

Hold Harmless Letter

Dear: _____

Oak Ridge Investments, LLC will accept assignment as investment manager for the _____ account with the requested restrictions (see attachment) given the following conditions:

1. We will review our current Buy List for the selected investment product to screen out stocks we deem unacceptable to your client. We will, upon review of this initial screen, make a final decision whether we are able to effectively manage the account and accept assignment as investment manager. We use KLD as our principal source for screening.
2. After an initial screen of our Buy List, if we have chosen to manage the account, we will proceed to buy and sell securities for your client's account in accordance with our model portfolio for this product, taking note of the requested restrictions on a "best efforts" basis. It will be your responsibility, as consultant to your client, to inform us if one or more of these subsequent purchases violates your client's investing restrictions. You will also advise us of subsequent changes to your client's restrictions and we will make a determination whether we will be able to continue providing management for the account.
3. If your client's account comes to own a position that you determine is in violation of the restrictions, and it is at breakeven or a profit, the security will be liquidated promptly after we are notified in writing. If the security is at a loss, we may use our discretion as to when to liquidate. Your client may request the security be liquidated immediately at a loss if they so choose.
4. You and your client understand that portfolio performance may vary significantly, up or down, in comparison to the return of the product composite due to the investment restrictions imposed.

If the above conditions are acceptable to you and your client, please acknowledge your agreement by signing below and returning a copy of this letter.

Agreed: _____
Financial Consultant (please print)

Financial Consultant - Authorized Signatory Date

Agreed: _____
Client Account Name (please print)

Client - Authorized Signatory Date