

# Telephone and Internet Transaction Authorization Form

**INSTRUCTIONS:**

1. Complete the attached Telephone and Internet Transaction Authorization Form
2. Sign the form
3. Mail or fax the completed, signed form to:

Please send to:	Regular Mail	Overnight Mail
	Primerica Shareholder Services P.O. Box 534485 Pittsburgh, PA 15253 – 4485	Primerica Shareholder Services Attention: 534485 500 Ross Street, 154-0520 Pittsburgh, PA 15262
<b>Client Services:</b>	<b>(800) 544-5445</b>	
<b>Fax Services:</b>	<b>(833) 782-4119</b>	

**Primerica Shareholder Services provides telephone transaction privileges. Requesting redemptions, exchanges, and subsequent purchases is as convenient as picking up the Telephone!**

***What are Telephone Transaction Privileges?***

Telephone Transaction Privileges allow shareholders to call Primerica Shareholder Services to request any of the following transactions:

- Redeem up to \$100,000 from a Primerica Shareholder Service Mutual Fund Account
- Make a subsequent investment up to \$100,000
- Exchange Shares from one fund to a different fund (same fund family, same share class) (exchange of \$499,999 is acceptable from a mutual fund to a Money Fund) into a Primerica Shareholder Services Mutual Fund account

Your call will be answered by a Customer Service Representative who will gladly process your request leaving you with no forms or checks to hassle with.

***Why Should I elect to have Telephone Transaction Privileges?***

Telephone Transaction Privileges will provide our shareholders much greater convenience when requesting financial transactions. You will no longer have to fill out forms for redemptions and exchanges, just call us and we will process the transaction right over the phone. For even greater convenience, if we have bank information for your account on record, we can send your redemption proceeds right to the bank via wire or an ACH transfer. There also will be no need to write a check to make a subsequent investment, just call us and we will process your request and draft your bank account for the money. It is that simple!

***How do I sign-up for Telephone Transaction Privileges?***

Simply complete and return the enclosed authorization form. Be sure to remember the following:

- The form must be signed by all registered owners of the account(s)
- To activate telephone subsequent investments or have redemption proceeds sent to your bank account, we must have a valid bank account listed on your account. If you are not currently enrolled in our Pre-Authorized Checking Plan, please submit a voided check with your authorization form.
- Telephone Transaction Privileges are **not available** for 403(b)(7) accounts and organizational accounts (i.e. Trusts businesses, 401(k), etc.).
- Please remember that by signing the form you will have access to redemptions, exchanges (when available), and subsequent investments by phone. The privileges cannot be separated.
- There could be tax consequences, including penalties, with a redemption of all or part of your IRA. Be sure to consult your tax advisor when considering a withdrawal from your IRA

***How do I request a Telephone Transaction?***

Telephone transactions can be requested by calling our Customer Service Center at 1-800-544-5445 Monday - Friday 8:00am-8:00pm EST any day that the New York Stock Exchange is open. Telephone Transaction privileges will be available 30 days after your authorization form has been received by Primerica Shareholder Services in good order.

**(A.)** The telephone redemption option can be used only if:

1. The redemption proceeds are to be mailed to the address of record, there has been no change of address on the account within the preceding 30 days or the proceeds are to be transferred to the pre-authorized bank account of record and there has been no change of bank account information on the account within the preceding 30 days;
2. The shares to be redeemed are not in certificate form;
3. The person requesting the redemption can provide proper identification information; and
4. The proceeds of the redemption do not exceed \$100,000 per account. 403(b)(7) accounts and accounts not registered in the name of individual(s) are not eligible for the telephone redemption option.

A shareholder may elect to have the redemption proceeds transferred via Wire or ACH directly to the shareholder's bank account of record (defined as a currently established pre-authorized draft on the shareholder's account included with the application or with no changes within the previous 30 days) as long as the bank account is registered in the same name(s) as the account with the Fund. The shareholder's bank or financial institution may charge a fee for processing an ACH or Wire transfer. The shareholder should check with their bank or financial institution to determine if certain fees will apply.

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**(B.)** Upon completion of certain automated systems, shareholders who establish telephone transaction authorization on their account may request an exchange by telephone. Redemption procedures discussed above are also applicable for exchanging shares.

**(C.)** Upon completion of certain automated systems, shareholders who establish telephone transaction authority on their account and supply bank account information may make additions to their accounts at any time. The minimum telephone subsequent investment for Invesco, Pioneer or American Century is \$25, \$50.00 for Legg Mason and Franklin Templeton investment and can be up to a maximum of \$100,000 per account. By requesting a subsequent purchase by telephone you authorize the Sub-Transfer Agent to transfer funds from the bank account provided for the amount of the purchase. A shareholder who has insufficient funds to complete the transfer will be charged a fee of up to \$30.00 by Primerica Shareholder Services or the Sub-Transfer Agent. A shareholder who places a stop payment on a transfer or the transfer is returned because the account has been closed, will also be charged a fee of up to \$30.00 by Primerica Shareholder Services or the Sub-Transfer Agent.

**(D.)** Telephone transaction requests can be made by contacting the Sub-Transfer Agent at (800) 544-5445 between 8.00 a.m. and 8.00 p.m. eastern time any day that the NYSE is open. Telephone transactions may not be available if the shareholder cannot reach the Sub-Transfer Agent because all telephone lines are busy or for any other reason; in such case a shareholder would have to use the Fund's regular transaction procedures described in the Fund's prospectus. Telephone Transactions received by the Sub-Transfer Agent prior to the close of the New York Stock Exchange will be processed at the net asset value per share that day.

**(E.)** Neither the Series or its agents will be liable for following instructions communicated by telephone that are reasonably believed to be genuine. The Series and its agents will employ procedures designed to verify the identity of the caller and legitimacy of instructions (for example, a shareholder's name and account number will be required and phone calls may be recorded). The Series reserves the right to suspend, modify or discontinue the telephone redemption and exchange program or to impose a charge for this service at any time following at least seven (7) days prior notice to shareholders.

## **Terms & Conditions of Use**

ACCESSING AND/OR REQUESTING ACCOUNT INFORMATION OR TRANSACTIONS THROUGH THIS SITE CONSTITUTES, AND SHALL BE DEEMED AS ACCEPTANCE, WITHOUT MODIFICATION, OF THE FOLLOWING TERMS AND CONDITIONS OF THE PRIMERICA SHAREHOLDER SERVICES ONLINE AGREEMENT. Primerica Shareholder Services does not guarantee the accuracy, completeness and/or timeliness of any mutual fund information that is provided on this site. The accuracy, completeness and timeliness of all mutual fund information is the sole responsibility of the mutual fund company that provides the information. Primerica does not verify or ensure the receipt of any information transmitted from this Web site to a mutual fund or its transferring agent, or the acceptance by, or completion of any transaction with, a mutual fund.

The on-line acknowledgments or other messages that appear on your screen for transactions entered do not mean that the transactions have been received, accepted, or rejected by the mutual fund. It is the responsibility of the mutual fund to confirm to you that it has received the information and accepted or rejected a transaction. It is the responsibility of the mutual fund to deliver to you a current prospectus, confirmation statement and any other documents or information required by applicable law. **NO TRANSACTION SHALL BE DEEMED ACCEPTED UNTIL YOU RECEIVE A WRITTEN CONFIRMATION FROM THE FUND COMPANY.** It is your responsibility to review all mutual fund account statements that you receive in order to verify the accuracy of all mutual fund account information provided in the statement and all transactions entered through this site. You are also responsible for promptly notifying the mutual fund of any errors or inaccuracies relating to information that is contained in, or omitted from, the mutual fund account statements, including errors or inaccuracies arising from any transactions conducted through this site.

TRANSACTIONS ARE SUBJECT TO ALL REQUIREMENTS, RESTRICTIONS AND FEES AS SET FORTH IN THE PROSPECTUS OF THE SELECTED FUND.

The following requirements apply to your use of any online Primerica service:

You will not use any electronic communication feature for any purpose that is unlawful, tortuous, abusive, intrusive on another's privacy, harassing, libelous, defamatory, embarrassing, obscene, threatening or hateful.

You will not collect or store personal data about other users. You will not use any Primerica service for any commercial purpose not expressly approved by Primerica in writing.

You agree not to hold Primerica liable for any possible claim for damages arising from any decision that you make based on information made available to you through any Primerica service. You alone will bear the sole responsibility of evaluating the merits and risks associated with the access or use of any online Primerica service.

This site is NOT a substitute for your thorough reading and careful analysis of all available investment information, including fund prospectuses, which contain more complete information on risk considerations, management fees, sales charge, and other expenses. You should carefully read all investment information before you invest. Any information on this site should not be construed as investment advice. Primerica does not provide tax or legal advice. Please consult your advisors for such guidance. Investments in mutual funds are subject to risk, including loss of principal.

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# Telephone and Internet Transaction Authorization Form

**REQUIRED INFORMATION**

Please complete all information to avoid any delay in processing your request.

Account Number: \_\_\_\_\_

Account Owner's Date of Birth: \_\_\_\_\_ Account Owner's SSN: \_\_\_\_\_

Account Owner's Name: \_\_\_\_\_

- 1 Apply Wire and ACH Privileges to all fund position(s) listed with the account number stated above. You must attach a voided check to activate Wire and ACH Privileges. **Account and bank information is mandatory to process your request.**
- 2 I understand the Internet Transaction Privileges will apply to all fund position(s) listed with the Account Number stated above. **This information is mandatory to process your request.**

By signing this form, I / we acknowledge that I/we have read the terms and conditions outlined for "Redeeming Shares" in the prospectus and Primerica Online Service Agreement. (I/we have full authority and capacity to establish and use Telephone and/or Internet Transaction Privileges.

\_\_\_\_\_  
Owner's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Joint Owner's Signature

\_\_\_\_\_  
Date

(Attach Voided Check Here)

<p>Once completed, mail or fax the form to the appropriate address or fax services for processing.</p>	Please send to:	Regular Mail	Overnight Mail
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