

## 2012 Holiday Schedule - Virtus Insight Money Market Funds

Holiday	2012 Dates	Virtus Insight Money Market Fund Normal Hours 8:30 AM - 4:30 PM (ET)	Virtus Insight Government Money Market Fund Normal Hours 8:30 AM - 4:30 PM (ET)	Virtus Insight Tax Exempt Money Market Fund Normal Hours 8:30 AM - 12:00 PM (ET)
New Years Day	Friday, December 30th, 2011	Close at 2:00 PM (ET)	Close at 2:00 PM (ET)	Normal Hours
	Monday, January 2nd, 2012 (Observed)	Closed	Closed	Closed
Martin Luther King Day	Monday, January 16th	Closed	Closed	Closed
Presidents Day	Monday, February 20th	Closed	Closed	Closed
Good Friday	Friday, April 6th	Closed	Closed	Closed
Memorial Day	Friday, May 25th	Potential early close	Potential early close	Normal Hours
	Monday, May 28th	Closed	Closed	Closed
Independence Day	Wednesday, July 4th	Closed	Closed	Closed
Labor Day	Monday, September 3rd	Closed	Closed	Closed
Columbus Day	Monday, October 8th	Closed	Closed	Closed
Veterans Day	Monday, November 12th	Closed	Closed	Closed
Thanksgiving Day	Thursday, November 22nd	Closed	Closed	Closed
	Friday, November 23rd	Potential early close	Potential early close	Normal Hours
Christmas Day	Monday, December 24th	Potential early close	Potential early close	Normal Hours
	Tuesday, December 25th	Closed	Closed	Closed
New Years	Monday, December 31st, 2012	Potential early close	Potential early close	Normal Hours
	Tuesday, January 1st, 2013	Closed	Closed	Closed

\* The Securities Industry and Financial Markets Association (SIFMA) has recommended an early close on these days. The funds' portfolio manager will determine if an early close will be necessary. This decision will be communicated as soon as reasonably possible prior to the holiday. If you have any questions, please call our toll-free customer service line at 1-800-243-1574, Monday through Thursday 8:30 A.M. (ET) to 6:00 P.M. and until 5:00 P.M. on Friday.