



December 1, 2008

Dear Customers,

The U.S. Treasury has announced the extension of the Temporary Guarantee Program for participating money market mutual funds until April 30, 2009.

For more information about the extension, go to:

<http://www.ustreas.gov/press/releases/hp1290.htm>

For a full review of the extension announcement and instructions for participation, go to:

<http://www.ustreas.gov/press/releases/reports/moneymarketextension.pdf>

We encourage you to contact your fund companies directly for information about their participation in the program.

Regards,

John H. Moody
President, MSCS

R. Clifton D'Amato
CEO, MSCS