

Morningstar Expense Comparison between Retail A & C-Class vs. Institutional R-Class Shares

Sterling Advisors Illustrate the Cost Savings by Using the R-Institutional Share Class instead of the Retail A & C Share Class

	R-Share Class- No Load	Expenses	A-Share Class	A-Share Expenses	A-Share Upfront Load	TOTAL SAVINGS WITH R-CLASS SHARES	C-Share Class	C-Share Expenses	C-Share Upfront Load	TOTAL SAVINGS WITH R-CLASS SHARES
Growth Funds										
American Funds AMCAP	R5	0.47%	A	0.74%	5.75%	6.02%	C	1.49%	1.00%	2.02%
American Funds The Growth Fund of America	R5	0.40%	A	0.75%	5.75%	6.10%	C	1.49%	1.00%	2.09%
American Funds EuroPacific Growth	R5	0.57%	A	0.80%	5.75%	5.98%	C	1.58%	1.00%	2.01%
American Funds New Perspective	R5	0.53%	A	0.84%	5.75%	6.06%	C	1.61%	1.00%	2.08%
American Funds SMALLCAP World	R5	0.82%	A	1.21%	5.75%	6.14%	C	2.03%	1.00%	2.21%
Growth and Income Funds										
American Funds Fundamental Investors	R5	0.39%	A	0.61%	5.75%	5.97%	C	1.37%	1.00%	1.98%
American Funds The Investment Co. of America	R5	0.33%	A	0.79%	5.75%	6.21%	C	1.48%	1.00%	2.15%
Equity Income Fund										
American Funds The Income Fund of America	R5	0.40%	A	0.74%	5.75%	5.94%	C	1.42%	1.00%	2.02%
Balanced Fund										
American Funds American Balanced	R5	0.37%	A	0.59%	5.75%	5.97%	C	1.40%	1.00%	2.03%
Bond Funds										
American Funds The Bond Fund of America	R5	0.37%	A	0.63%	3.75%	4.01%	C	1.41%	1.00%	2.04%
American Funds Capital World Bond Fund	R5	0.61%	A	0.86%	3.75%	4.00%	C	1.68%	1.00%	2.07%
American Funds U.S. Government Securities Fund	R5	0.38%	A	0.63%	3.75%	4.01%	C	1.43%	1.00%	2.05%
PIMCO Real Return	R	1.15%	A	0.90%	3.00%	2.75%	C	1.40%	1.00%	1.25%
PIMCO Total Return	R	1.15%	A	0.90%	3.75%	3.50%	C	1.40%	1.00%	1.25%
Specialty Funds										
Franklin Utilities	R	1.09%	A	0.80%	4.25%	3.96%	C	1.30%	1.00%	1.21%
Target Date Funds										
American Funds 2050 Target Date Retirement Fund	R5	0.71%	A	1.21%	5.75%	6.25%	C	1.41%	1.00%	1.70%
American Funds 2040 Target Date Retirement Fund	R5	0.68%	A	1.17%	5.75%	6.24%	C	1.38%	1.00%	1.70%
American Funds 2030 Target Date Retirement Fund	R5	0.65%	A	1.12%	5.75%	6.22%	C	1.35%	1.00%	1.70%
American Funds 2020 Target Date Retirement Fund	R5	0.63%	A	1.09%	5.75%	6.21%	C	1.31%	1.00%	1.68%
Money Market Fund										
American Funds Money Market Fund	R5	0.40%	A	0.55%	0	0.15%	C	0.65%	0.00%	0.25%