
J.P. Morgan Large Cap Growth Opportunities (JPMS as Portfolio Manager)		●		$100,000	0.28%
J.P.Morgan Large Cap Growth Opportunities - Retirement (JPMS as Portfolio Manager)			●	$100,000	0.00%
JPM US Growth Advantage-MA		●		$100,000	0.38%
JPM US Growth Advantage-MA-Retirement			●	$100,000	0.00%
JPM US Large Cap Growth-MA		●		$100,000	0.28%
JPM US Large Cap Growth-MA-Retirement			●	$100,000	0.00%
Natixis Advisors-Loomis Sayles Large Cap Growth Equity				$100,000	0.34%
Polen Focus Growth				$100,000	0.34%
Principal Aligned Blue Chip				$100,000	0.37%
T. Rowe Price US Blue Chip Growth Equity				$100,000	0.33%
TCW Concentrated Core Equities				$100,000	0.45%
Winslow Capital Mgt - Lg-Cap Gr				$100,000	0.34%
US Equity Large Cap Value					
Boston Partners Large Cap Value Equity				$100,000	0.28%
Diamond Hill Large Cap Equity				$100,000	0.40%
Federated Strategic Value Dividend MA				$100,000	0.34%

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	Status*	Non-Retirement Only**	Retirement Only	Minimum	Max Mgr Fee Rate
JPM Focused Equity Income		●		$100,000	0.38%
JPM Focused Equity Income - Retirement			●	$100,000	0.00%
Lyrical U.S. Value Equity - CS				$250,000	0.75%
Schafer Cullen Enhanced Equity Income				$250,000	0.36%
Schafer Cullen High Dividend Value				$100,000	0.32%
The London Co: Income Equity Composite				$100,000	0.34%
US Equity All Cap					
AB Security SMA				$100,000	0.40%
Impax US Environmental Leaders		●		$100,000	0.50%
J.P. Morgan Investment Management Inc. (US Tech Leaders)		●		$100,000	0.34%
J.P. Morgan Investment Management Inc. (US Tech Leaders)-Retirement			●	$100,000	0.00%
J.P. Morgan Tax-Smart - US All Cap Index		●		$250,000	0.10%
J.P.Morgan All Cap Opportunities (JPMS as Portfolio Manager)		●		$100,000	0.34%
J.P.Morgan All Cap Opportunities - Retirement (JPMS as Portfolio Manager)			●	$100,000	0.00%
JPMIM Autonomous Future SMA		●		$100,000	0.24%
JPMIM Autonomous Future SMA-Retirement			●	$100,000	0.00%
JPMIM Digital Evolution Strategy (JPMS as Portfolio Manager)		●		$100,000	0.34%
JPMIM Digital Evolution Strategy - Retirement (JPMS as Portfolio Manager)			●	$100,000	0.00%
JPMIM The Innovators Strategy (JPMS as Portfolio Manager)		●		$100,000	0.34%
JPMIM The Innovators Strategy - Retirement (JPMS as Portfolio Manager)			●	$100,000	0.00%
US Equity All Cap Growth					
Riverbridge All Cap Growth				$100,000	0.45%
US Equity All Cap Value					
JPM Value Advantage		●		$100,000	0.34%
JPM Value Advantage-Retirement			●	$100,000	0.00%
US Equity Mid Cap Core					
Earnest Partners Mid Cap Core				$100,000	0.45%
Principal SMA MidCap Equity				$100,000	0.40%
US Equity Mid Cap Growth					
Baird Mid-Cap Growth Equity				$100,000	0.45%
US Equity Mid Cap Value					
Boston Partners Mid-Cap Value Equity				$100,000	0.45%
EARNEST Mid Cap Value				$100,000	0.45%
JPM US Mid Cap Value-MA		●		$100,000	0.40%
JPM US Mid Cap Value-MA-Retirement			●	$100,000	0.00%
US Equity Small/Mid Cap Core					
Atlanta High Quality SMID Cap Wrap	CA			$100,000	0.45%
Copeland SMID Concentrated Div Growth				$100,000	0.40%
Federated Hermes U.S. SMID SMA				$100,000	0.42%
GW&K Small/Mid Cap Core Strategy				$100,000	0.45%
Kayne Anderson Rud SMID Core	CN			$100,000	0.45%
US Equity Small/Mid Cap Growth					
Allspring Discovery SMID Cap Growth Equity				$100,000	0.42%
Riverbridge SMID Growth				$100,000	0.45%

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	Status*	Non-Retirement Only**	Retirement Only	Minimum	Max Mgr Fee Rate
US Equity Small Cap Core					
Atlanta High Quality Small Cap Wrap	CA			$100,000	0.45%
GW&K Small Cap Core Strategy	CN			$100,000	0.45%
Tributary Small Cap Equity				$100,000	0.45%
US Equity Small Cap Growth					
Brown Advisory Small-Cap Growth				$100,000	0.45%
Riverbridge Small Cap Growth	CN			$100,000	0.45%
US Equity Small Cap Value					
EJF Smaller Financials				$100,000	0.50%
Kayne Anderson Rd SC Quality Value				$100,000	0.45%
Leeward Small-Cap Value				$100,000	0.45%
International Equity					
Capital Group International Equity SMA				$100,000	0.38%
Harding Loevner Intl Eq ADR				$100,000	0.43%
J.P. Morgan Investment Management Inc. (Focused Euro)		●		$100,000	0.38%
J.P. Morgan Investment Management Inc. (Focused Euro)-Retirement			●	$100,000	0.00%
JPM Tax-Smart - International Developed ADR		●		$250,000	0.10%
Mondrian International ADR				$100,000	0.40%
Polen International Growth ADR	PT			$100,000	0.40%
Schafer Cullen Intl Hi Div ADR				$100,000	0.40%
WCM Focused Growth International ADR				$100,000	0.50%
Global Equity					
Capital Group Global Equity SMA				$100,000	0.38%
Lazard Healthcare Innovation SMA				$100,000	0.40%
Mirova Global Megatrends Strategy				$100,000	0.38%
Pictet Clean Energy				$100,000	0.50%
Polen Global Growth - ADR	P			$100,000	0.38%
WCM Quality Global Growth				$100,000	0.50%
Wellington FinTech SMA				$100,000	0.45%
Wellington Real Asset Equity				$100,000	0.45%
WestEnd Advisors Global Equity				$100,000	0.30%
Emerging Markets Equity					
Lazard Asset Management (Asia ex Japan)				$100,000	0.50%
Lazard Emerging Markets Equity Select ADR				$100,000	0.45%
Multi Strategy Fixed Income					
PIMCO Total Return for Managed Accounts				$125,000	0.35%
US Taxable Fixed Income					
Boyd Watterson Inv Grade Intermediate SMA				$250,000	0.23%
Bramshill Income Performance Strategy				$500,000	0.50%
Dolan McEniry Core Plus				$500,000	0.25%
Dolan McEniry Credit				$500,000	0.35%
Dolan McEniry Investment Grade Strategy				$500,000	0.25%
Dolan McEniry Short Duration				$500,000	0.25%
GW&K Total Return Bond Strategy				$100,000	0.25%
J.P. Morgan Core Bond		●		$2,500,000	0.15%
J.P. Morgan Core Bond - Retirement			●	$2,500,000	0.00%
JPM Intermediate Corporate		●		$1,000,000	0.11%
JPM Intermediate Corporate - Retirement			●	$1,000,000	0.00%

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	Status*	Non-Retirement Only**	Retirement Only	Minimum	Max Mgr Fee Rate
PIMCO Real Return SMA				$125,000	0.32%
Sage Core Fixed Income				$100,000	0.20%
Wasmer Schroeder Intermediate Bond				$250,000	0.25%
US Taxable Fixed Income - Intermediate					
GW&K Enhanced Core Bond Strategy				$100,000	0.25%
Madison Interm Corporate Bond Wrap				$100,000	0.23%
Madison Interm Govt/Corp Bond Wrap				$100,000	0.23%
Sage Intermediate Fixed Income				$100,000	0.20%
US Taxable Fixed Income - Limited Duration					
Carret Taxable Fixed Income				$200,000	0.15%
GW&K Short-Term Taxable Bond Strategy				$100,000	0.23%
J.P. Morgan Taxable Managed Liquidity Strategy				$15,000,000	0.11%
US Tax-Exempt Fixed Income					
Appleton Partners Intermediate Municipal				$250,000	0.22%
BlackRock Intermediate Muni FI SMA				$250,000	0.22%
Carret Municipal Fixed Income				$200,000	0.15%
GW&K Municipal Bond Strategy				$250,000	0.25%
JPM Intermediate Municipal-MA		●		$250,000	0.11%
JPM Short Municipal		●		$250,000	0.11%
JPM Short-Intermediate Municipal		●		$250,000	0.11%
Lord Abbett & Co. Long Municipal MA				$150,000	0.22%
US Tax-Exempt Fixed Income - Limited Duration					
Appleton Partners Short Term Municipal				$250,000	0.22%
High Yield Fixed Income					
Carret Opportunity Fixed Income				$250,000	0.25%
JPM Short Duration High Yield SMA	P	●		$500,000	0.25%
JPM Short Duration High Yield SMA-Retirement	P		●	$500,000	0.00%
JPM Upper Tier High Yield SMA	P	●		$500,000	0.25%
JPM Upper Tier High Yield SMA-Retirement	P		●	$500,000	0.00%
JPM Upper Tier High Yield ex Energy SMA	P	●		$500,000	0.25%
JPM Upper Tier High Yield ex Energy SMA-Retirement	P		●	$500,000	0.00%
Seix High Yield Bond SMA				$250,000	0.29%
High Yield Tax-Exempt Fixed Income					
Franklin High Yield Municipal SMA				$3,000,000	0.20%
Franklin Interm High Yield Municipal SMA				$3,000,000	0.20%
Real Estate Securities					
Cohen & Steers U.S. Realty Total Return				$100,000	0.55%
Specialty					
Chickasaw Capital Management (MLP)				$500,000	0.65%
Janus Henderson Global Life Sciences Managed Account				$100,000	0.45%
Neuberger Berman Equity Index Overlay				$500,000	0.35%
Nuveen Asset Management (Concentrated Preferred)				$400,000	0.40%
Principal Spectrum Preferred with Capital Securities				$100,000	0.30%
WestEnd Advisors Global Balanced Strategy				$100,000	0.30%
Multi-Manager					
JPMPI Dynamic Multi-Asset Strategy				$50,000	0.00%
JPMPI Dynamic Multi-Asset Strategy (Non-JPM Mgd. Inv.)				$50,000	0.00%
JPMPI Dynamic Yield Strategy				$50,000	0.00%

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	Status*	Non-Retirement Only**	Retirement Only	Minimum	Max Mgr Fee Rate
JPMPI Emerging Markets Growth & Income				$50,000	0.00%
JPMPI Global Emerging Markets Strategy				$50,000	0.00%
JPMPI Liquidity Management Strategy		●		$50,000	0.00%
JPMPI Sustainable Equity Strategy ESG				$50,000	0.00%
JPMPI Sustainable Fixed Income Strategy				$50,000	0.00%

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Important Information

Past performance is no guarantee of future results. Asset allocation and diversification do not guarantee investment returns and do not eliminate the risk of loss. The price of equity securities may rise or fall due to the changes in the broad market or changes in a company's financial condition, sometimes rapidly or unpredictably.

Equity securities are subject to "stock market risk" meaning that stock prices in general may decline over short or extended periods of time.
Small capitalization companies typically carry more risk than well-established "blue-chip" companies since smaller companies can carry a higher degree of market volatility than most large cap and/or blue-chip companies.

Investments in emerging markets may not be suitable for all investors. Emerging markets involve a greater degree of risk and increased volatility. Changes in currency exchange rates and differences in accounting and taxation policies outside the U.S. can raise or lower returns. Some overseas markets may not be as politically and economically stable as the United States and other nations. Investments in emerging markets can be more volatile.

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Investors should understand the potential tax liabilities surrounding a municipal bond purchase. Certain municipal bonds are federally taxed if the holder is subject to alternative minimum tax. Capital gains, if any, are federally taxable. The investor should note that the income from tax-free municipal bond funds may be subject to state and local taxation and the Alternative Minimum Tax (AMT).

High Yield bonds are speculative non-investment grade bonds that have higher risk of default or other adverse credit events which are appropriate for high risk investors only.

Real Estate Investments Trusts may be subject to a high degree of market risk because of concentration in a specific industry, sector or geographical sector. Real estate investments may be subject to risks including, but not limited to, declines in the value of real estate, risks related to general and economic conditions, changes in the value of the underlying property owned by the trust and defaults by borrower.

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Important Information

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Unified Managed Account (UMA)
02/03/2026

The J.P. Morgan Wealth Management Unified Management Account (UMA) Program combines tailored investment advice with a professionally constructed portfolio built around your investment objectives-all managed within a single account. With UMA, you can invest in a wide range of investment options that include portfolios created by separately managed account managers, mutual funds and exchange traded funds (ETFs). This allows for a high degree of investment diversification and operating efficiency. Separately managed account strategies available within the UMA program are listed below.

	Status*	Non-Retirement Only**	Minimum	Envestnet Admin Fee	Maximum Overlay Fee	Max Mgr Fee Rate
US Equity Large Cap Core						
ClearBridge Appreciation ESG SMA			$75,000	0.02%	0.05%	0.280%
ClearBridge Appreciation SMA			$75,000	0.02%	0.05%	0.280%
ClearBridge Dividend Strategy-SMA			$35,000	0.02%	0.05%	0.280%
J.P.Morgan Dividend Opportunities (JPMS as Portfolio Manager)		●	$100,000	0.02%	0.05%	0.280%
J.P.Morgan Dividend Opportunities - Retirement (JPMS as Portfolio Manager)			$100,000	0.02%	0.05%	0.000%
J.P.Morgan Large Cap Core Opportunities (JPMS as Portfolio Manager)		●	$100,000	0.02%	0.05%	0.280%
JHancock Fundamental Large Core	P		$75,000	0.02%	0.05%	0.280%
JPMorgan US Large Cap Leaders		●	$100,000	0.02%	0.05%	0.280%
JPMorgan US Large Cap Leaders-Retirement			$100,000	0.02%	0.05%	0.000%
Nuveen Asset Management Dividend Growth			$40,000	0.02%	0.05%	0.280%
Oakmark Large Cap Strategy			$100,000	0.02%	0.05%	0.290%
The London Company Large Cap Core			$50,000	0.02%	0.05%	0.280%
US Equity Large Cap Growth						
Alger Capital Appreciation			$100,000	0.02%	0.05%	0.300%
Brown Advisory Large-Cap Sustainable Growth			$40,000	0.02%	0.05%	0.280%
J.P. Morgan Large Cap Growth Opportunities (JPMS as Portfolio Manager)		●	$100,000	0.02%	0.05%	0.280%
JPM US Growth Advantage-MA		●	$100,000	0.02%	0.05%	0.340%
JPM US Large Cap Growth-MA		●	$100,000	0.02%	0.05%	0.280%
JPM US Large Cap Growth-MA-Retirement			$100,000	0.02%	0.05%	0.000%
Polen Focus Growth			$100,000	0.02%	0.05%	0.250%
Raub Brock Dividend Growth Portfolio			$40,000	0.02%	0.05%	0.280%
T. Rowe Price US Blue Chip Growth Equity			$60,000	0.02%	0.05%	0.280%
TCW Concentrated Core Equities			$40,000	0.02%	0.05%	0.280%
Winslow Capital Mgt - Lg-Cap Gr			$100,000	0.02%	0.05%	0.280%
US Equity Large Cap Value						
Aristotle Value Equity			$40,000	0.02%	0.05%	0.300%
Berkshire Dividend Strategy			$40,000	0.02%	0.05%	0.160%
Boston Partners Large Cap Value Equity			$75,000	0.02%	0.05%	0.275%
Columbia Dividend Income			$80,000	0.02%	0.05%	0.280%
Diamond Hill Large Cap Equity			$50,000	0.02%	0.05%	0.280%
Federated Strategic Value Dividend MA			$50,000	0.02%	0.05%	0.280%
Lyrical U.S. Value Equity - CS			$100,000	0.02%	0.05%	0.750%
Schafer Cullen High Dividend Value			$35,000	0.02%	0.05%	0.280%
US Equity All Cap						
AB Security SMA			$100,000	0.02%	0.05%	0.350%
Impax US Environmental Leaders		●	$40,000	0.02%	0.05%	0.350%
J.P. Morgan Investment Management Inc. (US Tech Leaders)		●	$100,000	0.02%	0.05%	0.340%

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02/03/2026

The J.P. Morgan Wealth Management Unified Management Account (UMA) Program combines tailored investment advice with a professionally constructed portfolio built around your investment objectives-all managed within a single account. With UMA, you can invest in a wide range of investment options that include portfolios created by separately managed account managers, mutual funds and exchange traded funds (ETFs). This allows for a high degree of investment diversification and operating efficiency. Separately managed account strategies available within the UMA program are listed below.

	Status*	Non-Retirement Only**	Minimum	Envestnet Admin Fee	Maximum Overlay Fee	Max Mgr Fee Rate
J.P. Morgan Investment Management Inc. (US Tech Leaders)-Retirement			$100,000	0.02%	0.05%	0.000%
J.P.Morgan All Cap Opportunities (JPMS as Portfolio Manager)		●	$100,000	0.02%	0.05%	0.340%
JPMIM Autonomous Future SMA		●	$100,000	0.02%	0.05%	0.240%
JPMIM Digital Evolution Strategy (JPMS as Portfolio Manager)		●	$60,000	0.02%	0.05%	0.340%
JPMIM The Innovators Strategy (JPMS as Portfolio Manager)		●	$60,000	0.02%	0.05%	0.340%
JPMIM The Innovators Strategy - Retirement (JPMS as Portfolio Manager)			$60,000	0.02%	0.05%	0.000%
US Equity All Cap Growth						
Riverbridge All Cap Growth			$70,000	0.02%	0.05%	0.300%
US Equity All Cap Value						
JPM Value Advantage		●	$100,000	0.02%	0.05%	0.340%
US Equity Mid Cap Core						
Principal SMA MidCap Equity			$80,000	0.02%	0.05%	0.300%
US Equity Mid Cap Growth						
Baird Mid-Cap Growth Equity			$50,000	0.02%	0.05%	0.300%
US Equity Mid Cap Value						
Boston Partners Mid-Cap Value Equity			$40,000	0.02%	0.05%	0.300%
EARNEST Mid Cap Value			$35,000	0.02%	0.05%	0.350%
JPM US Mid Cap Value-MA		●	$100,000	0.02%	0.05%	0.300%
Principal Edge SMA SMID Dividend Income			$100,000	0.02%	0.05%	0.350%
US Equity Small/Mid Cap Core						
Copeland SMID Concentrated Div Growth			$50,000	0.02%	0.05%	0.320%
Federated Hermes U.S. SMID SMA			$60,000	0.02%	0.05%	0.350%
GW&K Small/Mid Cap Core Strategy			$50,000	0.02%	0.05%	0.350%
Kayne Anderson Rud SMID Core	CN		$50,000	0.02%	0.05%	0.300%
US Equity Small/Mid Cap Growth						
Riverbridge SMID Growth			$35,000	0.02%	0.05%	0.350%
US Equity Small Cap Core						
GW&K Small Cap Core Strategy	CN		$50,000	0.02%	0.05%	0.350%
Tributary Small Cap Equity			$35,000	0.02%	0.05%	0.300%
US Equity Small Cap Growth						
Riverbridge Small Cap Growth	CN		$50,000	0.02%	0.05%	0.350%
US Equity Small Cap Value						
Kayne Anderson Rd SC Quality Value			$35,000	0.02%	0.05%	0.350%
International Equity						
Capital Group International Equity SMA			$100,000	0.02%	0.05%	0.320%
Causeway Simulated Intl Val ADR Model			$100,000	0.02%	0.05%	0.330%
Harding Loevner Intl Eq ADR			$60,000	0.02%	0.05%	0.350%
J.P. Morgan Investment Management Inc. (Focused Euro)		●	$100,000	0.02%	0.05%	0.380%

*CA = Closed to All; CN = Closed to New; P = Probation; PT = Pending Termination
**Not available for ERISA/IRA

Unified Managed Account (UMA)

02/03/2026

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	Status*	Non-Retirement Only**	Minimum	Envestnet Admin Fee	Maximum Overlay Fee	Max Mgr Fee Rate
Polen International Growth ADR	PT		$100,000	0.02%	0.05%	0.300%
Schafer Cullen Intl Hi Div ADR			$35,000	0.02%	0.05%	0.300%
WCM Focused Growth International ADR			$50,000	0.02%	0.05%	0.425%
Global Equity						
Lazard Healthcare Innovation SMA			$40,000	0.02%	0.05%	0.320%
Polen Global Growth - ADR	P		$100,000	0.02%	0.05%	0.300%
WCM Quality Global Growth			$50,000	0.02%	0.05%	0.400%
Wellington Real Asset Equity			$100,000	0.02%	0.05%	0.350%
Emerging Markets Equity						
Lazard Emerging Markets Equity Select ADR			$60,000	0.02%	0.05%	0.400%
US Taxable Fixed Income						
GW&K Total Return Bond Strategy			$250,000	0.02%	0.05%	0.250%
J.P. Morgan Core Bond		●	$2,500,000	0.02%	0.05%	0.150%
US Taxable Fixed Income - Intermediate						
Madison Interm Corporate Bond Wrap			$100,000	0.02%	0.05%	0.230%
Madison Interm Govt/Corp Bond Wrap			$100,000	0.02%	0.05%	0.230%
Sage Intermediate Fixed Income			$100,000	0.02%	0.05%	0.200%
US Tax-Exempt Fixed Income						
Appleton Partners Intermediate Municipal			$250,000	0.02%	0.05%	0.220%
GW&K Municipal Bond Strategy			$250,000	0.02%	0.05%	0.250%
JPM Intermediate Municipal-MA		●	$250,000	0.02%	0.05%	0.110%
Lord Abbett & Co. Long Municipal MA			$150,000	0.02%	0.05%	0.220%
US Tax-Exempt Fixed Income - Limited Duration						
Appleton Partners Short Term Municipal			$250,000	0.02%	0.05%	0.220%
High Yield Fixed Income						
Seix High Yield Bond SMA			$250,000	0.02%	0.05%	0.290%
Real Estate Securities						
Cohen & Steers U.S. Realty Total Return			$40,000	0.02%	0.05%	0.300%

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Important Information

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High Yield bonds are speculative non-investment grade bonds that have higher risk of default or other adverse credit events which are appropriate for high risk investors only.

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