

## Excessive Trading Fund List



The table below lists the fund companies which have implemented specific excessive trading policies and describes some of the rules limiting trading activity. In addition to the fund families listed below, other fund families may require us to monitor trades of all other funds within your account. This monitoring may be over periods longer or shorter than for the fund families stated below. If potentially disruptive trading activity is detected, you may be precluded from making further purchases or exchanges of fund shares. In addition, whether or not the specific monitoring limits are exceeded, we may determine from the amount, frequency or pattern of purchases and redemptions or exchanges that you are engaged in excessive trading that is or could be detrimental to the fund and other shareholders and may preclude you from making further purchases or exchanges of shares.

Fund Company	Fund Policy	Funds Excluded
<b>American</b>	A redemption of shares valued at \$5,000 or more will prohibit investing within the fund for 30 calendar days.	U.S Treasury Money Fund of America R4, Cash Mgmt trust of America A, R1, R3, R4, R5
<b>Columbia</b>	Two "round trip" transactions, a purchase followed by a sale, can not be conducted within a 28 day period.	
<b>Prudential Annuity</b>	A purchase followed by a sale within a 30 day period will prohibit investing within the fund for 90 calendar days on domestic funds and 180 calendar days on international funds.	ProFund Portfolio, Rydex Portfolio and the AST Money Market Portfolio
<b>Vanguard</b>	A redemption of shares will prohibit investing within the fund for 60 calendar days.	Federal Money Market, Prime Money Market, Short Term Investment Grade, Short Term Federal, Short Term Treasury, Short Term Treasury Admiral, Retirement Savings Trust

The information summarized in this fund list has been compiled from sources believed to be reliable, but is not guaranteed as to completeness or accuracy. This fund list is updated as quickly as possible upon notification from a fund manager and is subject to change without notice.