

ASSET TRANSFER FORM

ACCOUNT TYPE: Indicate the type of account you are transferring. (Check only one.)

RETIREMENT Traditional IRA SEP IRA Rollover IRA Direct Rollover (Employee Qualified Plan to Rollover IRA)
 SIMPLE IRA Roth IRA Other _____

(Please see the "SPECIAL INSTRUCTIONS DISCLOSURE" on page 2 of this form.)

NON-RETIREMENT: Individual Joint Estate Corporate Trust Custodial (UGMA/UTMA)
 Partnership Other _____

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|---|---|
| Clearing Number DTCC=0052 OCC=0052 | Carrying Firm Clearing Number |
| Receiving Firm Account Number | Carrying Firm Account Number |
| Receiving Firm Account Title/Registration | Carrying Firm Account Title/Registration (Should match receiving account) |
| Name of Carrying Firm | TIN or SSN |
| Carry Firm Street Address | City State ZIP Code |

BROKER ACCOUNT AT BROKER/DEALER OR MUTUAL FUND COMPANY TRANSFER

Check only one. Please follow Delivery Instructions on page 4 of this form.

Full Account Transfer: Transfer my entire account in kind and redeem Money Market positions to cash. Proprietary products will not be delivered.

Full Liquidation: Liquidate my entire account and transfer as cash. (Accounts held at ACAT eligible firms should be liquidated prior to submitting this form.)

Partial Transfer of Broker Account at Broker/Dealer: Transfer only the assets as specified in the section below.

Mutual Fund Transfer: Transfer only the following mutual funds from my account. Use one form for each mutual fund company. Attach additional transfer forms if necessary. Each form must have client's signature. Unless otherwise indicated, all shares will be transferred.

**Fill in below for Partial Transfer of Broker Account and/or Mutual Fund Transfers*

| Continuation of Mutual Transfer of Broker Account and of Mutual Fund Transfers | | | | | | | | | |
|--|--------------------------|-------|------------------|-----------|--|-----------|---|---------------|---|
| Number of Shares or "ALL" | Name of Security or Fund | CUSIP | Type of Transfer | | Mutual Fund Account Number if Applicable | C=Cash | | R=Reinvest | |
| | | | In-Kind | Liquidate | | Dividends | | Capital Gains | |
| | | | | | | C | R | C | R |
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BANK, SAVINGS & LOAN, INSURANCE COMPANY OR CREDIT UNION TRANSFER

Transfer all cash in my account

Transfer only \$ _____

Transfer proceeds at maturity

Liquidate CD and transfer proceeds immediately. *I acknowledge that I may incur penalties for early withdrawal.*

Liquidate insurance annuity and transfer proceeds to COR Clearing. *I acknowledge that I may incur surrender charges or other charges and/or penalties.* (COR Clearing does not hold annuities in retail brokerage accounts.)

SPECIAL INSTRUCTIONS DISCLOSURE

TO THE CARRYING FIRM NAMED: Please be advised that I have amended my retirement plan and have adopted a new retirement plan with Delaware Charter Guarantee and Trust as successor trustee. Pursuant to said amendment, please transfer all assets in my account to such successor trustee. I understand that to the extent any assets in my account are not readily transferable, with or without penalties, such assets may not be transferred within the timeframes required by New York Stock Exchange Rule 412 or similar rule of the National Association of Securities Dealers or other designated examining authority. Unless otherwise indicated, I authorize you to liquidate any non-transferable proprietary money market fund assets that are part of my account and transfer the resulting credit balance to the successor trustee. I understand that if I choose a method of disposition of such assets other than liquidation and transfer, I may become liable for the payment of taxes and penalties with respect to such assets. I also understand that the above indicated carrying organization will contact me with respect to the disposition of any other assets in my account that are not transferable. I authorize you to deduct any outstanding fees due you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy any outstanding fees due you. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable the successor trustee to transfer them in its name for the purpose of sale, when and as directed by me. Upon receiving a copy of this transfer instruction, the carrying organization will cancel all open orders for my account on its books. I affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me, if any, in connection with the account that I have designated for transfer.

Acknowledgement for IRA Rollover Registrations

Acknowledgement: I have read and understand the Rules and Conditions Applicable to Rollovers on page 3 and I have met the requirements for making a rollover. Due to the important tax consequences of rolling over funds or property to an IRA, I have been advised to see a tax professional. All information provided by me is true and correct and may be relied on by the trustee. I assume full responsibility for this rollover transaction and will not hold the trustee liable for any adverse consequences that may result. I hereby irrevocably designate this contribution of cash and/or property as a rollover contribution. My signature below certifies my understanding of this acknowledgement.

A copy of your most recent account statement from the resigning firm is required to process this form.

| | | | |
|--|---------------------------|---|--|
| <div>Client's Signature (Or Authorized Signature) _____ Date _____</div> <div>Client's Signature (If Joint or Multiple Trustees) _____ Date _____</div> | | <div>_____</div> <div>Medallion Signature Guarantee (Internal Use Only)</div> | |
| Letter of Acceptance: To the prior trustee or custodian: Please be advised that Delaware Charter Guarantee and Trust will accept the account described herein as successor trustee. | | <div>_____</div> <div>Authorized Signature (Custodian's Use Only)</div> | |
| Introducing Broker Name | Introducing Broker Number | Branch | |

Change broker/dealer to COR Clearing #0052

Rules and Conditions Applicable to Rollovers

GENERAL INFORMATION

A rollover is a way to move money or property from one eligible retirement plan (e.g. IRA or Qualified Plan) to another eligible retirement plan. The Internal Revenue Code (IRC) limits how many rollovers may be taken, how quickly rollovers must be completed and how the Trustee or Custodian must report the transaction. By properly completing this form you are certifying to the Trustee or Custodian that you have satisfied the rules and conditions applicable to your rollover and that you are making an irrevocable election to treat the transaction as a rollover.

(Option One)

TRADITIONAL IRA OR SIMPLE IRA ROLLOVER

1. TIMELINESS

The funds you receive from the distributing IRA must generally be deposited into another IRA within 60 days after you receive them. However, this period is 120 days for certain rollovers relating to first home purchases. When counting the 60 (or 120) days, include weekends and holidays. The IRS has the authority to grant extensions to the 60 (or 120) day rule in cases where a hardship would be related (e.g., casualty, disaster, etc.). Receipt generally means the day you actually have the funds in hand. For example, the 60 days would begin on the day following the day you pick up the check from the Trustee or Custodian or you receive the check in the mail.

2. RMD ROLLOVER RESTRICTION

If this rollover is being made during or after the year for which you are required to begin receiving distributions, you cannot roll over any distribution to the extent that it is a required minimum distribution from the distributing plan. If the deceased IRA holder died after his or her required beginning date and you are spouse beneficiary of a deceased IRA holder and you are rolling this IRA into your own IRA, you must make sure that the deceased's required minimum distribution for the year of death is removed from his or her IRA assets prior to the completion of the rollover.

3. TWELVE MONTH RESTRICTION

You are entitled to one distribution per year per IRA, which may be rolled over. Twelve (12) months must pass after receipt of one distribution that you roll over before you may take another distribution from the same IRA to roll over. The focus is on distributions out of an IRA. An IRA is created by executing a plan agreement, not by depositing a contribution into a separate investment within an existing IRA.

4. SIMPLE IRA ROLLOVER RESTRICTIONS

You may roll funds from one SIMPLE IRA to another SIMPLE IRA if the timelines and 12 month restriction as noted in Section 3 have been met. In addition, a SIMPLE IRA may be rolled to a Traditional IRA provided two years passed since you first participated in your employer's SIMPLE salary reduction arrangement.

(Option Two)

QUALIFIED RETIREMENT PLAN OR TAX SHELTERED ANNUITY TO IRA ROLLOVER

1. ELIGIBLE PERSON

Only an eligible person may roll funds from a Qualified Retirement Plan (QRP), Tax Sheltered Annuity (TSA or 403(b)), or 457(b) deferred compensation plan into an IRA. You will only be an eligible person if you were or are a participant in the distributing plan, the surviving spouse beneficiary of a deceased participant, or the alternate payee identified in a Qualified Domestic Relations Order (QDRO). A QDRO is a domestic relations order issued in a divorce proceeding which meets certain conditions and which grants to an alternate payee (e.g. ex-spouse) the right to receive all or a portion of a participant's benefits under a QRP. If the alternate payee is a spouse or former spouse, the alternate payee can roll all or a portion of the amount received to an IRA.

2. ELIGIBLE PLAN

A distribution will not be eligible to be rolled over unless that distribution is made from an eligible plan. An eligible plan is one that is qualified under IRC Section 401(a), (including 401(k) plans), 403, or 457(b). Eligible plans include defined benefit plans, profit sharing plans, money purchase plans, 401(k) plans, tax sheltered annuities, 457(b) deferred compensation plans, and employee stock ownership plans.

3. ELIGIBLE ROLLOVER DEPOSIT

Only certain types of QRP, TSA, or deferred compensation plan distributions, called "eligible rollover distributions," may be deposited into an IRA. Eligible rollover distributions include most distributions from eligible plans except the following.

Required Minimum Distributions: Distributions that represent required minimum distributions paid during a participant's first distributions calendar year or later may not be rolled over.

Substantially Equal Periodic Payments: For purposes of determining an eligible rollover distribution, substantially equal periodic payments are defined as a series of substantially equal distributions made not less frequently than annually and calculated:

1. Over the life (or life expectancy) of the individual or the joint lives (or life expectancies) of the individual and the individual's beneficiary or,
2. For a period of 10 years or more;

Death Benefit Exclusion Amounts: If you are a surviving spouse beneficiary and your spouse died before August 21, 1996, a portion of your distribution may qualify for the Death Benefit Exclusion Allowance. You may not roll over any portion of your distribution that qualifies for the Death Benefit Exclusion Allowance.

P.S. 58 Costs: If you receive distribution of a life insurance policy from a plan, the amounts attributable to the cost of life insurance purchased by the plan which have been previously taxed to the participant may not be rolled over. If property other than cash is distributed, only that same property, or the proceeds from its sale, may be rolled over. If you receive property but wish to roll over cash, you must actually sell the property and roll over the proceeds.

Hardships Distributions: Distributions taken on account of financial hardships are not eligible to be rolled over.

4. TIMELINESS

The funds you receive from the distributing plan must be deposited into an IRA within 60 days after you receive them, excluding the day of receipt. When counting the 60 days include weekends and holidays. Receipt generally means the day that you actually have the funds in hand.

5. CAUTION ABOUT COMMINGLING FUNDS

If you are rolling funds from certain qualified retirement plans to an IRA, maintaining this IRA as a conduit may be beneficial when rolling funds back to a qualified retirement plan. See your tax advisor for additional information.

HOW TO COMPLETE THE ASSET TRANSFER FORM

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| Account Type: | Check only one. Check the type of account into which you are transferring your account. Please note for Direct Rollover transfers, the plan administrator may require additional or proprietary forms. |
| Delivering Firms Clearing Number: | This is the ACAT/DTCC number of the firm that currently holds your account. If you do not know the number, your Investment Consultant will supply it for you. |
| Receiving Firm Account Number: | This is the account that will be receiving your assets. |
| Delivering Firm Account Number: | This is the account from which your assets are transferring. Only one brokerage account per form. You must fill out separate transfer forms for each mutual fund family that you are transferring if you are transferring directly from the fund. |
| Receiving Account Title/Registration: | This is the registration of your receiving firm account. |
| TIN or SSN: | Fill in the Social Security Number or Tax Identification Number for your new account. |
| Name of Delivering Firm: | Fill in the name of the firm that your account is currently with. |
| Delivering Firm Account Title/Registration: | Fill in the account title/registration of your account at the delivering firm. The registration at the delivering firm should be identical to the registration at the receiving firm. If they are not identical, please include the necessary documents that support this change. |
| Street Address: | Provide the complete street address of the delivering firm so your request can be mailed to the correct address. Failure to provide the delivering firm's address can cause delays in the transfer process. |
| Full Account Transfer: | Check this box only if you are transferring your entire brokerage account in kind from the delivering firm. This will close your account at the delivering firm. If you check this box, go to Client Signature and sign the form. Checking the request for a full transfer will supersede anything else written on the form, so do not complete any other areas (unless signatures are required for unlike IRA registrations.) Once you have completed the transfer form you may send it to your Investment Consultant. |
| Full Liquidation: | Check this box only if you are liquidating your entire account and sending all of the proceeds to your new account. This will close your account at the delivering firm. If you check this box, go to Client Signature and sign the form (unless signatures are required for unlike IRA registrations.) Accounts held at ACAT eligible firms should be liquidated prior to submitting this form. |
| Partial Transfer: | Check this box only if you want to transfer part of your brokerage assets from the delivering firm. This includes cash, securities and mutual funds. In the box below, provide the name(s) of the assets you want transferred, the symbol or CUSIP, if available, the number of shares you would like transferred, if all, mark "All". Indicate whether you want the shares liquidated or transferred in kind. |
| Mutual Fund Transfer: | Check this box only if you are transferring mutual funds directly from a mutual fund company. In the box below, fill in the name of the assets you want transferred, the symbol or CUSIP, if available, the number of shares you would like transferred, and whether you want the share liquidated or transferred in kind. The dividend/capital gains boxes can be checked if you are changing the way your mutual funds are set up. |
| Bank, Insurance Company or Credit Union Transfers: | Check the box that corresponds with how you would like these assets transferred. Transfer requests on assets that are maturing should be sent to your Investment Consultant 2 to 4 weeks prior to maturity. Anything over 4 weeks or less than 2 weeks may be returned to you. |
| To the Delivering Firm Named Above: | Please read the Special Instructions Disclosure if you are transferring any type of retirement account, and review the rules that apply. |
| You Must: | Provide a copy of your most recent statement (should be no older than 3 months). Failure to do so could result in your paperwork being rejected or delayed if the assets you hold in the delivering account do not correspond to the statement. |
| Client's Signature: | The person signing the form should match the name listed on the registration of the account at the delivering firm and the name on the statement being provided. If the account is a qualified plan, you must include the signature of the plan trustee. If the person signing the form is not on the registration at the delivering firm, the request will be rejected unless supporting legal documents are provided that authorize this person to sign on behalf of the account. |
| Letter of Acceptance: | The clearing firm will complete this section. |
| Investment Consultant Number and Branch: | Your receiving firm should complete these sections. |