

# **Consent to Electronic Delivery**

Please read this Consent to Electronic Delivery carefully before confirming your consent.

Wilmington Trust<sup>1</sup> ("we," "our" or "us") may send certain mutual fund and exchange-traded fund documents (including prospectuses, shareholder reports, and proxy materials) to you electronically rather than by U.S. mail, with your prior consent. If you choose not to consent to electronic delivery you will receive paper copies by U.S. mail.

## **Software Requirements**

To receive mutual fund and exchange-traded fund documents electronically, you must have an active email address and a current version of an internet browser. We will provide the documents in portable document format (PDF). To access a PDF document you will need Adobe Acrobat Reader software, which may be downloaded at no cost at <a href="http://www.adobe.com">http://www.adobe.com</a>. Although we provide electronic delivery free of charge, there may be a charge applied by your online service provider in connection with your online use.

If you wish to retain information delivered in electronic form, you will need electronic storage (such as a hard drive on your computer), and if you wish to retain information on paper you will need a printer. You must have the ability to access and retain PDF documents, by downloading and storing or printing them, for example, in order to consent to electronic delivery. Please contact your relationship manager if you have questions relating to software requirements or electronic delivery.

#### **Notice of Availability**

When an electronic document is available, we will send you an email which contains a link that allows you to access or download the document. You must immediately contact your relationship manager if there is a change in your email address. If an email is returned to us as undeliverable, we will send you a paper copy of the document by U.S. mail within 72 hours, discontinue your enrollment in electronic delivery, and you will receive future copies in paper by U.S. mail. You may request a paper copy of any electronic document at any time, free of charge, by contacting your relationship manager.

# **Personal Financial Information**

Email notifications will contain certain information that is specific to your personal financial matters. In particular, we will include the last six digits of your account number in the email. Although email notifications are not encrypted, we protect the security and confidentiality of your personal financial information by not including your full account number, or any other personal financial information, in the email. Please see our Privacy Notice and the Information Reporting section of the Disclosures Booklet for additional information.

## Scope, Duration, and Revocation of Consent

Your consent to electronic delivery applies to each account associated with your tax identification number. To the extent you open a joint account, your consent applies to any joint account owner, since you are authorized to act on the account as if you alone were the owner. Your consent to receive documents electronically shall remain in effect until you contact your relationship manager to request that your consent be withdrawn. When you withdraw your consent, we will send all future paper documents to you by U.S. mail. Please note that withdrawal of your consent will apply to all accounts associated with your tax identification number.

# Agreement/Consent

By providing your consent, you are confirming that you: (i) have internet access and the software described above; (ii) are able receive, view, and retain electronic records; (iii) have a valid email account; (iv) understand that certain personal financial information will be delivered to you electronically; and (v) are authorized to, and do, consent on behalf of all the other account owners associated with your account.

<sup>&</sup>quot;Wilmington Trust" is a registered service mark, used for services offered to trust, individual and institutional clients by certain subsidiaries and affiliates of Wilmington Trust Corporation, including, but not limited to, Manufacturers & Traders Trust Company, Wilmington Trust Company (operating in Delaware only), Wilmington Trust, N.A., Wilmington Trust Investment Advisors, Inc., Wilmington Funds Management Corporation, and Wilmington Trust Investment Management, LLC. Wilmington Trust Corporation is a wholly-owned subsidiary of M&T Bank Corporation. Each reference in this Consent to Electronic Delivery to "us." "our" or "we" will refer to the specific entity providing the services described herein to the account.