

PRIMERICA SHAREHOLDER SERVICES – VOLUNTARY ACCOUNT OWNER DECEASED, LEGAL REPRESENTATIVE REQUESTS REDEMPTION/TRANSFER FORM

To Whom It May Concern:

Thank you for your inquiry regarding information related to a death distribution. Please accept our sincere condolences for your loss.

In response to your request, we have included information regarding the distribution or transfer of the account. Please refer to the chart below to determine the documents that will be required to process your requested transaction. The documents required to be submitted with your request are based on the type of signature guarantee you are able to obtain and the type of transaction (redeem or transfer assets) you are requesting.

An original signature guarantee may be obtained from an officer of most financial institutions. A medallion signature guarantee is preferable. By obtaining a Medallion Signature Guarantee, you will not be required to furnish certain documentation. If the signature guarantee is NOT medallion, you will be required to furnish additional documentation and provide the name and phone number of the person providing the signature guarantee for verification purposes.

Please note that a notary public cannot provide a signature guarantee. A signature guarantee is a warranty by the grantor that the signature is genuine, and that the person(s) signing is competent and authorized to sign.

Typically Primerica expects instructions will be provided by the legal representative of the estate and that assets will be transferred to an account for the estate of the deceased shareholder or redeemed payable to the estate of the deceased shareholder, generally instructions from a party other than the Legal Representative of the estate will not be accepted. If no Legal Representative is appointed see below for additional information and requirements.

Documents Required	To Redeem	To Transfer assets to PSS account
Completed Distribution/Transfer Form signed by Legal Representative and signature guaranteed,	✓	✓
New Account Application SB- 50 to open an account for the estate of the deceased (must be obtained and completed by a PFS Representative), or if the transfer is to an existing account for the estate of the deceased, you must provide existing account number. – See below for additional information if no Legal Representative for the estate is being appointed.		✓
Customer Identification Form (if new account is being established)		✓
Share Certificates (if applicable)	✓	✓
Certified Copy of Appointment of Legal Representative - Waived with Medallion Signature Guarantee	✓	✓
Photo copy of deceased shareholder’s death certificate - Waived with Medallion Signature Guarantee	✓	✓
Affidavit of Domicile –	✓	✓
Inheritance Tax Waiver (if applicable – see instructions attached)	✓	✓
Tax ID Certification, section 5 or IRS Form W-9	✓	

Please note that if a certified copy of appointment of Legal Representative is required, it must be an Original court certified copy of this document (court seal or clerk of the court stamp will certify this document) and certification must be dated within 6 months of your request to distribute the assets in the deceased shareholder’s account with Primerica Financial Services, to the Legal Representative (the legal document can be returned to you upon request).

If no Legal Representative is appointed: Occasionally the value of an estate will be small enough that state law permits an informal procedure for administering the estate with no legal representative appointed; this less structured proceeding involves a document typically referred to as a “small estate affidavit”. If this less formal process is applicable then the party named in the affidavit as entitled to the assets may open an account in their name and under their Tax-ID or request a redemption check in their name. Please contact your state for state-specific requirements for obtaining a Small Estate Affidavit.

Please note: a certified copy of the Small Estate Affidavit is required unless a Medallion Signature Guarantee is provided.

If you have questions or need additional information, please contact our Customer Service Department at 1-800-544-5445. Customer Service Representatives are available to assist you, Monday through Friday between 8 a.m. and 8 p.m. ET.

PRIMERICA SHAREHOLDER SERVICES – VOLUNTARY ACCOUNT OWNER DECEASED, LEGAL REPRESENTATIVE REQUESTS REDEMPTION/TRANSFER FORM
(THIS PAGE RETAINED BY THE LEGAL REPRESENTATIVE)

Please mail completed form and required documents to Primerica Shareholder Services, PO Box, 534485, Pittsburgh, PA 15253 – 4485, or for express mail Primerica Shareholder Services, Attention: 534485, 500 Ross Street, 154-0520 Pittsburgh, PA 15262.

Please provide the account owner's name and account number so that we may process your request.

You may use the attached form to request a distribution/transfer of the deceased shareholder's account assets, unless you wish to transfer the assets to a new account. You must provide all the documentation (described in the attached cover letter) requested in order for Primerica Shareholder Services to honor your request for a distribution.

SECTION 1 – Please indicate by checking the appropriate box whether you wish to redeem the assets in the account or if you wish to transfer the assets to new (new account application required) or existing account.

- **Transfer Assets to a New Account** – The Legal Representative may choose to transfer the assets to a new account with Primerica Shareholder Services. If you choose this option, you must contact a Primerica Financial Services Representative to complete a new account application and Customer Identification Form.
- **Transfer Assets to Existing Account**: The Legal Representative may choose to transfer the assets to an existing account with Primerica Financial Services. Please provide the existing account number and complete the "From" and "To" Account information and provide the transfer amount in Dollar Amount, Percentage of Account or all shares to be transferred to a certain fund position. If you need additional space, you may attach an additional sheet or make a copy of the Distribution Request Form.

NOTE: Investments will be moved "in kind" to your existing account, that is the same fund(s) currently held in the deceased owner's account will be moved to your existing account. You should speak with your PFSI Agent for assistance in determining what if any changes should be made after the transfer to your name is complete.

SECTION 2 – Redemption Proceeds – Please provide instructions on how you wish to receive the distribution proceeds. If you would like the assets in a check, please provide the name(s) and mailing address.

MAIL CHECK – PSS usually processes and mails redemption checks within two to three business days.

EXPRESS MAIL – Please indicate if you wish to receive a check via express mail service. A daytime telephone number is required for all express mail packages. A signature is required upon receipt of all express mail packages.

- By **one-day air express** and deduct the fee charge from this account – The check will be sent via next-day air express in accordance with the mailing instructions.
Note: The overnight express fee is generally \$14 for most deliveries in the United States, however, if you reside in a rural area in the U.S. the charge could be higher. If you reside in Alaska, Hawaii, Puerto Rico or request overnight express to a PO Box, the overnight fee will be higher and you could be charged as much as \$30.00. If you request overnight express to Guam, the fee charge could be as much as \$70 or more. **Your account will be charged accordingly.**

WIRE TRANSFER – A wire transfer usually takes place within 48 to 72 hours of processing your request for a redemption of shares. Please complete the Wire Transfer Information and attach a voided check.

- Wire Transfer to a bank – To have the redemption proceeds sent to your bank account. When processing a wire transfer to your bank, you must complete the bank name, bank contact person, bank telephone number, bank routing / transit number, bank account name and number, and attach a voided check.

ACH TRANSFER – An Automated Clearing House (ACH) transfer should place within 72 to 96 hours of processing your request for distribution of shares.

Please complete the Wire / ACH Transfer Information and attach a voided check.

SECTION 3 - SIGNATURE – All Legal Representatives must sign the request. Please provide a daytime phone number where you can be reached should we need additional information to process your request. Please check the box if you would like for Primerica Shareholder Services to return all legal documents.

SECTION 4 - SIGNATURE GUARANTEE – An original signature guarantee may be obtained from an officer of most financial institutions. **A medallion signature guarantee is preferable.** If the signature guarantee is NOT medallion, please provide the name and phone number of the person providing the signature guarantee for verification purposes. **Please note that a notary public cannot provide a signature guarantee.** A signature guarantee is a warranty by the grantor that the signature is genuine, and that the person(s) signing is competent and authorized to sign.

SECTION 5 - SUBSTITUTE FORM W-9/REQUEST FOR TAXPAYER IDENTIFICATION NUMBER – You must complete this section if you have requested to have the assets paid to you by redeeming the assets. Please provide the decedent's estate tax payer identification number or the social security number of the heir and sign in the space provided.

Note: ADDITIONAL FEES -CDSC FEE – *If the account is invested in Class B Shares, your redemption may be subject to a CDSC Fee (Contingent Deferred Sales Charge). Please refer to your fund's prospectus to determine the applicable CDSC percentage applicable to your Fund.*

PRIMERICA SHAREHOLDER SERVICES – VOLUNTARY ACCOUNT OWNER DECEASED, LEGAL REPRESENTATIVE REQUESTS REDEMPTION/TRANSFER FORM

Account Owner's Name: _____

Account Number:

--	--	--	--	--	--	--	--	--	--

 (Required to complete transaction)

Section 1:

Fund Number/NASDAQ Symbol (Please provide for fund positions held by in the account)

--	--	--	--	--	--

Redeem all assets in all fund positions listed above Transfer all assets to a new account (application required)

Section 2 : Please tell us how to send the redemption proceeds:

By check to the following name and address:

Name(s): _____

Address: _____

City: _____ State: _____ Zip: _____

I/We would like to receive a check: (choose one)

1st Class Mail Next Day Air (Read note regarding fee on instruction page)

Daytime phone number required for Express Mail Service _____

I/We would like to wire transfer: (choose one) To the bank listed on the attached voided check

I/We would like to ACH transfer: To the bank listed on the attached voided check

Section 3: Signature

Legal Representative's Signature _____ Date _____ Legal Representative's Signature _____ Date _____

Daytime phone number where you can be reached should we need additional information: _____

To Primerica Shareholder Services; Please return Legal Documents.

Section 4: Signature Guarantee (Please read instructions)

Signature Guarantee

Signature Guarantee

Guarantor Name _____

Guarantor Name _____

Guarantor Phone No. _____ Guarantor Phone No. _____

Signature Guarantee Stamp: I guarantee the signature(s) of the applicant(s) and to the best of my knowledge and belief the applicant is of full age and legally competent. A separate signature guarantee stamp must be affixed to this form for each signor. If this is a **Medallion Signature Guarantee**, I further affirm that I have checked and verified a certified copy of the Letter of Appointment (certified within past 6 months) naming the applicant as the executor of the deceased's estate or a valid Small Estate Affidavit and a photocopy of the deceased's death certificate.

PRIMERICA SHAREHOLDER SERVICES – VOLUNTARY ACCOUNT OWNER DECEASED, LEGAL REPRESENTATIVE REQUESTS REDEMPTION/TRANSFER FORM

Section 5: Substitute Form W-9/Request for Taxpayer Identification Number

Account Number:

If you request to have the assets distributed in the form of a cash payment, you must provide your Social Security Number or the Estate Tax Identification Number (SSN/TIN) below and complete by signing this section.

Social Security Number (SSN):

Tax Identification Number (TIN): -

I certify under penalties of perjury (1) that the Number provided on this form is the correct Taxpayer Identification Number, (2) that I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding, (3) that I am a U.S. Person (including a U.S. resident alien) and *(4) the FATCA code(s) indicating that I am exempt from FATCA reporting is correct.

*Not applicable as Primerica Shareholder Services if not a foreign financial institution.

Typically Primerica expects an Estate Tax ID to be provided when assets are paid to an estate. Occasionally the value of an estate will be small enough that state law permits an informal procedure for administering the estate. This less structured proceeding involves a document typically referred to as a "small estate affidavit". If this less formal process is applicable the SSN of the person entitled to the assets may be provided above. Consult a qualified tax or legal advisor or your state to confirm the appropriate estate guidelines.

Signature - Legal Representative for Estate

Date

WIRE / ACH TRANSFER – BANK ACCOUNT INFORMATION

Bank Name _____ Account Name _____

Contact Person _____ Phone # _____

Routing # _____ Account # _____

Please check with your financial institution for any special wiring instructions required to process a wire transfer to your bank account. Some financial institutions clear transactions through other institutions. This will cause a problem in processing the wire if your bank does not accept direct wires, but uses a pay through institution.

IMPORTANT INFORMATION- Financial Institutions providing medallion signature guarantees have surety bond coverage that protects the transfer agents from "bad" guarantees. Primerica Shareholder Services will not accept a request to process a transaction that exceeds the financial institution's bond coverage. Please verify with your financial institution their amount of bond coverage to determine if the institution's bond will cover your requested redemption/distribution amount.

PRIMERICA SHAREHOLDER SERVICES – VOLUNTARY ACCOUNT OWNER DECEASED, LEGAL REPRESENTATIVE REQUESTS REDEMPTION/TRANSFER FORM

Affidavit of Domicile

Note: This Affidavit must be completed and executed before a Notary Public

Instructions:

This document is required when the shareholder(s) is/are deceased (for certain account registration types) and the proceeds are being distributed to the legal representative(s) or certain beneficiary(ies).

An Affidavit of Domicile is a sworn statement by an administrator/executor that designates the place of domicile of a decedent.

An Affidavit of Domicile is needed if a decedent's state of domicile and Tax Waiver requirement is in question. If the address of record, or the state of residency on the death certificate, or the probate state are Tax Waiver states, an Affidavit of Domicile will settle which state applies.

Residence is not equal to domicile. A person can have many residences but only one legal domicile. Realty is probated in the state it is located in. Non-realty is probated in the state of domicile. Domicile is that place one always returns to.

The affidavit must:

- Be original (copies not acceptable)
- Indicate deceased person's state of domicile
- Indicate capacity of the affiant (person making the affidavit)
- Refer to decedent as the name is registered
- Indicate the name of the Mutual Fund
- Be notarized

**PRIMERICA SHAREHOLDER SERVICES – VOLUNTARY ACCOUNT OWNER DECEASED, LEGAL REPRESENTATIVE REQUESTS REDEMPTION/TRANSFER FORM
Affidavit of Domicile**

Note: This Affidavit must be completed and executed before a Notary Public

State of _____)

County of _____)

I, _____, of full legal age, being duly sworn, depose and
(Legal Representative)

say that: I reside at _____, City, _____
(Legal Representative's current address)

State of _____, and acting as the Surviving Beneficiary _____,
Executor _____, or Administrator _____, for the Estate of _____,
(Name of Decedent)

Deceased, who died in the State of _____, on the _____ day
(State of death) (day of death)

in the month of _____, in the year 20____; that at the time of death,
his/her domicile (legal residence) was at, _____,
(Decedent's last known address)

City, _____, State of, _____;

(If the decedent resided in another State within 3 years prior to his or her death, name the State where he or she previously resided, State _____).

**This affidavit is made for the purpose of having mutual fund shares of _____
(Fund Numbers/NASDAQ Symbol)**

_____ transferred as requested and if the transfer constitutes an apparently uneven distribution, the matter has been equalized by the distribution of other securities or in some other manner.

(Signature of Legal Representative)

Date

(Signature of Legal Representative)

Date

Sworn to and subscribed before me: This _____ day of _____, _____.

Notary Public

My commission expires: _____

Seal:

PRIMERICA SHAREHOLDER SERVICES – VOLUNTARY ACCOUNT OWNER DECEASED, LEGAL REPRESENTATIVE REQUESTS REDEMPTION/TRANSFER FORM

Inheritance Tax Waiver

What is it? A document that releases the Transfer Agent (Primerica Shareholder Services) from liability regarding the state's inheritance tax on the deceased shareowner's shares.

An Inheritance Tax Waiver may be required (based on specific State Requirements) whenever the shareholder(s) is deceased and the assets of the account are being distributed or transferred to another person or persons.

Each state has their own specific rules regarding the Inheritance Tax Waiver requirements. A waiver is granted upon application of the personal or legal representative who will, in effect, make a partial "estate tax return." This obligates the personal representative to make appropriate provision for payment of the tax when it becomes due prior to final distribution of the estate.

A Tax Waiver must:

- Be on official state letterhead (From Department of Revenue, State Tax Department, State Dept. of Revenue, etc)
- Name the fund the shareowner(s) owned
- Contain the account balance on the date of death
- Be expressed as a 'blanket waiver'
- Bear an authorized signature of the issuing authority, normally a facsimile stamp