

The PLGIT Board of Trustees has adopted a set of operational rules that codify existing practices and procedures with regard to purchases and redemptions of shares in PLGIT. In most cases the rules reflect the long time practices of PLGIT. In other cases, particularly related to new purchase or redemption services, the operational rules spell out the responsibilities and rights of PLGIT and of Investors. Please read these operational rules carefully and call PLGIT at (800)-572-1472 if you have questions. The following is a summary of the key elements of the operational rules.

- Investors are responsible for keeping PLGIT apprised of changes in authorized personnel and their signatures on accounts including changes in the number of authorized signatures on a check.
- PLGIT provides Investors with monthly statements and daily transaction confirmations. It is the Investor's responsibility to review statements and confirmations, including check images, in a timely fashion and notify PLGIT of any discrepancy.
- A request for establishing wire or ACH instructions must be sent to PLGIT in writing by a person who is an authorized signatory on an account. PLGIT will only wire or ACH money to instructions that have been established in advance.
- PLGIT will not accept cash deposits to either the lockbox or post office box. Any cash deposits will be returned to the Investor immediately.
- Deposits mailed to PLGIT can be lost by the post office. PLGIT is not responsible for any financial losses related to deposits that do not reach PLGIT. Investors in PLGIT are responsible for reconstruction of the deposit for proof of loss.
- All deposits must be properly endorsed and accompanied by an authorized remittance form. PLGIT reserves the right to reject any deposit that does not come to it in proper form.
- If a check that is deposited to an Investor's account is returned for any reason, PLGIT will immediately deduct the amount of the check and the interest earned on the deposit from the Investor's account.
- For checks written on an Investor account, PLGIT reserves the right to apply service charges to the reconciliation of any overdrafts.
- PLGIT has the right to terminate check writing privileges at any time.
- PLGIT will accept facsimile signatures on checks written on PLGIT accounts, but Investors are responsible for the security of the facsimile signature process.
- Stop payment orders on PLGIT checks must be made by phone or in writing by an authorized signatory on the PLGIT account. Stop payment orders are effective for six months.
- PLGIT reserves the right to dishonor any PLGIT check that has not been presented for payment within six months of the date of issuance.
- In order to receive same day credit for wires coming into PLGIT, an Investor must provide notice to PLGIT by 12:00 PM Eastern Time of the day of the wire.