

Date _____

Franklin Templeton RIA Team

Attn: David Boyce

P.O. Box 33093

St. Petersburg, FL 33733

Dear RIA Team:

The attached account will be managed by LVZ Advisors Inc. (Holland, MI). Please invest account in A shares at NAV and a quarterly fee will be liquidated from the account to satisfy management fees. Any questions please call LVZ Advisors 616.394.4994.

Thank You,