

ELECTRONIC DELIVERY DISCLOSURE AND CONSENT

By opening an account with Victory Capital Services, Inc. ("VCS"), you have consented to electronic delivery of account communications, including account statements, trade confirmations or other notices, disclosures and other information related to your account including without limitation, prospectuses, quarterly, semi-annual or annual shareholder reports, proxy statements, and legal and regulatory notices and documents. Account communications will be available in portable document format ("PDF"). You must install a recent version of Adobe Acrobat Reader or other software application that enables you to view and print your account communications. You may print or save a copy of any of the account communications at any time.

An electronic mail ("email") notification will be sent when account communications are available to be accessed. The email notification(s) will be sent to the email address(es) you provided.

In the event that a notice of undeliverable status of an email notification is received, a paper notification will be delivered by U.S. mail to the postal address you provided. The paper notification will notify you of the availability of account communications on the website, provide the URL of the website where account communications can be accessed, and direct you to update the email address of record.

In the event of an email notification failure, your enrollment in electronic delivery may be discontinued and your delivery preferences may be reset so that future documents will be delivered to your mailing address of record. There is a fee associated with paper delivery of account communications.

You affirm that you have provided a valid email address, have access to the Internet and are at least 18 years of age. You agree that electronic account communications are deemed to be delivered, regardless of whether you access or view a particular account communication document.

You may change your delivery preferences or request a mailed copy of your account communications by contacting VCS for assistance.