

Schedule F of
Form ADV

Continuation Sheet for Form ADV Part II

Applicant:	SEC File Number:	Date:
Irving Planning & Investments, Ltd.	801- 63994	05/16/2007

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Irving Planning & Investments, Ltd.	IRS Empl. Ident.No.: 84-1324056
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Item of Form (identify)	Answer															
<p>Part 2, Page 2 Item 1. A. (1)</p>	<p>Irving Planning & Investments, Ltd., hereafter referred to as "Advisor" or "we," makes investment recommendations based on information provided by the Client, pertaining to the Client's investment goals and objectives, risk tolerance level, and time frame available for investing.</p> <p><u>Advisory Services and Fees</u></p> <p>We use an asset allocation strategy to manage our Client's money. We invest our Client's assets in the following asset classes: cash (typically money market mutual funds), investment grade bonds, high yield or "junk" bonds, stocks of larger U.S. companies, stocks of smaller and mid-size U.S. companies, stocks of foreign companies and real estate investment trusts. We use primarily mutual funds to "fill" the asset classes rather than individual securities because of the added diversification and professional management that mutual funds offer.</p> <p>Irving Planning & Investments, Ltd. offers several <u>model portfolios</u> of mutual funds from which our Client's can choose, each targeting a different level of downside risk and potential reward. All of our portfolios may include foreign as well as U.S. stock funds.</p> <p>If the Client prefers we can deviate from our model portfolios and create a custom portfolio.</p> <p>The steps we use to manage a Client's account can be described as follows:</p> <ol style="list-style-type: none"> 1) Determine the Client's investment objectives and risk profile. 2) Agree on a model portfolio and write the Investment Policy Statement. 3) Purchase the securities for the Client's account(s). 4) Reallocate the Client's portfolio as needed. 5) Rebalance Client's portfolio solely at the discretion of the Advisor unless otherwise instructed by the Client. 6) Report account performance and meet with the Client to review performance. <p>Advisor may design and monitor investment portfolios and assist the Client in establishing custodial accounts with Pershing, Inc., Schwab Institutional, a division of Charles Schwab & Company, and any other companies approved by FSC Securities Corporation ("FSC"), the broker-dealer with which affiliates of Advisor are licensed. At the present time, all Client assets are custodied at Schwab Institutional.</p> <p>We are compensated for our Asset Management services by billing the Client's account quarterly in advance for the following three months. Our fee is determined by multiplying the value of the Client's account on the last day of each calendar quarter (March 31, June 30, September 30 and December 31) by the appropriate Quarterly percentages in the table below. Within approximately ten days following the end of each quarter we send a bill for our fee to the Custodian and the Client. The bill shows the amount of the fee, how it was calculated and the value of the assets and other factors upon which the fee is based. The Custodian then debits the Client's account for our fee and mails the fee to FSC. FSC retains a portion of the fee for services provided to Advisor and remits the balance of the fee to the Advisor.</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>Quarterly</u></th> <th style="text-align: center;"><u>Annual</u></th> </tr> </thead> <tbody> <tr> <td>Client assets up to \$200,000;</td> <td style="text-align: center;">.2875%</td> <td style="text-align: center;">1.15%</td> </tr> <tr> <td>Client assets between \$200,001 to \$400,000;</td> <td style="text-align: center;">.2125%</td> <td style="text-align: center;">.85%</td> </tr> <tr> <td>Client assets between \$400,001 to \$1,000,000;</td> <td style="text-align: center;">.1250%</td> <td style="text-align: center;">.50%</td> </tr> <tr> <td>Client assets of \$1,000,001 and greater</td> <td style="text-align: center;">.1125%</td> <td style="text-align: center;">.45%</td> </tr> </tbody> </table> <p>Client assets for purposes of computing the above fee shall include the combined assets of the accounts of spouses and their children living in the same household. In the instance of multiple accounts, the fee shall be paid from one or more accounts as designated by the Client.</p> <p>Accounts consisting of <u>100% bonds or bond mutual funds</u> will be assessed an annual fee of .50% and a quarterly fee of .1250% on all assets in the account.</p>		<u>Quarterly</u>	<u>Annual</u>	Client assets up to \$200,000;	.2875%	1.15%	Client assets between \$200,001 to \$400,000;	.2125%	.85%	Client assets between \$400,001 to \$1,000,000;	.1250%	.50%	Client assets of \$1,000,001 and greater	.1125%	.45%
	<u>Quarterly</u>	<u>Annual</u>														
Client assets up to \$200,000;	.2875%	1.15%														
Client assets between \$200,001 to \$400,000;	.2125%	.85%														
Client assets between \$400,001 to \$1,000,000;	.1250%	.50%														
Client assets of \$1,000,001 and greater	.1125%	.45%														

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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Irving Planning & Investments, Ltd.	IRS Empl. Ident.No.: 84-1324056
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Item of Form (identify)	Answer
<p>Part 2, Page 2 Item 1. A. (3)</p>	<p>Fees for our Asset Management services are negotiable.</p> <p>Fees will not be based upon a share of capital gains or capital appreciation of the funds or any portion of the funds of an advisory Client. All fees paid to Advisor for Asset Management services are separate from the fees and expenses charged to shareholders of mutual funds shares by the mutual funds, or by the investment advisor managing the portfolios of mutual funds. A complete explanation of these expenses charged by mutual funds is contained in each mutual fund's prospectus. Clients are encouraged to read fund prospectuses</p> <p>Advisor's Asset Management services may be terminated at any time by either party by providing written notice of termination to the other party. Fees for the quarter in which termination occurs will be prorated from date of termination and refunded to the Client. Initially the Client may terminate the Asset Management agreement within 5 business days of signing, upon written notice to the Advisor, and all unearned fees paid by the client shall be refunded.</p> <p>Transaction fees and costs assessed by custodial companies for buying, selling and exchanging investments are additional and separate to the Asset Management fees charged by Advisor, and are determined by the custodial company.</p> <p>Advisor may provide Financial Planning advice to the Client for an hourly charge of \$145.00. An initial retainer of \$500.00 is due at the time the Client enters into the Financial Planning Agreement, with the balance due at the time the final draft of the plan is presented to the Client. Initially the Client may terminate the Financial Planning Agreement within 5 business days of signing, upon written notice to the Advisor, and all unearned fees paid by the client shall be refunded. If Client terminates after 5 business days Advisor will refund any prepaid fees, less a charge for time actually spent prior to termination based on the \$145.00 per hour rate. Either party may terminate the agreement at any time by giving written notice to the other. In the event the agreement is terminated and the Client has advanced fees which have been unearned as of the effective date of termination, such unearned fees shall be promptly refunded to the Client. Any Agreement for financial planning services will be fulfilled and will terminate when the Client acknowledges receipt of the plan.</p> <p>Advisor may provide advice regarding the following topics: life and disability income insurance, buy sell agreements, key person and business overhead expense insurance, investment planning and portfolio management, income tax planning, college education funding, retirement planning, estate planning, qualified retirement plans, non qualified deferred compensation planning, and business continuity planning. When providing financial planning services Advisor may recommend that the allocation of the Client's investment assets be reallocated to follow the recommendations set by other advisory firms or financial publications.</p>
<p>Part 2, Page 2 Item 1. A. (7)</p>	<p>Advisor may discuss topics of risk management with the Client. If there is a need for insurance products, the Client may purchase insurance products through affiliates of the Advisor who may receive commissions.</p> <p style="text-align: center;">INTERNAL MUTUAL FUND EXPENSES</p> <p>Generally, mutual fund companies impose internal fees and expenses on clients. Such fees are in addition to any program costs associated with the investment advisory services described above. Complete details of such internal expenses are specified and disclosed in each mutual fund and variable annuity company's prospectus. Clients are strongly advised to review the prospectus(es) prior to investing in such securities.</p> <p>Clients may purchase shares of mutual funds directly from the mutual fund issuer, its principal underwriter or a distributor without purchasing the services of Advisor or paying the advisory fee on such shares (but subject to any applicable sales charges). Certain mutual funds are offered to the public without a sales charge. In the case of mutual funds offered with a sales charge, the prevailing sales charge (as described in the mutual fund prospectus) may be more or less than the applicable advisory fee. However, clients would not receive the Advisor's assistance in developing an investment strategy, selecting securities, monitoring performance of the account, and making</p>

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Item of Form (identify)	Answer
	changes as necessary.
	<u>PROXY VOTING AND CLASS ACTION LAWSUITS</u>
	In general, Advisor does not take any action or render any advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which client assets may be invested. In addition, we do not take any action or render any advice with respect to any securities held in any accounts that are named in or subject to class action lawsuits. Advisor will, however, forward to clients any information received by us regarding class action legal matters involving any security held in client accounts.
Part 2, Page 3 Item 3. K. (3)	<p><u>Types of Investments</u></p> <p>Advisor has no relationship with any broker/dealer. However, Michael J. Irving, president of the Advisor, is a Registered Representative with and a General Securities Principal of FSC SECURITIES CORPORATION (FSC), a NASD member Broker/Dealer, and member of SIPC. Through FSC Michael Irving can make available to Clients "other" partnerships including equipment leasing, cable television, fast-food franchising and leveraged buy outs. If the Client chooses to invest in such partnerships Michael Irving will receive a commission from FSC.</p>
Part 2, Page 3 Item 3. L.	Advisor has no relationship with any broker/dealer. However, Michael J. Irving, president of the Advisor, is a Registered Representative with and a General Securities Principal of FSC SECURITIES CORPORATION (FSC), a NASD member Broker/Dealer, and member of SIPC. Through FSC Michael Irving can make available to Clients Real Estate Investment Trusts (REITs). If the Client chooses to invest in such REITs Michael Irving will receive a commission from FSC.
Part 2, Page 3 Item 4. C. (7)	<p><u>Methods of Analysis, Sources of Information, and Investment Strategies</u></p> <p>Advisor's investment strategy is determined by the financial goals of the Client. Tax advantaged investments may be recommended based on Client suitability and liquidity requirements.</p>
Part 2, Page 4 Item 5.	<p><u>Education and Business Standards</u></p> <p>It is the general policy of the Advisor that affiliates have as a minimum all required licenses and a college education.</p>
Part 2, Page 4 Item 6.	<p><u>Education and Business Background</u></p> <p>Michael J. Irving was born in 1953 and graduated with a BS Degree in March, 1976 from the University of Northern Colorado, Greeley, CO. He earned his Certified Financial Planner (CFP) designation in June, 1985 from the College For Financial Planning, Denver, CO, and his Chartered Life Underwriter (CLU) designation in October, 1994 from the American College, Bryn Mawr, PA. He is president of Irving Planning & Investments, Ltd., an investment advisory and financial planning firm. He has offered fee based financial planning from June '85 to the present. He is a Registered Representative with and a General Securities Principal of FSC SECURITIES CORPORATION (FSC), a NASD member Broker/Dealer, and member of SIPC. Prior to joining FSC he was a Registered Representative with Royal Alliance Associates, Inc. from January 1992 to March 1999, and Consolidated Investment Services, Inc. from June '85 to December '91. He sold insurance for Berkshire Life Insurance Company, Aurora, CO from 1988 to October 1995.</p>
Part 2, Page 4 Item 7. B.	<p><u>Other Business Activities</u></p> <p>Irving Planning & Investments, Ltd. is a licensed insurance agency and sells life and other insurance products and receives commissions that account for 5% or less of Advisor's time and total revenues.</p> <p>Michael J. Irving, principal of Advisor and Deanne K. Irving, employee of Advisor, are licensed</p>

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<p>Part 2, Page 5 Item 9.</p>	<p>insurance agents representing various insurance companies. If Advisor's Clients purchase products through Michael J. Irving or Deanne K. Irving they will receive the normal commissions. Thus a potential conflict exists between Advisor's interests and those of Advisory Clients. Client is under no obligation to purchase insurance products through Advisor, its principals or employees or any insurance company.</p> <p style="text-align: center;">Code of Ethics</p> <p>Advisor adopted a Code of Ethics (the "Code") to address securities-related conduct. The Code focuses primarily on fiduciary duty, personal securities transactions, insider trading, gifts, and conflicts of interest. The Code includes Irving Planning & Investments, Ltd. policies and procedures developed to protect client's interests in relation to the following topics:</p> <ol style="list-style-type: none"> 1. The duty at all times to place the interests of clients first; 2. The requirement that all personal securities transactions be conducted in such a manner as to be consistent with the code of ethics and to avoid any actual or potential conflict of interest or any abuse of an employee's position of trust and responsibility; 3. The principle that investment adviser personnel should not take inappropriate advantage of their positions; 4. The fiduciary principle that information concerning the identity of security holdings and financial circumstances of clients is confidential; and 5. The principle that independence in the investment decision-making process is paramount. <p>Irving Planning & Investments, Ltd. will provide a copy of the code to any client or prospective client upon written request to the address on page one of Form ADV Part II.</p>
<p>Part 2, Page 5 Item 9. B.</p>	<p style="text-align: center;"><u>Participation or Interest in Client Transactions</u></p> <p>As part of Advisor's related person's other business activities, they may effect securities transactions for or sell insurance products to Clients. Advisor may be receiving a fee for investment advice in advisory accounts and representatives may be receiving a commission for any transactions effected in FSC brokerage accounts. Thus there exists a potential conflict of interest between affiliates or a related person of the Advisor and Clients of the Advisor. Advisor will use industry standard fees and will keep evidence of such.</p> <p>As disclosed in this Schedule F, Michael J. Irving is a registered securities representative of FSC. Under the rules and regulations of the NASD, FSC has obligations to maintain records and perform other functions regarding certain aspects of the investment advisory activities of its registered representatives in relation to certain advisory accounts for which its registered representatives provide investment advice. These obligations require FSC to coordinate with the account custodian in reviewing the transactions of clients.</p>
<p>Part 2, Page 5 Item 9. E.</p>	<p>FSC will generally collect the investment advisory fee from the account custodian and remit to Irving Planning & Investments, Ltd., and FSC will retain a portion as a charge to the investment advisor (not the client) for the functions FSC is required to carry out by the NASD. This fee will not increase execution or brokerage charges to the client or the fee the Client has agreed to pay Advisor pursuant to the Client's Asset Management Agreement. A portion of the fee retained by FSC may be re-allowed to other registered representatives of FSC who, as registered representatives of FSC, are responsible for the supervision of other representatives and assist FSC with the functions described above.</p> <p>Advisor and its representatives may engage in personal securities transactions. The personal securities transactions of Advisor and its representatives may raise potential conflicts of interest when such persons trade in a security that is 1) owned by a Client or 2) considered for purchase or sale for a Client. Advisor has adopted policies and procedures that are intended to ensure that transactions</p>

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Part 2, Page 5 Item 10.	<p>are effected for clients in a manner that is consistent with the fiduciary duty and in accordance with applicable law. Related persons who wish to purchase or sell securities of the types purchased or sold for Clients may do so only in a manner consistent with Advisor's policies and procedures.</p> <p><u>Conditions for Managing Accounts</u></p> <p>Advisor's initial minimum account size for Asset Management services is \$100,000.00 although if the account drops below that amount Advisor will continue to service the account at its discretion. This minimum may be waived at the sole discretion of the Advisor.</p>
Part 2, Page 6 Item 12. A. (1) & (2)	<p><u>Investment or Brokerage Discretion</u></p> <p>Asset Management Clients authorize Advisor to act with limited discretionary authority regarding the selection of mutual funds, and determining the dollar amounts that should be allocated to those mutual funds in the investment account(s). Asset Management Clients will receive a customized performance report on a quarterly basis.</p>
Part 2, Page 6 Item 12. A. (3)	<p>Advisor may design and monitor investment portfolios and assist Client in establishing custodial accounts with Pershing, Inc., Schwab Institutional ("Schwab"), a division of Charles Schwab & Company, and any other companies approved by FSC Securities Corporation ("FSC"), the broker-dealer with which affiliates of Advisor are licensed. At the present time all Client assets are custodied at Schwab Institutional.</p>
Part 2, Page 6 Item 12. B.	<p>Usually, Advisor utilizes the services of one of the above-mentioned broker/dealers. Thus, by assisting the client in selecting such a program, related persons of Advisor may also be deemed to be assisting the client in selecting a broker/dealer. In certain programs, the client is asked to select a particular broker/dealer to execute trades for the client's account and/or to act as custodian for the account. In those programs, related persons of Advisor will assist the client in making such selection. Because Advisor's and/or the related person's compensation in connection with a program may vary depending on the broker/dealer or custodian selected, Advisor and/or the related person may have a conflict of interest in assisting the client in such selection.</p> <p>Advisor may recommend that clients establish brokerage accounts with Schwab or FSC to maintain custody of clients' assets and to effect trades for their accounts. Advisor is independently owned and operated and not affiliated with FSC or Schwab. FSC and Schwab provide Advisor with access to institutional trading and custody services. These services generally are available to Advisor on an unsolicited basis, at no charge as long as a specified amount of client assets are maintained in accounts through FSC or at Schwab. Advisor isn't required to commit to any specific amount of business (assets in custody or trading). FSC's and Schwab's services include brokerage, custody, research and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For Advisor's client accounts maintained in their custody, FSC and Schwab do not charge separately for custody, but may be compensated by account holders through other transaction-related fees for securities trades executed through the broker-dealers or that settle into their accounts.</p> <p>FSC and Schwab also make available to Advisor other products and services that benefit Advisor but may not benefit client accounts. Some of these other products and services assist Advisor in managing and administering client accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements); facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts); provide research, pricing information and other market data; facilitate payment of Advisor's fees from its clients' accounts; and assist with back-office functions, record keeping and client reporting. Many of these services may be used to service all or a substantial number of Advisor's accounts, including accounts not maintained at through FSC or at Schwab. FSC and Schwab also make available to Advisor other services intended to help Advisor manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, FSC</p>

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<p>Part 2, Page 6 Item 13. A.</p>	<p>and Schwab may make available, arrange and/or pay for these types of services rendered to Advisor by independent third parties. FSC and Schwab may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to Advisor.</p> <p>While as a fiduciary, Advisor endeavors to act in its clients' best interests, Advisor's recommendation that clients maintain their assets in accounts through FSC or Schwab may be based in part on the benefit to Advisor of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by these broker-dealers. Advisor does not warrant or represent that commissions for transactions implemented through FSC or Schwab are lower than commission available if clients use another brokerage firm. Advisor believes, however, that the overall level of services and support provided to clients by Advisor outweighs the potentially lower transactions cost available under other brokerage arrangements.</p> <p>Factors considered in selecting Schwab or FSC include the existing broker-dealer relationships with Advisor, financial strength, reputation, reporting, execution pricing and research. The broker-dealers charge commission rates which may be generally considered discounted from customary retail commission rates. However, the commissions and/or transaction fees charged by the broker-dealers may be higher or lower than those charged by other broker-dealer/custodians. Further, the fees charged by any designated broker-dealer/custodian, are exclusive of, and in addition to, Advisor's investment management fees. In addition, clients also incur charges imposed at the mutual fund level (e.g. management fees, early redemption fees, and other fund expenses).</p> <p>Advisor does not aggregate brokerage orders for clients. Advisor manages each portfolio on an individual basis using strategies specific to the individual client. Advisor believes that this individual attention to client portfolios offsets the benefits from saving on execution costs that might be lost through not aggregating orders.</p> <p><u>Additional Compensation</u></p> <p>Advisor may recommend Schwab or FSC/Pershing for the execution and settlement of client transactions and custody of their assets. Advisor receives products and services from these broker-dealers, including software to enable direct electronic downloading of client account information, electronic trading, and access to investment research and information provided by broker-dealers. Clients do not pay higher commissions as a result of these products and services furnished by broker-dealers to Advisor. Advisor earns no commissions from transactions in the Schwab accounts. Transaction charges or other charges for services to clients by broker-dealers may be more or less than other broker-dealers not recommended by Advisor charge for comparable services. Clients are not required to use a specific broker-dealer to retain the services of Advisor.</p> <p>Advisor's primary business is as an Investment Adviser. Advisor representatives spend the majority of their time in this capacity. Officers and associated persons of Advisor are also registered representatives of FSC and licensed insurance agents. In this capacity, they may facilitate the purchase and/or sale of insurance products, mutual funds, securities, and other investment products for their clients, who may or may not have an advisory fee agreement with Advisor. Advisor representatives may receive compensation for these non-advisory services that they may provide. Such compensation would be in addition to the advisory and other fees that Advisor may receive.</p> <p>Mutual funds purchased or sold in broker-dealer accounts may generate transaction fees that would not exist if the purchase or sale were made directly through the mutual fund Company. Mutual funds held in broker-dealer accounts also charge management fees. These Mutual fund management fees may be more or less than the mutual fund management fees charged if the Client held the Mutual Fund directly with the mutual fund company. These management fees are in addition to the management fee charged by Advisor.</p> <p style="text-align: center;">12b-1 PAYMENTS</p> <p>No load and load mutual funds may pay annual distribution charges, sometimes referred to as "12(b)(1)" fees named after the statutory section authorizing such payments. These 12(b)(1) fees</p>

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	<p>come from fund assets, and thus indirectly from the Clients' assets. These 12(b)(1) fees may be paid to FSC and be partially re-allowed to the persons associated with the Advisor. This compensation is consideration for various services that Advisor provides such as presenting information to Advisor clients regarding the funds and recommending shares of the funds for investment. Payment of these fees is included in the expense ratios of the mutual funds. The receipt of these fees represents an incentive to purchase funds with 12(b)(1) fees or higher 12(b)(1) fees over those funds with no or lower fees.</p>

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