

Voya Investment Management – Tax Harvesting

Notification to transact for capital gains/losses in a single account

This form may only be used for one account/transaction. Any further directions for this or other accounts must be submitted separately.

December 14, 2018 is the deadline for all gain/loss requests

Any requests received after that date will be acted upon to the extent possible.

Date of Request: _____

Account Name: _____

Account Number: _____

Sponsor/Custodian: _____

Style/Strategy: _____

Capital Gain or Capital Loss Instructions: *(Please indicate whether gains or losses are to be short or long term.)*

- Short
- Long

1. Please Realize LOSSES in the Above Account (check only one):

- By tax lot(s) that total more than \$500 per issue (fixed income).
- By tax lot(s) that are greater than \$100 (equity).
- Up to a total of \$_____ for the entire account.
- At the portfolio manager's discretion (recognizing that no sales may occur)
- Invest loss proceeds in strategy appropriate ETF(s) (equity only).

Please Realize GAINS in the Above Account (check only one):

- By tax lot(s) that total more than \$500 per issue (fixed income).
- By tax lot(s) that are greater than \$100 (equity).
- Up to a total of \$_____ for the entire account.
- At the portfolio manager's discretion (recognizing that no sales may occur)

2. Please indicate here any specific securities the client wants to sell (if not specified, gain/loss restrictions will apply to all security positions):

Consultant Name: _____

Consultant Phone Number: _____

Consultant Fax Number: _____

Consultant Email Address: _____

Please submit your request via facsimile to fax number: **(610) 728-1176**

If you do not see action or have not been advised within 48 hours, please contact our Client Service Team at (800) 640-3334 to determine status.

Signature of person authorized to act on behalf of the account required below. I have discussed the consequences of this request with the client, or, as the client, I understand and accept the following:

Voya IM will seek to comply with the instructions of this request on a best efforts basis. Clients or their representatives are responsible for confirming our receipt of their request. Voya IM, in its sole discretion, may determine how to achieve the losses or gains that have been requested. Actual losses or gains may not satisfy client requests. This activity may adversely affect the portfolio's performance and may increase the volatility of its results.

If Voya IM is directed to realize losses:

- Voya IM will resume normal trading activity, which could generate new taxable losses/gains.
- Withdrawals from the account could cause Voya IM to rebalance the portfolio, which will generate new taxable gains/losses.
- Securities sold for a loss will be restricted from being purchased for a minimum of thirty-one (31) calendar days, consistent with IRS Wash Sale Rules.
- A higher than normal cash position (potentially greater than 25% of the portfolio's value) may result for a period of time.
- Voya IM may, at its discretion, engage in strategies to invest the available cash for varying time periods in:
 - Substitute securities that are consistent with its investment process and client guidelines
 - Current holdings thus increasing their portfolio weighting;

If Voya IM is directed to realize gains:

- Voya IM may purchase the same or similar securities as those with which Voya IM has been asked to realize gains for the account.

If necessary, Voya IM will notify the client or their representative of any additional information about its particular tax selling strategy.

Authorized Signatory: _____ Title (if applicable) _____

Print Name: _____

Client is responsible for checking their account for activity pursuant to their requests herein. Please allow sufficient time for trades to be processed. Questions should be directed to our Client Services Team at (800) 640-3334.