

INSTRUCTIONS:

1. Complete the attached Direct Deposit / Split Refund Form including return fax number.
2. Sign the form.
3. Fax the completed, signed form to:

Please send to:

Fax Services:

(833) 748-4712

Attn: Primerica Shareholder
Services COPS Transactions

Client Services:

(800) 544-5445

You may use this form to have this year's tax refund sent directly to your Primerica account. If the account is an IRA please note the refund must be in your IRA no later than April 15th to be applied as a prior year contribution.

You must provide the account number and fund position the refund will be deposited into. **You may only choose one fund and one account number for the refund.** If you would like to allocate the refund among different funds, please contact your Primerica representative once the refund has been deposited.

You must provide a return fax number so that we can fax the appropriate Routing Number and your individual 17-digit Customer Originated Purchase (COPS) number to place on your tax return form.

If PSS is the only institution you will be requesting your refund be sent to, please put the COPS Account Number and Routing Number that will be faxed back to you in the applicable boxes in the refund section of your US individual tax return.

If you will be splitting your refund between investment companies, please put the Customer Originated Purchase (COPS) Account Number and Routing Num-

Dear Shareholder:

Thank you for investing in the mutual funds offered by PFS Investments. We are committed to building lifetime client relationships by helping you meet your financial goals.

On August 17, 2006 the Pension Protection Act of 2006 was signed into law. With the passage of this Act shareholders have now been given the opportunity to have part or all of their federal tax refunds automatically deposited into their investment accounts. Primerica Shareholder Services (PSS) is pleased to announce that they will be participating in this program. You must complete the attached form and fax it to the number listed in order to ensure your transaction is processed correctly. You will receive a fax back from PSS detailing the Customer Originated Purchase (COPS) number that you must use on your tax return in order to have your refund sent to us. Please complete this form as soon as possible to ensure receiving your return information on time.

If you have questions or need additional information, please call our Customer Service Center 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. You may also obtain up-to-date price, dividend, and personal account information 24 hours a day, 7 days a week, through our automated telephone system or on our website, www.shareholder.primerica.com.

Sincerely,

Customer Service Center

(This page retained by the Client)

1 | PROVIDE ACCOUNT NUMBER AND FUND NUMBER

Account Number: _____ Fund Number / NASDAQ Symbol:

2 | PROVIDE RETURN FAX NUMBER

Attention: _____

Fax Number: _____

3 | SIGNATURES

Account Owner Signature: _____ Date: _____

Joint Account Owner Signature: _____ Date: _____

* If PSS is the only institution you will be requesting your refund be sent to, please put the Customer Originated Purchase (COPS) Account Number and Routing Number in the applicable boxes in the refund section of your US individual tax return.

* If you will be splitting your refund between investment companies, please put the Customer Originated Purchase (COPS) Account Number and Routing Number on IRS Form 8888, which must accompany your US individual tax return.

FAX TO: Primerica Shareholder Services COPS Transactions (833) 748-4712

Once completed, mail the form and required documents to the appropriate address listed for

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