

Appendix B to Commentary – Delivery Flow Chart

The following flow chart summarizes the delivery requirements that apply to a fund facts document:

Type of account	Type of trade	Type of fund	Time of delivery		
			Initial purchase	Subsequent purchase	Annually
Full-service	Adviser-recommended	All funds other than money market	• Before or at point of sale	No delivery	Investor will be given option to receive annually <i>Fund Facts</i> for all funds held.
		Money market	• Before or at point of sale OR • With trade confirmation if investor chooses		
	Investor-initiated	All funds	• With trade confirmation if investor chooses		
Order execution-only	All	All funds	• With trade confirmation		