

PLEASE VOTE NOW!

Important Notice for Shareholders of:

Virtus Total Return Fund Inc. (ZF) Virtus Global Dividend & Income Fund Inc. (ZTR)

**VOTING NOW HELPS LOWER OVERALL PROXY COSTS AND ELIMINATES
FURTHER MAILINGS AND PHONE CALLS**

Dear Shareholder,

The joint Special Shareholder Meeting is rapidly approaching. You recently received proxy materials concerning important proposals to be voted on at the Joint Special Meeting of Shareholders of ZF and ZTR on November 1, 2019 at 10:00 a.m. Eastern Time, at the offices of Virtus Investment Partners, Inc., One Financial Plaza, Hartford, CT 06103. You are receiving this **REMINDER** because you held shares in the fund(s) on the record date and ***we have not received your vote***. Please help us avoid adjournments, reminder phone calls to shareholders, costs and additional mailings by promptly voting your shares.

For reasons set forth in the proxy materials previously mailed to you, the Funds Boards have unanimously approved the proposals detailed in your proxy materials and is recommending that shareholders vote FOR the proposals.

Every vote matters, no matter the size of your holdings.

Please take a moment now to cast your vote using one of the options listed on your proxy card. If you have any questions regarding the proposals, or need assistance with voting, please call Computershare Fund Services, the funds' proxy solicitor, toll free at **1-888-916-1746**.

Remember, your vote is very important and counts. Voting now will minimize the expenses incurred with further reminder mailings and solicitation phone calls. Please exercise your shareholder rights and vote today.

If you hold your shares in a brokerage or bank account (in "street name") your broker or bank cannot vote your shares, your active participation in the vote process is needed.

View or download the Joint Proxy Statement/Prospectus: <https://www.proxy-direct.com/vir-30838>

Thank you for your prompt attention to this matter. If you have already voted, we appreciate your participation.