

# Mutual Funds & Unclaimed Property

## Mutual Funds and Unclaimed Property FAQs

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### What is unclaimed property? ^

All states have laws governing the disposition of unclaimed property. Financial institutions, including brokerage firms, banks, and transfer agencies, are required to report personal property that has been unclaimed and then remit that property to the state.

Your mutual fund account (including the fund shares and any uncashed distribution checks in the account) may be considered unclaimed if certain criteria (which vary by state) are met, such as any of or a combination of, mail being returned as undeliverable, uncashed checks or, in some circumstances, a lack of account activity for an extended period of time.

Once property meets the unclaimed property requirements in your state of residence, it must be turned over to the state in a process known as "escheatment."

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### What is an unclaimed property notice? Why did I receive one? ^

Receiving an unclaimed property notice is disconcerting, however if you act in a timely manner, you may be able to prevent escheatment of your property. Unclaimed property notices are primarily sent as a result mail being returned as undeliverable or a certain number of years elapsing since there was any activity on the account. If you do not make your account active or respond to the notice, your property may be escheated and turned over to your state's unclaimed property division. Thankfully, escheatment may be preventable. If you receive a letter, telephone call or e-mail attempting to re-establish contact with you, please respond to the notice.

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## What is escheatment?



- Escheatment is when unclaimed property is turned over to the state.
- Property that can be escheated includes uncashed dividend checks, the assets (such as shares of mutual funds) in the account or both.
- Financial institutions are required to report unclaimed property. Calvert will make several attempts to locate and contact the shareholder before turning property over to the state.
- If Calvert is unable to contact the shareholder, the state claims the account and becomes the owner of the property.
- Unclaimed property is usually turned over to the state of the shareholder's last known residence.
- States may hold assets in escheated investment accounts for a limited period of time. However, states will eventually liquidate these assets and keep the money from the sale. For information on how long a particular state may maintain escheated accounts, refer to National Association of Unclaimed Property Administrators' website ([www.unclaimed.org](http://www.unclaimed.org)) for links to each state's rules for unclaimed property.
- Once the property has been turned over to the state, the shareholder must contact the appropriate state agency to begin the process of reclaiming the property.

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## How can I protect my accounts from escheatment?



The best way to ensure that your Calvert mutual fund accounts are not deemed lost or unclaimed is by contacting us once a year. This can be accomplished through one of several different means:

- Contact your financial intermediary or the Fund's transfer agent (e.g., by mail or telephone)
- Access your account online. Click the button to log in now. [Account Access](#)
- Call one of Calvert's customer service representatives at 800-368-2745, 9:00 AM to 5:30 PM Eastern Time, Monday through Thursday and until 5:00 PM on Fridays.
- Maintain a valid mailing address for your account by notifying Calvert promptly of any change in your name or address. Our address is  
Calvert Funds  
P.O. BOX 219544  
Kansas City, MO 64121-9544
- Cash any dividend and redemption checks you receive promptly.
- Respond to any notice attempting to re-establish contact. If you have any concerns about the legitimacy of the request or call you might receive, we encourage you to contact us directly at 800-368-2745 or log into your account using the links provided on this website.

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## What can I do to retrieve my property if it is escheated?



- If your property (shares and/or outstanding uncashed checks) was escheated and you wish to reclaim it, visit the National Association of Unclaimed Property Administrators' website ([www.unclaimed.org](http://www.unclaimed.org)) to find contact information for the unclaimed property divisions of each state.
- More information on the escheatment process can be found on the Securities and Exchange Commission's website ([www.sec.gov/answers/escheat.htm](http://www.sec.gov/answers/escheat.htm)).