

Important Information Regarding the U.S. Treasury Department's Temporary Guarantee Program For Money Market Mutual Funds and the Transfer of Your Brokerage Account

On September 19, 2008, the U.S. Department of the Treasury (the "Treasury") announced the establishment of a temporary guarantee program (the "Program") for the U.S. money market mutual fund industry. Under the program, the Treasury will temporarily guarantee the stable net asset value of money market mutual funds that participate in the Program. The Program provides coverage to beneficial shareholders for amounts that they held in participating money market mutual funds as of the close of business on September 19, 2008. The Program expires on December 18, 2008, unless extended by the U.S. Treasury. In no event will the Program extend beyond September 18, 2009.

Per U.S. Treasury rules, if an investor transfers an account from one brokerage firm to another brokerage firm, any money market mutual fund investment that was previously eligible for coverage in the account pursuant to the Program may no longer be eligible for coverage.

Further information about the Treasury's Program, including a list of Frequently Asked Questions, is available on the Treasury's web site at www.ustreas.gov/press/releases/hp1163.htm.

Please direct any questions about the Program to your broker/dealer representative.