



About eDelivery

<i>What is eDelivery?</i>	eDelivery allows you to choose to receive your account statements, tax forms, and/or regulatory documents, such as prospectuses and annual and semiannual reports, electronically rather than by mail.
<i>Why should I sign up for eDelivery?</i>	eDelivery allows you to receive your documents when you want. You can either save them to your computer or print all or just select pages of each document. Your documents are made available to you at the same time they would be put in the mail and are stored securely for you to access using your unique User ID and Password. eDelivery helps reduce the environmental impact and cost to shareholders of fund document mailings.
<i>How much does this service cost?</i>	Nothing! It is a free service.
<i>Do I need to access my account information online to be eligible for eDelivery?</i>	Yes.
<i>Do I need any special programs or software?</i>	<p>eDelivery documents will be provided in an electronic version (PDF), and Adobe® Acrobat® Reader® is the tool used to view and download PDF files from our Web site. To view Acrobat files, you must install Adobe Acrobat Reader, (Version 4 required) which is available free of charge. For instructions on how to download and install the latest Acrobat Reader software, visit http://www.adobe.com/products/acrobat/readstep2.html.</p> <p>Important: After you reach the instructions for a platform, read them thoroughly before beginning the download and install process.</p> <p>A note to Mac Users: PDF documents viewed on a Mac are often saved to the computer's hard drive. We do not recommend that shareowners view their documents on public or shared computers.</p> <p>Many of the required browser settings for using our site are enabled by default when you install the browser; therefore, you may not have to make any changes. If you have any problems using our site, ensure that cookies, privacy settings, style sheets, Java, and JavaScript are enabled for your browser. Our site adheres to 128-bit (domestic) encryption.</p>
Sign Up Process/Information	
<i>How do I sign up for online account access?</i>	Visit www.Virtus.com and click on "Investor Login" in the upper right corner. Then click on "Log In." Once you are on the Log In page, click on "Register."
<i>Why do I need to create a password?</i>	A User ID and Password provide security for your account information and are required in order to view your account statements and tax forms via eDelivery.
<i>If I sign up, will I receive email from other companies?</i>	You will only receive email about shareholder services from Virtus Investment Partners, consistent with your elections. Your email address will not be shared with any other companies.

After I Sign-Up

<i>What account information will I be able to view or change?</i>	You can check account balances, do fund exchanges, make purchases (if your banking information is on file), and change your address.
<i>What happens if I forget my username or password?</i>	At the time you create a User ID and Password, you can also create a reset password question to use when resetting your own password. You can look up your User ID by clicking on the “Forgot Your User ID” link on the Virtus Account Access page. You will need your password, account number, and social security number to retrieve your User ID.
<i>How do I sign up to receive regulatory documents and/or statements electronically?</i>	Visit www.Virtus.com , click on “Investor Login” in the upper right corner. Once you have logged into your account, click on “eDelivery Option” within the “Account Option” section.
<i>What will happen after I sign up?</i>	Once you verify that your information is correct, you will receive an email confirming that you have successfully signed up eDelivery.
<i>What if I don’t receive an email notification?</i>	You will receive an initial confirmation of your elections for eDelivery but you may not receive an additional email notification for some time, depending on the eDelivery option(s) that you select. After the initial confirmation, you will only receive an email when a document you have opted to receive is available.
<i>What happens if a notification email is returned undeliverable?</i>	Your eDelivery consent will be removed and future documents will be mailed to you. However, any documents you received when you consented to eDelivery would still be available to you online. You may re-consent for eDelivery at any time, therefore, it is important to keep your mailing and email addresses on file with us updated.
<i>How can I obtain a printed regulatory document or other document?</i>	If you want a one-off copy of a particular document, without changing your overall preference for eDelivery, call our Customer Service Center at 1-800-243-1574 and request the document you would like sent to you. If you no longer wish to receive your documents electronically, simply log-in to view your account, click on “eDelivery options,” and reverse your election(s).
<i>How long will my statements be available to view online?</i>	Currently, we store eight consecutive quarters online, on a rolling basis. You can easily save them to your computer or print them at your convenience.
<i>Will signing up for eDelivery for statements and regulatory information have an impact on fund expenses?</i>	For every shareholder who elects to view fund documents electronically, there is a corresponding paper copy that we do not have to print and mail. Therefore, we expect that through shareholder election of eDelivery, we will be able to realize a reduction in fund expenses.
<i>Is the website secure?</i>	Virtus Investment Partners uses a Secure Socket Layer (SSL) server to encrypt all communications between you and the server and prevent them from being viewed by third parties. In addition to using a secure server, the Virtus Investment Partners server requires 128-bit encryption (the highest level of security available). Please note: Some companies and Internet service providers (ISPs) do not allow users to access sites using SSL. If you experience problems after upgrading to a strong-encryption browser, please contact your ISP or a computer support professional.
<i>What if I have questions about signing up for eDelivery?</i>	Contact Virtus Mutual Fund Customer Service at 1-800-243-1574.

