

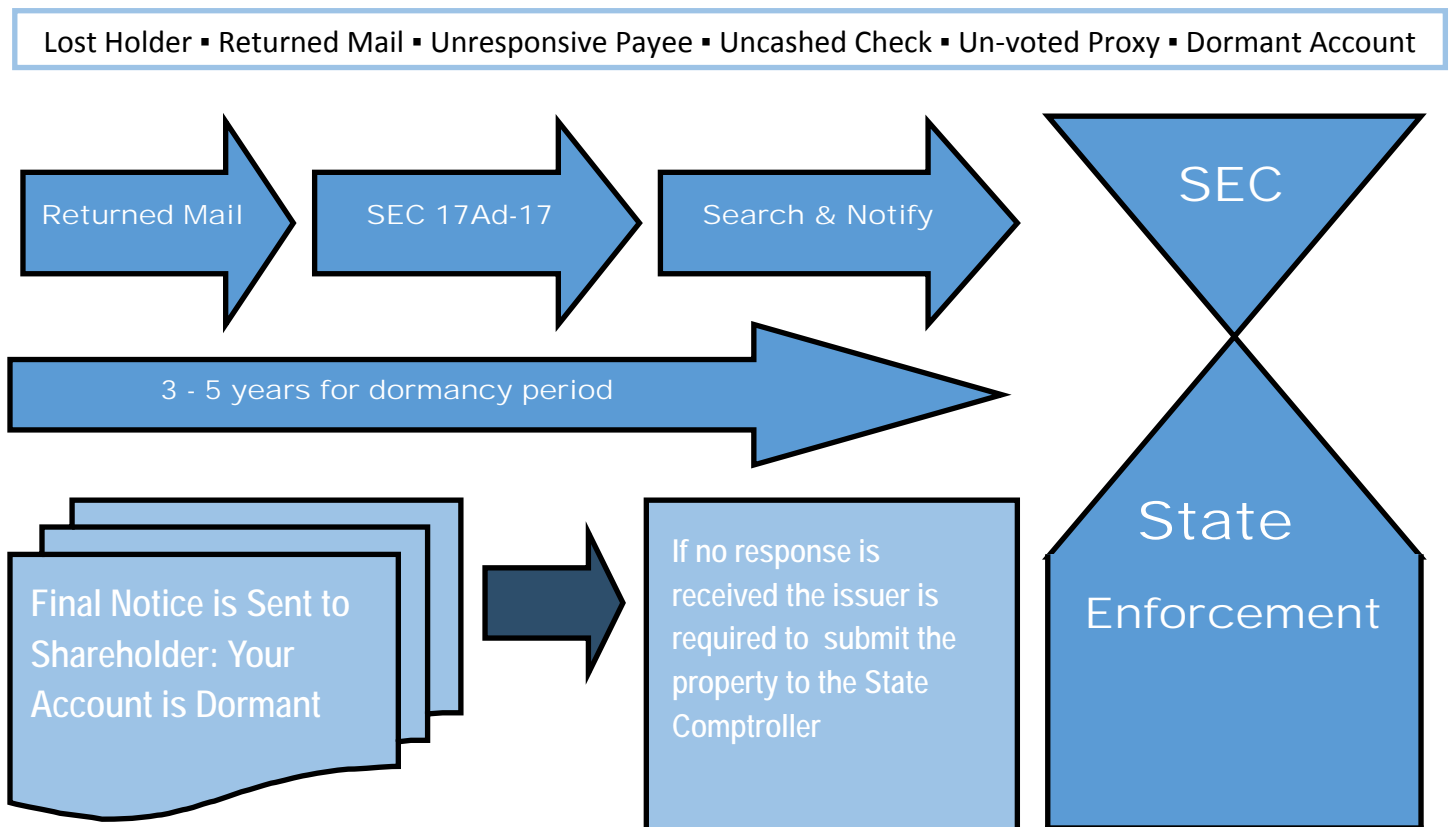
Steps in the Escheatment Process

These four terms can trigger the steps that lead escheatment of registered securities. Even paper certificates can be escheated and cancelled for failure to have proactive contact with your property.

- **Lost security holder** – correspondence to the shareholder has been mailed but returned as *undeliverable* (and there is no correct or current address available). Lost Security holders and Unresponsive Payees-the transfer agent, mutual fund or broker is required to do two database searches (3-13 and 6-12 months).
- **Unresponsive payee** – A check valued at \$25 or more that has remained *uncashed* for six months or more.
- **Dormant account** – An account that has passed the home state's applicable period of dormancy – there has been no contact from the owner, in the records of the company/issuer or transfer agent. Prior to remittance to the applicable state, a final notice is sent to the owner of the brokerage account, transfer agent account warning that escheatment is pending and declaring the account dormant.
- **Abandoned property** – Property that has not been claimed by its owner, through a request or contact, after it has become a dormant account. This property must be reported by the company/issuer or its transfer agent to the state of the owner's last-known address. It can take 6 months to 1 year to get your property back!

Avoid the cost, time and stress of escheatment:

1. Keep your mailing address up to date — even if you hold paper certificates
2. Vote your proxy
3. Cash company checks, when and if issued
4. Shareholder initiated contact with the transfer agent counts



To search the abandoned property database for your state, go to the Office of the Comptroller for your state of residence and search by name.