

LORENCE & VANDER ZWART

Fee Offset Authorization

Client Name: _____

Client Account Number: _____

IAR/Solicitor: _____

For the period of no more than one year (12 months) _____ to _____
Solicitor has authorized Advisor to waive solicitor fee. At the end of this period,
the Solicitor fee will be reinstated at previously agreed rate as stated in Solicitor
Disclosure Brochure.

The offset is agreed upon between the Solicitor and client for compensation
received directly from the investment custodian or other services for which the
investment advisor/solicitor has received compensation.

Client Signature _____

Date _____

Solicitor Signature _____

Date _____

Lorence & Vander Zwart _____

Date _____

Client ~ Copy

Solicitor ~ Copy

Lorence & Vander Zwart ~ Original