

(please print on your letterhead)

Standard Asset Allocation Model Change Instructions

Account Name: _____ Date: _____

Account Number: _____

Dear Sir or Madam,

Please use this letter as your instructions to change my Model Asset Allocation.

Attention Gemini Fund Services: Please update my Asset Allocation Model to:

Allocation Type		A SAAP Model #	Emphasis	Allocation Name
<input type="checkbox"/>	Capital Preservation	Model #1	Emphasizes asset classes that generally exhibit less volatility and less return than the typical core fixed income strategy	Capital Preservation Allocation (100% Core Fixed)
<input type="checkbox"/>	Capital Preservation	Model #7	Emphasizes asset classes that generally exhibit less volatility and less return than the typical core fixed income strategy	Capital Preservation Allocation (100% Core Fixed) w/Cash*
<input type="checkbox"/>	Capital Preservation	Model #26	Emphasizes asset classes that generally exhibit less volatility and less return than the typical core fixed income strategy	Core Fixed Light
<input type="checkbox"/>	Capital Preservation	Model #14	Emphasizes asset classes that generally exhibit less volatility and less return than the typical core fixed income strategy	Core Fixed Light w/Cash*
<input type="checkbox"/>	Capital Preservation	Model #13	Emphasizes asset classes that generally exhibit less volatility and less return than the typical core fixed income strategy	100% Money Market**
<input type="checkbox"/>	Balanced Income	Model #2	Emphasizes current income with low-to-moderate risk in equities	Balanced Income Allocation (20/80)
<input type="checkbox"/>	Balanced Income	Model #8	Emphasizes current income with low-to-moderate risk in equities	Balanced Income Allocation (20/80) w/Cash
<input type="checkbox"/>	Balanced Income	Model #19	Emphasizes current income with low-to-moderate risk in equities	20% Core US Equity / 80% Core Fixed Income
<input type="checkbox"/>	Balanced Income	Model #24	Emphasizes current income with low-to-moderate risk in equities	20% US/Foreign/Alts / 80% Core Fixed Income
<input type="checkbox"/>	Growth & Income	Model #3	Emphasizes current income with moderate risk in equities	Growth & Income Allocation (40/60)
<input type="checkbox"/>	Growth & Income	Model #9	Emphasizes current income with moderate risk in equities	Growth & Income Allocation (40/60) w/Cash*
<input type="checkbox"/>	Growth & Income	Model #18	Emphasizes current income with moderate risk in equities	40% Core US Equity / 60% Core Fixed Income
<input type="checkbox"/>	Growth & Income	Model #23	Emphasizes current income with moderate risk in equities	40% US/Foreign/Alts / 60% Core Fixed Income

<input type="checkbox"/>	Balanced Growth	Model #4	Emphasizes current income, moderate risk, weighted more in securities	Balanced Growth Allocation (60/40)
<input type="checkbox"/>	Balanced Growth	Model #10	Emphasizes current income, moderate risk, weighted more in securities	Balanced Growth Allocation (60/40) w/Cash
<input type="checkbox"/>	Balanced Growth	Model #17	Emphasizes current income, moderate risk, weighted more in securities	60% Core US Equity / 40% Core Fixed Income
<input type="checkbox"/>	Balanced Growth	Model #22	Emphasizes current income, moderate risk, weighted more in securities	60% US/Foreign/Alts / 40% Core Fixed Income
<input type="checkbox"/>	Growth	Model #5	Emphasizes long-term growth with moderate-to-high risk in equities	Growth Allocation (80/20)
<input type="checkbox"/>	Growth	Model #11	Emphasizes long-term growth with moderate-to-high risk in equities	Growth Allocation (80/20) w/Cash*
<input type="checkbox"/>	Growth	Model #16	Emphasizes long-term growth with moderate-to-high risk in equities	80% Core US Equity / 20% Core Fixed Income
<input type="checkbox"/>	Growth	Model #20	Emphasizes long-term growth with moderate-to-high risk in equities	80% US / 10% Foreign / 10% Alts Allocation
<input type="checkbox"/>	Growth	Model #21	Emphasizes long-term growth with moderate-to-high risk in equities	80% US/Foreign/Alts / 20% Core Fixed Income
<input type="checkbox"/>	Aggressive Growth	Model #6	Emphasizes maximum growth and capital appreciation in equities and, therefore, has the highest risk of all investment objective choices	Aggressive Growth Allocation (100% Core Equity)
<input type="checkbox"/>	Aggressive Growth	Model #12	Emphasizes maximum growth and capital appreciation in equities and, therefore, has the highest risk of all investment objective choices	Aggressive Growth Allocation (100% Core Equity) w/Cash*
<input type="checkbox"/>	Aggressive Growth	Model #15	Emphasizes maximum growth and capital appreciation in equities and, therefore, has the highest risk of all investment objective choices	Core US Equity Allocation

* w/cash includes the 3% cash option

** I understand that there will be no advisory fee charged while in this model.

Please check accordingly:

Please reallocate my account to the model # ____ effective immediately.

Please update my account to the model # _ for all future contributions.

The Client's objective for this investment account has changed to match my selection above.

The new objective is: _____

Thank you for your prompt attention to this matter. (either the client or advisor can sign this LOI)

Client or Advisor Signature: _____

Advisor Name/Firm: _____

Advisor Phone Number: _____

Please fax the LOI directly to Gemini at
 Fax | 402.963.9094 or send it to Dunham & Associates Client Services and we can forward it.