

PROXY

VIRTUS FUNDS

PROXY

**SPECIAL MEETING OF SHAREHOLDERS TO BE HELD ON MAY 19, 2016
THIS PROXY IS SOLICITED ON BEHALF OF THE BOARDS OF TRUSTEES**

The undersigned shareholder(s) of Virtus Equity Trust, Virtus Insight Trust and Virtus Opportunities Trust (altogether referred to herein as the "Trusts"), revoking previous proxies, hereby appoints Kevin J. Carr, Jennifer S. Fromm and Ann Flood, or any one of them true and lawful attorneys with power of substitution of each, to vote all shares of the "Trusts" which the undersigned is entitled to vote, at the Special Meeting of Shareholders to be held on May 19, 2016, at the offices of Virtus Investment Partners, Inc., 100 Pearl Street, Hartford, Connecticut 06103, at 2:00 p.m. Eastern Time, and at any adjournment thereof as indicated on the reverse side. In their discretion, the proxy holders named above are authorized to vote upon such other matters as may properly come before the meeting.

Receipt of the Notice of the Special Meeting and the accompanying Proxy Statement is hereby acknowledged. The shares of the Fund(s) represented hereby will be voted as indicated or FOR the Proposals if no choice is indicated.

VOTE VIA THE INTERNET: www.proxy-direct.com

VOTE BY TELEPHONE: 1-800-337-3503

NOTE: Please sign exactly as your name(s) appear(s) on this Proxy Card. When shares are held by joint tenants, both should sign. When signing as attorney, executor, administrator, trustee, or guardian, please give full title as such. If a corporation, please sign in full corporate name by an authorized officer. If a partnership, please sign in partnership name by an authorized person.

Signature

Signature

Date

VIR_27425_032116

DO NOT TEAR

FUNDS

Virtus Alternatives Diversifier Fund
Virtus CA Tax Exempt Bond Fund
Virtus Emerging Markets Equity Income Fund
Virtus Equity Trend Fund
Virtus Global Equity Trend Fund
Virtus Global Real Estate Securities Fund
Virtus Herzfeld Fund
Virtus International Real Estate Securities Fund

FUNDS

Virtus Balanced Fund
Virtus Contrarian Value Fund
Virtus Emerging Markets Opportunities Fund
Virtus Essential Resources Fund
Virtus Global Infrastructure Fund
Virtus Greater European Opportunities Fund
Virtus High Yield Fund

FUNDS

Virtus Bond Fund
Virtus Emerging Markets Debt Fund
Virtus Emerging Markets Small-Cap Fund
Virtus Foreign Opportunities Fund
Virtus Global Opportunities Fund
Virtus Growth & Income Fund
Virtus International Equity Fund

VOTING OPTIONS

Read your proxy statement and have it at hand when voting.



VOTE ON THE INTERNET

Log on to:
www.proxy-direct.com
or scan the QR code
Follow the on-screen instructions
available 24 hours



VOTE BY PHONE

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VOTE BY MAIL

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Card and return it in the
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EACH BOARD OF TRUSTEES RECOMMENDS THAT YOU VOTE “FOR” THE FOLLOWING PROPOSALS.

TO VOTE, MARK BLOCKS BELOW IN BLUE OR BLACK INK. Example: ☒

- 1. To Elect Six Trustees to the Board of Trustees:** To withhold authority to vote for any individual nominee(s) mark the box “For All Except” and write the nominee number(s) on the line provided.

01. George R. Aylward 02. Thomas J. Brown 03. Donald C. Burke
04. Roger A. Gelfenbien 05. John R. Mallin 06. Hassell H. McClellan

	FOR ALL	WITHHOLD ALL	FOR ALL EXCEPT		FOR ALL	WITHHOLD ALL	FOR ALL EXCEPT
01 Virtus Alternatives Diversifier Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	02 Virtus Balanced Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
03 Virtus Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	04 Virtus CA Tax Exempt Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
05 Virtus Contrarian Value Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	06 Virtus Emerging Markets Debt Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
07 Virtus Emerging Markets Equity Income Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	08 Virtus Emerging Markets Opportunities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
09 Virtus Emerging Markets Small-Cap Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10 Virtus Equity Trend Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11 Virtus Essential Resources Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	12 Virtus Foreign Opportunities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13 Virtus Global Equity Trend Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	14 Virtus Global Infrastructure Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15 Virtus Global Opportunities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	16 Virtus Global Real Estate Securities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17 Virtus Greater European Opportunities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	18 Virtus Growth & Income Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19 Virtus Herzfeld Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20 Virtus High Yield Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21 Virtus International Equity Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	22 Virtus International Real Estate Securities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- 2. To approve a proposal to permit Virtus Investment Advisers, Inc., as the investment adviser to all the Funds, to hire and replace subadvisers or to modify subadvisory agreements without shareholder approval.**

	FOR	AGAINST	ABSTAIN		FOR	AGAINST	ABSTAIN
01 Virtus Alternatives Diversifier Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	02 Virtus Balanced Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
03 Virtus Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	04 Virtus CA Tax Exempt Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
05 Virtus Contrarian Value Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	06 Virtus Emerging Markets Debt Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
07 Virtus Emerging Markets Equity Income Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	08 Virtus Emerging Markets Opportunities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
09 Virtus Emerging Markets Small-Cap Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10 Virtus Equity Trend Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11 Virtus Essential Resources Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	12 Virtus Foreign Opportunities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13 Virtus Global Equity Trend Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	14 Virtus Global Infrastructure Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15 Virtus Global Opportunities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	16 Virtus Global Real Estate Securities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17 Virtus Greater European Opportunities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	18 Virtus Growth & Income Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19 Virtus Herzfeld Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20 Virtus High Yield Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21 Virtus International Equity Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	22 Virtus International Real Estate Securities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- 3. To approve an Agreement and Plan of Reorganization providing for the reorganization of Virtus Insight Trust to a Delaware statutory trust.**

	FOR	AGAINST	ABSTAIN
01 Virtus Emerging Markets Opportunities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- 4. To approve a proposal to authorize the Board of Trustees, without obtaining a shareholder vote, to reorganize the Trust as another entity; merge the Trust, or merge, consolidate or transfer the assets and liabilities or class of shares to another entity; and combine the assets and liabilities held with respect to two or more series or classes into assets and liabilities held with respect to a single series or class.**

	FOR	AGAINST	ABSTAIN
01 Virtus Emerging Markets Opportunities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- 5. To approve a proposal to change shareholder voting rights, from one vote for each share of beneficial interest owned by the shareholder, to one vote for each dollar of net asset value per share owned by such shareholder.**

	FOR	AGAINST	ABSTAIN
01 Virtus Emerging Markets Opportunities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- 6. To approve a proposal to amend the fundamental restrictions with respect to loans.**

	FOR	AGAINST	ABSTAIN		FOR	AGAINST	ABSTAIN
01 Virtus Contrarian Value Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	02 Virtus Foreign Opportunities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- 7. To approve a proposal to reclassify the investment objective from fundamental to non-fundamental.**

Not Applicable

- 8. To transact any other business that may properly come before the Meeting.**

**Important Notice Regarding the Availability of Proxy Materials for the
Virtus Funds**

Special Meeting of Shareholders to Be Held on May 19, 2016.

The Proxy Statement for this meeting is available at: <https://www.proxy-direct.com/vir-27425>

THE PROXIES ARE AUTHORIZED TO VOTE, IN THEIR DISCRETION, UPON ANY OTHER MATTER THAT MAY PROPERLY COME BEFORE THE MEETING OR ANY ADJOURNMENTS, POSTPONEMENTS OR DELAYS THEREOF.

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Signature

Signature

Date

VIR_27425_032116

DO NOT TEAR

FUNDS

Virtus International Small-Cap Fund
Virtus Low Volatility Equity Fund
Virtus Multi-Asset Trend Fund
Virtus Quality Large-Cap Value Fund
Virtus Sector Trend Fund
Virtus Small-Cap Sustainable Growth Fund
Virtus Tax-Exempt Bond Fund

FUNDS

Virtus International Wealth Masters Fund
Virtus Mid-Cap Core Fund
Virtus Multi-Sector Intermediate Bond Fund
Virtus Quality Small-Cap Fund
Virtus Senior Floating Rate Fund
Virtus Strategic Growth Fund
Virtus Wealth Masters Fund

FUNDS

Virtus Low Duration Income Fund
Virtus Mid-Cap Growth Fund
Virtus Multi-Sector Short Term Bond Fund
Virtus Real Estate Securities Fund
Virtus Small-Cap Core Fund
Virtus Tactical Allocation Fund

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04. Roger A. Gelfenbien 05. John R. Mallin 06. Hassell H. McClellan

	FOR ALL	WITHHOLD ALL	FOR ALL EXCEPT		FOR ALL	WITHHOLD ALL	FOR ALL EXCEPT
01 Virtus International Small-Cap Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	02 Virtus International Wealth Masters Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
03 Virtus Low Duration Income Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	04 Virtus Low Volatility Equity Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
05 Virtus Mid-Cap Core Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	06 Virtus Mid-Cap Growth Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
07 Virtus Multi-Asset Trend Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	08 Virtus Multi-Sector Intermediate Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
09 Virtus Multi-Sector Short Term Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10 Virtus Quality Large-Cap Value Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11 Virtus Quality Small-Cap Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	12 Virtus Real Estate Securities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13 Virtus Sector Trend Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	14 Virtus Senior Floating Rate Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15 Virtus Small-Cap Core Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	16 Virtus Small-Cap Sustainable Growth Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17 Virtus Strategic Growth Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	18 Virtus Tactical Allocation Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19 Virtus Tax-Exempt Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20 Virtus Wealth Masters Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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03 Virtus Low Duration Income Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	04 Virtus Low Volatility Equity Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
05 Virtus Mid-Cap Core Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	06 Virtus Mid-Cap Growth Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
07 Virtus Multi-Asset Trend Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	08 Virtus Multi-Sector Intermediate Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
09 Virtus Multi-Sector Short Term Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10 Virtus Quality Large-Cap Value Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11 Virtus Quality Small-Cap Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	12 Virtus Real Estate Securities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13 Virtus Sector Trend Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	14 Virtus Senior Floating Rate Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15 Virtus Small-Cap Core Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	16 Virtus Small-Cap Sustainable Growth Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17 Virtus Strategic Growth Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	18 Virtus Tactical Allocation Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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- 3. To approve an Agreement and Plan of Reorganization providing for the reorganization of Virtus Insight Trust to a Delaware statutory trust.**

	FOR	AGAINST	ABSTAIN		FOR	AGAINST	ABSTAIN
01 Virtus Low Duration Income Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	02 Virtus Tax-Exempt Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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	FOR	AGAINST	ABSTAIN		FOR	AGAINST	ABSTAIN
01 Virtus Low Duration Income Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	02 Virtus Tax-Exempt Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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	FOR	AGAINST	ABSTAIN		FOR	AGAINST	ABSTAIN
01 Virtus Low Duration Income Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	02 Virtus Tax-Exempt Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- 6. To approve a proposal to amend the fundamental restrictions with respect to loans.**

	FOR	AGAINST	ABSTAIN		FOR	AGAINST	ABSTAIN
01 Virtus Multi-Sector Short Term Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	02 Virtus Real Estate Securities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
03 Virtus Sector Trend Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

- 7. To approve a proposal to reclassify the investment objective from fundamental to non-fundamental.**

	FOR	AGAINST	ABSTAIN		FOR	AGAINST	ABSTAIN
01 Virtus Multi-Sector Short Term Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	02 Virtus Real Estate Securities Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
03 Virtus Sector Trend Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

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