STATE OF DELAWARE
DEPARTMENT OF FINANCE
OFFICE OF UNCLAIMED PROPERTY

HOLDER HANDBOOK
INSTRUCTIONS FOR PREPARING
DELAWARE UNCLAIMED PROPERTY REPORTS

Updated December 2019
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I. INTRODUCTION

This Holder Handbook is designed to serve as your guide for reporting unclaimed property to the State of Delaware.

Use of the Holder Handbook as a reference guide will provide a better understanding of the process for reporting unclaimed property and make compliance with Delaware’s Unclaimed Property Law easier.
II. CONTACT INFORMATION

Website
https://unclaimedproperty.delaware.gov/

Mailing Address
Delaware Department of Finance
Office of Unclaimed Property
Attn: Holder Reporting Team
P.O. Box 8923
Wilmington, DE 19899

Physical Address
Delaware Department of Finance
Office of Unclaimed Property
Attn: Holder Reporting Team
820 North French Street, 8th Floor
Wilmington, DE 19801

General Reporting Questions
Escheat.holderquestions@delaware.gov

Phone Number
(302) 577-8782 (Option 2)

Fax Number
(302) 622-4113

Delaware Secretary of State Voluntary Disclosure Agreement Program
https://vda.delaware.gov/
III. GENERAL INFORMATION

What Is Unclaimed Property?

Unclaimed property consists of accounts and other financial instruments, usually intangible, being held at banking organizations, insurance companies, government organizations, or any other business organizations/associations that have gone dormant for a specified period of time based on property type.

Common types of unclaimed property include, but are not limited to: dormant checking and saving accounts, uncashed checks, unredeemed gift cards, unexchanged stock certificates, unclaimed credit balances or refunds, uncashed money orders, unredeemed traveler’s checks, unclaimed court deposits, forgotten utility deposits, uncashed death benefit checks, and uncashed insurance proceeds. See 12 Del. C. § 1130(18) for a list of properties that could be presumed abandoned or unclaimed after the dormancy period, and what is not included (e.g., un invoiced payables, nonescheated capital credits, layaway accounts, and loyalty cards).

Unclaimed property laws exist primarily for consumer protection. The law has evolved to protect not only the owners, but their heirs and estates as well. Once property is in the custody of the Delaware Department of Finance’s Office of Unclaimed Property (the State), the State will maintain custody of the property in perpetuity until the rightful owner or heirs come forward to claim it.

Who Must Report and What Is Required?

A holder of unclaimed property must report and remit timely any unclaimed property to the State, perform due diligence (attempt to locate the owners before reporting), protect the property until reported and transferred to the State, and maintain copies of the unclaimed property reports and supporting documentation for at least 10 years after reporting.

When Does Unclaimed Property Become Reportable?

Unclaimed property becomes reportable after the applicable dormancy period has run. The dormancy period is the time specified when property is presumed abandoned due to inactivity and no contact between a holder and an owner. In Delaware, most properties are considered abandoned after 5 years of dormancy, 3 years for securities-related property, or 15 years for traveler’s checks.

Is Digital Currency Subject to Delaware Unclaimed Property Law?

Digital currency is subject to unclaimed property reporting requirements in Delaware. See 12 Del. C. §§ 1130(16), and 1130(18).

Digital currency may be reported under the MS17 (Miscellaneous Intangible Property) NAUPA code, and it is subject to a 5-year dormancy period.
III. GENERAL INFORMATION

Delaware Unclaimed Property Law

As reporting laws and requirements have changed and can change, holders should ensure that they are following the current guidelines when preparing and remitting unclaimed property to the State. Holders can find more information at:

- Unclaimed Property Statute
  
  http://delcode.delaware.gov/title12/c011/sc02/index.shtml

- Unclaimed Property Delaware Administrative Code
  
  http://regulations.delaware.gov/AdminCode/title12/index.shtml#TopOfPage
IV. UNCLAIMED PROPERTY REPORTING PROCESS

1. IDENTIFY REPORTABLE PROPERTIES AND REPORTING DEADLINES

Annual Review to Identify Unclaimed Property

A holder should review its books and financial records to identify the existence of unclaimed property for annual reporting to the State. During this process, the holder should classify all properties held with the associated dormancy period and determine which properties have reached their dormancy period. For a list of the most common unclaimed properties with dormancy periods, see Appendix- Chart of NAUPA Property Type Codes with Applicable Dormancy Periods.

Reporting Period

The reporting cycle is 12 months, from January 1st to December 31st, except for banking organizations, which have a reporting cycle from July 1st to June 30th.

Date of Last Contact

This date determines when the property reaches the dormancy period, and therefore, when property is reportable to the State.

The property is not presumed abandoned as long as the owner indicates an interest in the property. As a result, the last indication of owner interest in the property determines when the date of last contact occurs. Some examples of indication of owner interest in the property are as follows: 1) a record communicated by the owner to the holder concerning the property, 2) a presentment of a check or other instrument of payment, and 3) an activity directed by an owner in the account in which the property is held. See 12 Del. C. §§ 1133, 1134, 1135, and 1136 for more information.

When to Report And Remit Payments

Due to the volume of required information to prepare an unclaimed property report (e.g., list of properties with owners’ full name, last known addresses, Social Security numbers/Fed IDs), it is important to plan ahead and to identify the proper reporting deadlines. The following tables summarize when to report and to remit payments along with the reportable property type based on the year of dormancy.
### IV. Unclaimed Property Reporting Process

#### All Holders and Business Associations other than Banking Organizations and Insurance Companies

**January to December of Report Year**

Report and Payment Due: March 1<sup>st</sup>

<table>
<thead>
<tr>
<th>Period Ending</th>
<th>Report and Payment Due Date</th>
<th>Report Year</th>
<th>Reportable Property Type: 3 Year Dormancy Period</th>
<th>Reportable Property Type: 5 Year Dormancy Period</th>
<th>Reportable Property Type: 15 Year Dormancy Period</th>
</tr>
</thead>
</table>

#### Banking Organizations

**July to June of Report Year**

Report and Payment Due: November 10<sup>th</sup>

<table>
<thead>
<tr>
<th>Period Ending</th>
<th>Report and Payment Due Date</th>
<th>Report Year</th>
<th>Reportable Property Type: 3 Year Dormancy Period</th>
<th>Reportable Property Type: 5 Year Dormancy Period</th>
<th>Reportable Property Type: 15 Year Dormancy Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>6/30/2020</td>
<td>11/10/2020</td>
<td>2020</td>
<td>07/01/2016 - 06/30/2017</td>
<td>07/01/2014 - 06/30/2015</td>
<td>07/01/2004 - 06/30/2005</td>
</tr>
<tr>
<td>6/30/2018</td>
<td>11/10/2018</td>
<td>2018</td>
<td>07/01/2014 - 06/30/2015</td>
<td>07/01/2012 - 06/30/2013</td>
<td>07/01/2002 - 06/30/2003</td>
</tr>
<tr>
<td>6/30/2017</td>
<td>11/10/2017</td>
<td>2017</td>
<td>07/01/2013 - 06/30/2014</td>
<td>07/01/2011 - 06/30/2012</td>
<td>07/01/2001 - 06/30/2002</td>
</tr>
<tr>
<td>6/30/2016</td>
<td>11/10/2016</td>
<td>2016</td>
<td>07/01/2012 - 06/30/2013</td>
<td>07/01/2010 - 06/30/2011</td>
<td>07/01/2000 - 06/30/2001</td>
</tr>
</tbody>
</table>
### IV. Unclaimed Property Reporting Process

<table>
<thead>
<tr>
<th>Period Ending</th>
<th>Report and Payment Due Date</th>
<th>Report Year</th>
<th>Reportable Property Type: 3 Year Dormancy Period</th>
<th>Reportable Property Type: 5 Year Dormancy Period</th>
<th>Reportable Property Type: 15 Years Dormancy Period</th>
</tr>
</thead>
</table>

**$0 Liability/Negative Reporting**

If no unclaimed property is identified during the reporting cycle, there is no obligation to report. Although it is not required, the State accepts a “negative” or $0 report.

**Requesting an Extension**

If a holder anticipates that they will be unable to meet the reporting deadline, the holder may request an extension of the date of filing for good cause. To request an extension, the holder must complete and submit the form “Filing Extension Request” that is in the Appendix of this Holder Handbook. The request must be received by the State at least fifteen (15) calendar days prior to the original filing deadline specified for the holder under 12 Del. C. § 1144.

**2. Perform Holder’s Due Diligence**

In an effort to reunite unclaimed property with its rightful owner prior to reporting, a holder must send notices to owners about their property sixty (60) to one hundred and twenty (120) days before the property becomes reportable to the State. See a sample of a due diligence letter approved by the State in Appendix- Due Diligence Sample Letter.
IV. UNCLAIMED PROPERTY REPORTING PROCESS

This due diligence notice should be sent via first class United State mail to all known owners with valid addresses, for property $50 or more, and all securities-related property regardless of the amount. If the holder receives a response from the owners of the properties, the properties are no longer presumed abandoned. Therefore, this ends the obligation of reporting and remitting these properties to the State within the reporting cycle and resets the dormancy period.

Since February 2017, a holder is no longer required to advertise in a local newspaper or other advertisement source. All due diligence must be completed through direct mailing to each known owner.

**Important:** The expense incurred for due diligence mailing cannot be deducted from the remitted amount.

3. PREPARE AN UNCLAIMED PROPERTY REPORT

General Reporting Guidelines

When preparing an unclaimed property report, a holder should follow the general guidelines listed below:

- A holder should submit a separate report for each legal entity with a unique EIN. Alternatively, if consolidating unclaimed property for multiple legal entities with multiple EINs into a report for a single legal entity with one EIN, a list of the entities and EINs included in the report is required. The list must include each entity’s name, EIN, and state of incorporation.

- A holder is required to separate property by reporting year, and submit separate reports for each respective year and type of report. The following are some of types of reports:
  - **Annual Report:** required under 12 Del C. § 1142.
  - **Supplemental Report:** submitted to report unclaimed property not previously reported in the Annual Report.
  - **VDA Report:** result of a Voluntary Disclosure Agreement.
  - **Negative Report:** a report with $0 liability.
  - **Reciprocal Report:** a report from another state.
  - **Replacement Report:** submitted to replace 1) a report that is being revised before sending the payment, or 2) a report that was missing some of the information such as owner’s names and addresses.

- It is important to correctly select the holder type due to different reporting deadlines/requirements (all holders and business associations other than banking organizations and insurance companies, March 1st; banking organizations, November 10th; and insurance companies, December 20th).
• **A Report Verification** (formerly known as AP-1 Form), which is required and must be provided by all holders, will be automatically generated based upon the information entered into the State’s online portal (this is explained in the next step of the reporting process, “Submit Unclaimed Property Reports”). Paper AP-1 forms are no longer required and will not be accepted.

• **Reporting Aggregate Amounts** is only permissible when account and owner details are truly “unknown” and the amount of the individual property being escheated is less than or equal to $50.00.

• Providing owner detail at the time of reporting and remittance reduces the likelihood that Delaware will need to contact you in the future regarding owners who may come forward to claim the property and increases the likelihood of the State returning the property to the rightful owners.

• It is recommended that all reports are completed by a member of senior management. Regardless of the title, the individual filing the report must have the authority to make decisions on behalf of the organization for unclaimed property reporting purposes.

4. **Submit an Unclaimed Property Report**

**Submitting an Unclaimed Property Report through the State’s Secure Portal**

Since March 2018, you as holder are required to submit **ALL** unclaimed property reports through the State’s secure portal. All attempts to submit a **paper report** or any other digital format will be immediately rejected by Delaware’s Office of Unclaimed Property.

While the submission of the unclaimed property report is through the State’s secure portal, the remittal of funds to the State must be through the remittance of checks, wire transfers or ACH payments. For detail instructions, see **Remit Funds Due to the State** on page 33. The remittal of funds is due within the statutory deadline of the unclaimed property report.

All reports submitted via the the State’s secure portal must be in NAUPA (National Association of Unclaimed Property Administrators) II Format, which is the current national standard for reporting unclaimed property to the states.

To submit an unclaimed property report through the State’s online secure portal, follow the below steps:

1. Go to [https://unclaimedproperty.delaware.gov/](https://unclaimedproperty.delaware.gov/). Click **HOLDER REPORTING**, then **Submit a Report**, as shown below.
IV. UNCLAIMED PROPERTY REPORTING PROCESS

2. Select UPLOAD A REPORT or ENTER A MANUAL REPORT. You will have two options to choose which are “UPLOAD A REPORT” and “ENTER A MANUAL REPORT”. See below screen. UPLOAD A REPORT allows uploading a NAUPA II Format file. If you are reporting more than ten (10) properties, it is highly recommended that you select this option. ENTER A MANUAL REPORT allows, during the submission of the report via the State’s reporting portal, creating manually a report that meet all NAUPA II Format specifications. If you are reporting ten (10) or fewer properties, you may select this option.

Submitting an Unclaimed Property Report Through the State’s Secure Portal using “UPLOAD A REPORT”

If select UPLOAD A REPORT, you will access the HOLDER REPORTING screen below.
Please note that a NAUPA II Format file should be created by you prior to submitting the report in NAUPA II Format file from sources such as the National Association of Unclaimed Property Administrators (NAUPA). NAUPA has endorsed the HRS Pro Standard Edition From Avenue Insights software, which can be downloaded from the following website: https://hrspro.unclaimedproperty.com/ or https://www.wagers.net/. Please note that when using free software, there may be limitations, such as the number of properties that may be included at one time.

For more information regarding the creation of a NAUPA II Format file, see Standard NAUPA II Format Reporting Requirements, or go to https://www.unclaimed.org/reporting/naupa-standard-electronic-file-format/.

**Important:** When saving a NAUPA II Format file, please do not attempt to change the file extension, which must be one of the followings: .rpt, .txt, or .hrs.

To continue with the submission of the report, follow these steps:

a. Enter all holder information in the **HOLDER REPORTING** screen. Please notice that a field with a red * is a required field.
b. After entering all holder information, click NEXT. You will access the Upload File screen shown below.

c. Click ADD DOCUMENT and follow the directions on the screen to upload your NAUPA II Format file.
IV. UNCLAIMED PROPERTY REPORTING PROCESS

d. After uploading your NAUPA II Format file, click NEXT. You will access the Preview Submission screen shown below.
IV. UNCLAIMED PROPERTY REPORTING PROCESS

e. Check the certification box, enter your name and title, and review the information as shown below. If you need to go back to previous screens to make a correction, click PREV. When you are ready to submit the report, click SUBMIT.
f. After clicking **SUBMIT**, follow the verification process on the screen as shown below.

![Image of verification process]

**g. Then, you will access the** **Holder Summary** **screen as shown below.**
h. Click **PRINT SUMMARY** to Print the Holder Summary page before closing the screen. Otherwise, you will not be able to print the Holder Summary page. Below is an example of the Holder Summary page.
Submitting an Unclaimed Property Report Through the State’s Secure Portal using “ENTER A MANUAL REPORT”

If select **ENTER A MANUAL REPORT**, you will access the **BEGIN SUBMISSION** screen as shown below.
To continue with the submission of the report, follow these steps:

a. Enter your contact’s email, and click **Register** as shown below.
IV. **UNCLAIMED PROPERTY REPORTING PROCESS**

Then, your secret key will be populated as shown below.

![Secret Key Image]

b. Copy your Secret Key, and click **Continue** to access again the **BEGIN SUBMISSION** screen.
c. Login using your contact’s email and Secret Key as shown below.

![Manual Online Reporting]

Click here to continue

d. Enter all holder information in the **Holder Information** screen below. Please notice that a field with a red * is a required field.
IV. UNCLAIMED PROPERTY REPORTING PROCESS

ENTER HOLDER INFORMATION

Holder Information

Please enter all required information below:

* Holder Name:
Delaware Holder

* Holder Tax ID:
000320000

Incorporated State:
Delaware

Incorporated Date:

MM  DD  YY

NAICS Code Charter:

* Report Contact Name:
Delaware Holder

* Report Contact Address 1:
111 Reporting St.

Report Contact Address 2:

Report Contact Address 3:

* Report Contact City:
IV. UNCLAIMED PROPERTY REPORTING PROCESS

* Report Contact Phone Number:
(302) 577-3000

Report Contact Phone Ext:

* Report Contact Email:
DelawareHolder@gmail.com

Claims Contact Name (if different from above):

Claims Contact Phone Number:

Claims Contact Email:

* Report Year:
2019

Electronic Signature Required

Under penalties of perjury, I certify that I, as the person submitting this information, have the authority to act on behalf of the organization and that the information provided is true. I understand and consent to the use of electronic documents created through this application. Any and all false statements or information provided are the responsibility of the organization for which the information is being provided. I understand that affixing my name electronically on the signature line has the same legal effect as a handwritten signature on a paper document, pursuant to 8 Del. C. Ch. 12A.

* Enter/Type Name Here:
Delaware Holder

* Title:
CFO
IV. **UNCLAIMED PROPERTY REPORTING PROCESS**

e. Click **Save** to access the **REPORT SUMMARY PAGE** below.

![REPORT SUMMARY PAGE](image1)

f. Click **Create A Record** to access the **OWNERS** screen below.

![OWNERS SCREEN](image2)

*Adds an Owner or Co-Owner to the Property. Note that most properties only have a single owner. Add a new ‘Record’ for each new property and its owner(s).*
g. Click **Add New Owner to Record** and follow the directions on the screen. Repeat this step for each owner to be added.

h. Click **Add Property** to access the **PROPERTY** screen below.

i. Click **Add New Property** and follow the directions on the screen. Repeat this step for each property to be added.
j. Click Save. Then, you will access the REPORT SUMMARY PAGE below.
k. Click Final Review to access the SUMMARY screen below.

l. Review all information. If you need to make a correction, click back to Report Summary to go to previous screen. Check all boxes in the section Summary Record as shown below.
m. If you want to download a NAUPA file that you completed during the submission of the report, click **Download NAUPA File** and follow the directions on the screen as shown below.
n. After reviewing all information and downloading the NAUPA File, click **Submit** to access the **FINAL REVIEW** screen below.
IV. UNCLAIMED PROPERTY REPORTING PROCESS

o. Before closing the screen, click **Print Summary** to print the Manual Online Reporting page. Otherwise, you will not be able to print the Manual Online Reporting page. Below is an example of the Manual Online Reporting page.

**MANUAL ONLINE REPORTING**

Note: This is your last opportunity to print a summary for your records.

Report Successfully Submitted For Processing
Delaware no longer requires a notarized AP-1 form, this now counts as the AP-1 form, payment is still required.
For information about how to submit payment and other general unclaimed property reporting guidelines, please review our Handbook. If your report cannot be processed due to missing required information or other technical issues, our Holder Reporting Unit will contact you with further instruction.

Please click "Print Summary" to retain a copy of this page for your records.

**Holder Info:**

- **Holder Name:** Delaware Holder Inc
- **Holder Tax ID:** 000320000

**Summary Record:**

- **No. of Owners:** 1
- **No. of Properties:** 1
- **No. of Tangibles:** 0
- **No. of Shares:** 0
- **No. of Shares Due:** 0
- **Amount Reported:** $15.00
- **Amount Due:** $15.00

**Record # 1**

<table>
<thead>
<tr>
<th>Owners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner</td>
</tr>
<tr>
<td>Primary</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Properties</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property</td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>1</td>
</tr>
</tbody>
</table>

**Standard NAUPA II Format Reporting Requirements**

1. **Errors**

The following most common errors will cause your report to be rejected and a new NAUPA II file will be required before your report is accepted. Other errors may also cause your file to be rejected.
IV. UNCLAIMED PROPERTY REPORTING PROCESS

- Owner’s Last Name starts with a space.
- Owner’s Last Name is missing (Use “UNKNOWN” if name is not known).
- Starting Transaction Date is missing or in invalid format.
- Owner Relationship Code is missing or invalid.
- Owner Type Code is missing or invalid.
- Property Type Code is missing or invalid.
- Deduction Code is missing, and a deduction amount is included in the property record.
- Addition Code is missing, and an addition amount is included in the property record.
- Shares are reported on the property record, and the CUSIP is not a valid securities CUSIP.
- Summary record counts and summary values do not match the detailed property, counts, and values.
- Shares remitted in the NAUPA II file do not match the actual shares remitted to the state.

2. Date of Last Contact

The Date of Last Contact is a required element and should be populated into the “Starting Transaction Date” field. The date that should be entered into this field is the last account owner generated activity recorded in the account (for information on how to determine the date of last contact, see page 7). If the property being reported is a type of periodic payment on the account, such as a check, the issue date of the property should be entered into the “Starting Transaction Date” field and the “Ending Transaction Date” should be populated with the account holder last activity date.

3. Relationship Codes

When creating the electronic NAUPA II report, use one of the relationship codes listed below. Proper reporting of accounts is necessary to ensure claims are paid appropriately.

<table>
<thead>
<tr>
<th>NAUPA Standard Relationship Code</th>
<th>Description</th>
<th>NAUPA Standard Relationship Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AD</td>
<td>Administrator</td>
<td>OR</td>
<td>Unspecified Joint Relationship (Or)</td>
</tr>
<tr>
<td>AG</td>
<td>Agent For</td>
<td>OT</td>
<td>Other Relationship</td>
</tr>
<tr>
<td>AN</td>
<td>Unspecified Joint Relationship (And)</td>
<td>PA</td>
<td>Payee</td>
</tr>
<tr>
<td>BF</td>
<td>Beneficiary</td>
<td>PO</td>
<td>Power of Attorney</td>
</tr>
<tr>
<td>EX</td>
<td>Executor or Executrix</td>
<td>SO</td>
<td>Sole Owner</td>
</tr>
<tr>
<td>FB</td>
<td>For Benefit Of</td>
<td>UG</td>
<td>Uniform Gifts to Minor</td>
</tr>
<tr>
<td>JT</td>
<td>Joint Tenants</td>
<td>UN</td>
<td>Unknown</td>
</tr>
</tbody>
</table>
IV. UNCLAIMED PROPERTY REPORTING PROCESS

4. Owner Type Codes

When creating the electronic NAUPA II report, designate each line item of property as one of the following three owner type codes:

<table>
<thead>
<tr>
<th>Owner Type Code</th>
<th>Description</th>
<th>Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>OT</td>
<td>All Other</td>
<td>Most property should utilize this code.</td>
</tr>
<tr>
<td>UN</td>
<td>Unknown</td>
<td>Use this code if the address of the owner is unknown.</td>
</tr>
<tr>
<td>AG</td>
<td>Aggregate</td>
<td>A holder is encouraged to file all owner details rather than remitting property in the aggregate.</td>
</tr>
</tbody>
</table>

5. REMIT FUNDS DUE TO THE STATE

A holder is required to remit funds and securities directly to the State as detailed below. **Funds and securities are due at the same time as the unclaimed property report.**

12 Del. C. § 1183 imposes interest and penalties on outstanding unpaid amounts that may significantly increase the holder’s liability.

When one remittance of funds is submitted that is associated with several unclaimed property reports, a detailed statement is required to properly allocate and reconcile each payment with the unclaimed property report. The detailed statement should list the holder’s names with the EINs and amounts, and be sent via email: Escheat.holderquestions@delaware.gov or Fax: (302) 622-4113.

For the remittance of funds, the Delaware’s EIN is 51-6000279.

**Instructions for Remittance of Checks, Wire Transfers, and ACH Payments**

a. **Checks** - Make checks payable to Delaware State Escheator. All checks must include the holder’s name and EIN used during submission of the unclaimed property report. Also, the check amount must agree with the reported amount.

The check must be enclosed with a copy of the web-based report record called “Holder Summary” that is shown below:
IV. UNCLAIMED PROPERTY REPORTING PROCESS

Mail checks to: Delaware Department of Finance
Office of Unclaimed Property
Attn: Holder Reporting Team
P.O. Box 8923
Wilmington, DE 19899

b. ACH or Wire Transfers - Advance notification of payment by ACH or Wire Transfer is required. Contact the State via e-mail at DOF_holderreceiptsquestions@delaware.gov or at (302) 577-8782, option 3, and include the holder’s name and EIN used during submission of the ACH or Wire payment in the notification.

Instructions for Remittance of Securities and Registration

All DTC eligible shares must be deposited through DTC or DWAC (if not a DTC participant). Fractional shares must be sold prior to escheatment and reported as cash in lieu of. The DTC Transfer and Physical delivery instructions are listed below.
**IV. UNCLAIMED PROPERTY REPORTING PROCESS**

**Important:**
Documentation demonstrating that the reported securities have been transferred into the ownership of the State is required to satisfy an escheat liability.

Effective July 18, 2016, the State’s custodian Bank of New York Mellon (BNY Mellon) has consolidated with Global Securities Processing (GSP). The State of Delaware’s DTC, agent bank and account number are:

a. **DTC (Electronic) Transfer**

   DTC # 901  
   Agent Bank # 26500  
   Reference: Dover & Co  
   Acct # 822436

   A holder is required to notify the State of all securities being delivered two days prior to actual delivery. The notification must include a list of the securities, their CUSIP numbers, the number of shares, issue names, and the delivering party’s DTC participant number. This information should be faxed to:

   1. Avenu Insights & Analytics at (617) 532-8762, Attn: Custody Department

      AND

   2. Delaware State Escheator at (302) 622-4114, Attn: Securities Unit, or Email escheat.holderquestions@delaware.gov

   All dividend reinvestment elections should terminate after registration. All income dividends and capital gains should be paid in CASH. DO NOT ELECT A REINVESTMENT OPTION.

b. **Federal Reserve Book Eligible Securities Delivery Instructions**

   Federal Reserve Bank of New York  
   ABA# 0210-0001-8  
   BK of NYC/CUST  
   FBO- State of Delaware; Account # 822436

c. **Delivery of Foreign Securities**

   When attempting to deliver foreign securities, please contact Avenu Insights & Analytics at (617) 722-9677 to obtain delivery instructions and account information.

d. **Dividend Reinvestment Plans (DRP) and Closed End Mutual Fund Accounts**
IV. UNCLAIMED PROPERTY REPORTING PROCESS

1. If the Fund is DTC eligible:

   DTC# 901
   Agent Bank # 26500
   Reference: Dover & Co.
   Account # 822436

2. If the Fund is not DTC eligible, please close the account and forward a certificate for full shares to:

   Hare & Co, FBO 822436
   EIN: 13-60629116
   820 North French Street
   Wilmington, DE 19801

3. If Fund cannot be delivered via DTC or physical certificate, then register the account as follows:

   Dover & Co, c/o Avenu Insights & Analytics
   100 Hancock Street
   Quincy, MA 02171
   EIN: 43-2016158

Close DRP accounts and forward whole shares only via DTC. **Fractional shares must be sold and proceeds applied to each individual property when filing.** Do not total fractions for all owners and liquidate. Please include the proceed remittance check with your final payment.

e. Physical Stock Certificates- Securities not eligible for DTC

   To remit physical stock certificates, the stock must be reregistered in the following name:

   Hare & Co, FBO 822436
   EIN: 13-6062916
   820 North French Street
   Wilmington, DE 19801

   Please include all physical stock certificates with your submission of your payment.

f. Open End Mutual Fund Accounts

   Accounts held for the State must be registered in the name of MAC & Co. Avenu Insights & Analytics will provide account numbers for all mutual funds transferred to the state’s account. To obtain account numbers, contact Avenu Insights & Analytics at
   UPCH.Custody@avenuinsights.com providing a list including CUSIP number, name of the
fund, and share amount. Please contact Avenu Insights & Analytics no less than 4 business days prior to attempting delivery.

Please ensure that interested party statements are sent to:

1. Avenu Insights & Analytics
   Custody Department
   100 Hancock Street, 10th Floor
   Quincy, MA 02169

2. Delaware Department of Finance
   Office of Unclaimed Property
   820 North French St.
   Wilmington, DE 19801

These statements should be sent no later than two (2) business days prior to actual delivery and should include a list of the mutual funds, their CUSIP number, the number of shares and issue names. This information should be faxed to:

1. Avenu Insights & Analytics at (617) 532-8762, Attn: Custody Department

   AND

2. Delaware State Escheator at (302) 622-4114, Attn: Securities Unit, or Email
   escheat.holderquestions@delaware.gov

All dividend reinvestment elections should terminate after registration. All income dividends and capital gains should be paid in CASH. DO NOT ELECT A REINVESTMENT OPTION.

g. Worthless and Non-Transferable Securities

Delaware no longer accepts worthless securities. Do not report or remit worthless securities. At such time that the security gains value, it should be reported and remitted during the next reporting cycle.

If shares or mutual funds are non-transferable but can be liquidated, the position should be liquidated and the liquidation proceeds should be listed on the electronic report and remitted in lieu of the shares.

If securities are nontransferable, unable to be liquidated, and yet have value, they should be moved to an account on the books of the broker/agent registered to: Delaware Office of Unclaimed Property, Dover & Co; EIN 43-2016158. The same account should be used year after year; do not open multiple accounts in the State’s name.
Until a statement is received to validate non-transferable positions, the report cannot be reconciled, which may result in the delay of claims’ payments to all owners listed on the reports.

6. **Maintain Proper Records**

The State requires that a holder maintains all records containing information required to be included in the unclaimed property report for **10 years after the date the report is filed**.

The following example illustrates the retention period for an unclaimed property report for Year 2008, with 3-and 5-year dormancy periods.

The unclaimed property report for Year 2008 should have been submitted in 2009. This report should include properties that became dormant in 2008 from the following years: a) **2005** for 3-year dormancy period properties, and b) **2003** for 5-year dormancy period properties. As a result, this holder should maintain until 2019 (10 years after 2009) supporting documentation for this report.

For more information about which records to keep, see **12 Del. C. § 1145**.
V. AVOIDING THE MOST COMMON REPORTING ERRORS

Most Common Reporting Errors

Below is a list of the most common reporting errors that a holder should consider in order to establish proper procedures within the reporting cycles.

1. Reporting unclaimed property to the wrong jurisdiction

In general, unclaimed property reportable to Delaware is determined by the following rules:

• First-Priority Rule: last-known address of the owner, per holder’s records, is in Delaware.
• Second-Priority Rule: Owner’s address is unknown or foreign, and holder is legally domiciled or incorporated in Delaware.

For more information about where to report, refer to 12 Del. C. §§ 1140 and 1141.

At the present, the State does not have reciprocal agreements with any other jurisdiction. All property with an address in any other state of the United States, the District of Columbia, or any territory or possession of the United States, must be reported in compliance with that jurisdiction’s unclaimed property laws.

2. Failing to report all property types

Although a holder could outsource some of its functions or operations, (such as managing of securities, payroll, or rebate programs), the holder remains directly responsible for reporting to this State all unclaimed properties, and to ensure compliance with the State unclaimed property law. Likewise, a successor company through acquisition or merger is responsible for reporting to this State all unclaimed properties including those not previously reported. See 12 Del. C. § 1147.

3. Filing the unclaimed property report or remitting the funds after the due date

As previously noted, the State Unclaimed Property Law imposes interest and penalties for reporting and remitting funds after the due date. The holder’s reporting responsibility is NOT completed until both the report AND property has been received by the State. See 12 Del. C. §§ 1183 and 1184.

In addition, reporting property too early may result in failing to properly perform the due diligence requirements.

4. Failing to perform the due diligence requirement of no less than sixty (60) and no more than one hundred and twenty (120) days prior to the reporting deadline

The due diligence requirement is a remediation procedure that could reduce the volume of unclaimed property to be reported to the State. See 12 Del. C. §§ 1148 and 1149.
V. AVOIDING THE MOST COMMON REPORTING ERRORS

5. Failing to update systems and/or procedures to incorporate changes that have occurred in the State’s Unclaimed Property Law

The State’s Unclaimed Property Laws have changed over the years. The last significant statutory reform of the State’s Unclaimed Property Law was enacted in February of 2017 with the passage of Senate Bill 13. It is important that a holder reviews and updates its policies and procedures to adhere to current law.

6. Failing to retain records

A holder should retain records of all information included in the unclaimed property report no less than to 10 years after the date the report was filed, as previously explained on page 38. See also 12 Del. C. § 1145. Likewise, for those years that no unclaimed property was reported due to $0 liability, the holder should retain records of their annual reviews of unclaimed property in order to substantiate the nonexistence of unclaimed property or $0 liability within these reporting cycles.
VI. OTHER INFORMATION

1. Inactive/Out of Business

A holder with active businesses and organizations in the State should notify the State in the event of closing its financial records due to dissolution and/or out of business. The notification must be in writing, indicating effective date of going inactive status along with the last unclaimed property report.

While the unclaimed property report should be submitted through the State’s portal, the written notification of business termination should be sent via email to escheat.holderquestions@delaware.gov.

2. Preliminary Reports

Preliminary reports are no longer required and will not be accepted.

3. Claims and Owner Inquires

When directing owners to Delaware to claim property that has previously been escheated to the State, it is the holder’s responsibility to provide the claimant with as much information regarding the property as possible. (e.g., date reported, property amount for owner, full registration supplied to the state).

A holder should direct claimants to contact the State via the following information:

   a. Website https://unclaimedproperty.delaware.gov/ where claimants can search for their property and submit a request online along with all other required information.
   b. Phone number 855-505-7520
   c. Email escheat.claimquestions@delaware.gov

4. Frequently Asked Questions

For a list of Frequently Asked Questions, please go to

https://unclaimedproperty.delaware.gov/app/faq-general

5. Guidance from the National Association of Unclaimed Property Administrators (NAUPA) Regarding Reporting Individual Retirement Accounts (IRAs)

Under the Revenue Ruling 2018-17 that goes into effect January 1, 2020, a holder is required to withhold and report taxes to the Internal Revenue Service with respect to payments from IRAs to state unclaimed property programs. To promote uniformity and compliance with this new ruling, NAUPA has offered guidance to the holder community that Delaware requests holders follow. For a copy of the NAUPA
VI. OTHER INFORMATION

guidance, see Appendix – NAUPA Guidance Regarding Reporting IRA to State Unclaimed Property Programs.
Due Diligence Sample Letter

<Date>

<Holder Letterhead>

<Owner Name/Address>

Dear <Owner>,

Notice: The State of Delaware requires us to notify you that your property will be transferred to the custody of the State Escheator if you do not contact us before <insert date 30 days after the date of this notice.>

The State requires us to make a diligent attempt to <renew contact with><reissue the property to> the owner. If contact is not renewed we are required to transfer your property to the custody of the State of Delaware. The State may sell property that is not U.S. legal tender. If property is turned over to the State, you may file a claim with the State for the return of the property or the proceeds of the sale.

Property Specifics:

Type of Property: ____________________ Account/Check No.: ________________

Amount: ___________________________ Date of last Contact: ________________

Any Additional Information: ________________________________

To <reestablish contact> <receive your property>, you may sign below and return this letter in the enclosed envelope to later than <insert # of days> from the date of this letter. Once we have the signed letter we will <restore your account to and active status><or reissue the property>. If you have any updated address information, please provide it in the space below.

Signature: ________________________________________________

Title: ________________________________ Date: __________________________

Address (if new): ____________________________________________

Social Security # (last four) or Federal Tax ID Number (if applicable): ______________

If you require additional assistance, please call us at <insert telephone contact and/or email>.
### Chart of NAUPA Property Type Codes with Applicable Dormancy Periods

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<td>IR02</td>
<td>Traditional IRA - Mutual Funds</td>
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<td>IR06</td>
<td>Roth IRA - Mutual Funds</td>
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<td>IR03</td>
<td>Traditional IRA – Securities</td>
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<td>IR07</td>
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<td><strong>UTILITIES</strong></td>
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<td>UT01</td>
<td>Utility Deposits</td>
<td>5</td>
<td>UT03</td>
<td>Refunds or Rebates</td>
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<tr>
<td>UT02</td>
<td>Membership Fees</td>
<td>5</td>
<td>UT04</td>
<td>Capital Credit Distributions</td>
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<tr>
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<td>ZZZZ</td>
<td>Pari-mutual Tickets</td>
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</table>
Delaware Department of Finance
Office of Unclaimed Property
Filing Extension Request

<table>
<thead>
<tr>
<th>Part I: Holder Information</th>
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</thead>
<tbody>
<tr>
<td>Holder Name</td>
<td>EIN</td>
</tr>
<tr>
<td>Street Address</td>
<td>Contact Phone #</td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>Contact Name</td>
<td>Title</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part II: Reporting Agent Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Reporting Agent Name</td>
<td>Reporting Agent Phone #</td>
</tr>
<tr>
<td>Reporting Agent Contact Name</td>
<td>Reporting Agent Contact Email</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part III: Report Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Report Year</td>
<td>Estimated Amount To be Remitted ($)</td>
</tr>
<tr>
<td>Holder Type/ Due Date (Select Statutory Deadline)</td>
<td></td>
</tr>
<tr>
<td>Banking Organizations/ June 30th: _____</td>
<td>Insurance Companies/ December 20th: _____</td>
</tr>
<tr>
<td>All Other Holders &amp; Business Associations/ March 1st: _____</td>
<td></td>
</tr>
</tbody>
</table>

Has the Holder applied for an extension in the past three years?
Yes: ____    Please provide date of request: ____________
No: ____

<table>
<thead>
<tr>
<th>Part IV: Request</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Number of Days Requested from due date: 15 days: _____ 30 days: _____ 45 days: _____ 60 days: _____</td>
<td></td>
</tr>
<tr>
<td>Reason for requesting an extension of the date of filing for good cause (Please attach additional pages as needed):</td>
<td></td>
</tr>
<tr>
<td>Signature</td>
<td>Title</td>
</tr>
<tr>
<td>Print Name</td>
<td>Date</td>
</tr>
</tbody>
</table>

Important considerations:
- Filing Extension Requests must be received by the State a minimum of fifteen (15) calendar days prior to the original filing deadline specified for the Holder under 12 Del. C. § 1144.
If an extension is granted by the State Escheator, holder may pay the estimated amount to be remitted (estimated value of Report) to terminate accrual of interest on the amount paid. Per 12 Del C. §1183(a), interest at 0.5% per month on outstanding unpaid amounts shall accrue from the date the amounts were due until paid. Interest due may not exceed 50% of the amount required to be paid.

This request must include all Holder Names and EINs associated with the Filing Extension Request. Please attach additional pages as needed.

Email to: Escheat_holderquestions@delaware.gov or Fax: (302) 622-4113, Attention: Office of Unclaimed Property, Holder Reporting
NAUPA Guidance Regarding Reporting IRA to State Unclaimed Property Programs

On January 1, 2020, the Internal Revenue Service’s Revenue Ruling 2018-17 will go into effect concerning withholding and reporting taxes with respect to payments from Individual Retirement Accounts ("IRAs") to state unclaimed property programs. Holders reporting these properties should make use of the NAUPA Standard Deduction and Withholding code “TW” to represent “Income Tax Withheld.”

The value “TW” should be recorded in the PROPERTY record in the PROP-DEDUCTION-TYPE field. The amount of Federal Tax Withheld should be stored in the PROP-DEDUCTION-AMOUNT field. This code should be used for any taxes withheld from remitted properties.

The value of the property before the deduction should be stored in the PROP-AMOUNT-REPORTED field. The amount remitted to the state after the Federal Tax Withholding should be stored in the PROP-AMOUNT-REMITTED field.

It is imperative that all withheld taxes are reflected in reports of unclaimed property, so that the claimants may be so advised and address this in conjunction with their tax reporting.

In the event of multiple deductions, the Tax Withholding code should take priority. Since only one deduction field is available, the state and federal withholdings should be totaled for inclusion. We hope that holders would consider providing additional information to the states for the detail of the deductions.


Companies who withhold taxes should report and remit those taxes to the Internal Revenue Service or other taxing agency. Contact your legal or tax advisor for reporting and remittance instructions.


In the scenario a security would be reported where part of the security was liquidated to pay the withholding tax and the remaining shares are transferred to the state. This is best reported through a single property when applicable, since there is a separation of cash and shares within the NAUPA Property record.

For example, it might look like this:

<p>| PROP-AMOUNT-REPORTED | 10.00 |</p>
<table>
<thead>
<tr>
<th>Propagation Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROP-DEDUCTION-TYPE</td>
<td>TW</td>
</tr>
<tr>
<td>PROP-DEDUCTION-AMOUNT</td>
<td>10.00</td>
</tr>
<tr>
<td>PROP-AMOUNT-REMITTED</td>
<td>0.00</td>
</tr>
<tr>
<td>PROP-NUMBER-OF-SHARES</td>
<td>100.0000</td>
</tr>
<tr>
<td>PROP-DEL-SHARES</td>
<td>10.0000</td>
</tr>
<tr>
<td>PROP-REM-SHARES</td>
<td>90.0000</td>
</tr>
</tbody>
</table>

The description field will indicate the sale:

PROP-DESCRIPTION PARTIAL SALE OF SECURITIES FOR TAX WITHHOLDINGS