

2. Account Service Options (continued)

2c. Services Selection (continued)

<input type="text"/> Fund Name and Share Class or Fund Number	<input type="text"/> Amount (\$)	<input type="text"/> Date
Select one: <input type="checkbox"/> SIP by ACH <input type="checkbox"/> SWP by ACH <input type="checkbox"/> Systematic Withdrawal by Check	Frequency: <input type="checkbox"/> All Months <input type="checkbox"/> Other (Check months below) <input type="checkbox"/> January <input type="checkbox"/> February <input type="checkbox"/> March <input type="checkbox"/> April <input type="checkbox"/> May <input type="checkbox"/> June <input type="checkbox"/> July <input type="checkbox"/> August <input type="checkbox"/> September <input type="checkbox"/> October <input type="checkbox"/> November <input type="checkbox"/> December	

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For additional funds, attach a separate sheet that includes all information requested above; sign and date the sheet.

2d. Special Mailing Instructions for Systematic Withdrawal by Check

<input type="text"/> Fund Name and Share Class or Fund Number		
<input type="text"/> Payee		
<input type="text"/> Street Address or P.O. Box		
<input type="text"/> City	<input type="text"/> State	<input type="text"/> Zip Code

For additional instructions, attach a separate sheet that includes all information requested above; sign and date the sheet. *An original Medallion guarantee of your signature in Section 5 is required.*

3. Bank Information

The Funds or their transfer agent require information about your bank account for Systematic Investment and Systematic Withdrawal Programs by ACH. To use these services, **please select one of the following:**

- Attach a voided check for your bank account here. **Please use tape; do not staple.**
- Enter your Bank Account information below:

<input type="text"/> Bank Name (Domestic Bank Only)	<input type="text"/> Branch		
<input type="text"/> Bank Street Address	<input type="text"/> City	<input type="text"/> State	<input type="text"/> Zip Code
<input type="text"/> Bank Phone Number	<input type="text"/> ABA Routing Number	<input type="text"/> Bank Account Number	
<input type="text"/> Name(s) on Account			
Account Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings			

4. Cost Basis Election for Systematic Withdrawals

Please select one of the cost basis accounting methods listed below. If no standing order is elected or if no instructions are received with the redemption order, our default cost basis method of Average Cost (ACST) will be applied. ACST controls the selection of shares used to calculate the cost basis and computes the loss or gain on the redemption.

- Average Cost (ACST)
- First In First Out (FIFO)
- Last In First Out (LIFO)
- High Cost First Out (HIFO)

- Low Cost First Out (LOFO)
- Loss Gain Utilization (LGUT)*
- Specific Lot Identification (SLID)

If electing SLID, please choose a secondary method: _____

Note: Average Cost cannot be chosen as a secondary cost basis account method.

Internal Revenue Service regulations require mutual funds that produce tax Form 1099-B to report cost basis information on covered shares beginning January 1, 2012.

This is a general interpretation of the tax laws. Specific questions about your situation can be directed to your tax or investment professional.

* Loss Gain Utilization will decrement lots taking losses first. For lots that yield a loss, short-term lots will be redeemed ahead of long-term lots. For gain, long-term lots will be redeemed ahead of short-term lots.

5. Acknowledgements and Signature Certifications

By signing below, you:

- Agree that the Funds, their transfer agent, their respective officers, directors, affiliates and agents will not be liable for any loss, liability, cost, or expense that may occur as a result of acting upon any instructions reasonably believed to be true.
- Agree that the Funds, their transfer agent, their respective officers, directors, affiliates and agents will not be responsible or liable for any act of omission beyond that imposed by law.
- Acknowledge that fund shares purchased by ACH may not be available for up to seven (7) calendar days.
- Understand that all Systematic Investment and Withdrawal Programs, Systematic Withdrawal by Check and Systematic Exchange continue indefinitely (including through a fund reorganization) until or unless you request cancellation or are deemed a "lost shareholder."
- Acknowledge that (i) if the Funds determine that you are a lost shareholder, all account activity, program elections, and mailings may be suspended; and (ii) account assets may be transferred to the appropriate state if no activity or communication occurs in your account within the time period specified by state law.
- Understand that this agreement may be terminated at any time by notifying the Funds, their transfer agent, or my/our Financial Intermediary. Termination will go into effect as soon as the Funds or their transfer agent have a reasonable opportunity to act on it.

All investors must sign exactly as their names appear in the registration, including any capacity (e.g., Custodian, Trustee, etc.).

SIGN HERE

Signature and Title of Owner, Trustee, Executor, etc.

Date

Daytime Phone Number

SIGN HERE

Signature and Title of Co-Owner, Co-Trustee, Co-Executor, etc.

Date

Daytime Phone Number

An **original** MSG is required for Systematic or Telephone Withdrawals by: (1) wire or ACH; or (2) check, if the payee is a third party and/or it will be mailed to an address other than the address of record. Please contact the guarantor *in advance* to confirm signature and document requirements. An MSG is designed to protect the account from fraud and may be obtained from any of the following institutions:

- bank or trust company;
- savings association;
- credit union; or
- broker, dealer, or securities exchange member.

Signature verification by a notary public is not an acceptable substitute.

Original Medallion Guarantee

