

Neuberger Berman Management LLC
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New York, NY 10158-0180
Tel. 212.476.8800

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**IMPORTANT NOTICE regarding your 403(b) Custodial Account with
Neuberger Berman - Preserving your tax deferred savings**

November 10, 2008

Dear Participant:

According to our records, you have a 403(b) custodial account which holds Neuberger Berman Funds. Pursuant to the terms of your 403(b) custodial account agreement with State Street Bank and Trust Company ("State Street"), State Street may resign as custodian after providing you with notice. You may appoint a successor custodian. Please be advised that State Street is resigning as custodian. In order to allow you to continue an account holding Neuberger Berman Funds and to provide a smooth transition, State Street has arranged for a successor custodian, Millennium Trust Company, LLC ("Millennium Trust") to assume custodianship of your 403(b) account. **Your investment in Neuberger Berman Funds will be unaffected by this change.**

If this change in custodian is not acceptable to you, then you can transfer the entire amount invested in the Funds to another eligible tax deferred retirement account with another financial institution. You must provide notice and instructions of where to transfer your account to Neuberger Berman Funds on or before December 11, 2008. If you choose to transfer your account, please send transfer documents to Neuberger Berman Funds at Boston Service Center P.O. Box 8403 Boston, MA 8403. **If you do not provide notice to transfer the entire amount invested in the Funds by December 11, 2008, then the custodianship of your 403(b) account will be transferred to Millennium on or before December 19, 2008. This automatic transfer will preserve the tax-deferred status of the savings in your 403(b) account. The transfer of your 403(b) account to Millennium Trust will not result in a taxable transaction and will not require reporting to the IRS. The only change being made is the change in the custodian to the account.**

Note: that *prior* to the "Transfer Date" you may request a full withdrawal of the assets in your Account or instruct Neuberger Berman Funds to rollover your account to an IRA if you: (i) are no longer employed by the employer in whose 403(b) plan you participated, (ii) have reached age 59 ½; (iii) are disabled; or (iv) otherwise eligible under the terms of your employer's 403(b) plan. If you request a withdrawal you must state in writing that you are eligible under one of the above reasons. You should contact Neuberger Berman Funds if you wish to make a withdrawal.

This change is intended to assist you and your employer with complying with the new IRS regulations regarding 403(b) plans. Millennium Trust is committed to the 403(b) custodial business and will sign an Information Sharing Agreement with your employer. You should contact your employer as soon as possible to make your employer aware of changes to your 403(b) custodian.

You can continue to make Salary Reduction Contributions to your Neuberger Berman 403(b) account. Please notify your employer that Millennium Trust should receive contributions for your 403(b) account going forward. Included with this letter are Contributions Delivery Instructions for your 403(b) Account and a Millennium Trust Information Sharing Agreement. Please provide both documents to your employer and return the signed Information Sharing Agreement to Millennium Trust. We will send duplicate copies of the Contributions Delivery Instructions and Information Sharing Agreement to the employer listed on your account.

(over, please)

After the transfer, Millennium Trust will send you a confirmation, and you will receive quarterly account statements going forward. You can request web access to view your 403(b) account with Millennium Trust and you have the option to exchange among Neuberger Berman Funds or out of Neuberger Berman Funds by contacting Millennium Trust. After the transfer, you should contact Millennium Trust if you want to take a distribution or transfer your account to another custodian.

Millennium Trust is located at 820 Jorie Boulevard, Suite 420, Oak Brook, Illinois 60523 and can be reached at 1-877-682-4727 or via e-mail at MTC.IRAS@mtrustcompany.com. Millennium Trust has a dedicated client service team of retirement specialists ready to answer all questions regarding your 403(b) account and the range of investment options available to you. Millennium Trust performs the duties of a custodian and, as such, does not provide investment advice or sell investments, nor does it offer tax or legal advice.

If you have any questions, please contact our Shareholder Services Group at 800-877-9700.

Thank you very much,

A handwritten signature in cursive script that reads "Owen F. McEntee, Jr." followed by a horizontal line.

Owen F. McEntee, Jr.
Vice President



403(b) Account Contributions Delivery Instructions

Participant funds from the Employer can be sent to Millennium in one of three ways: Fed Wire, ACH or Check. All necessary processing information is provided below.

Please note: The Plan name and Participant Name is essential information to include on the Fed Wire, ACH or Check. If this information is not included, it is possible that the funds may not be accepted and returned to the sender.

Millennium Trust Company, LLC
Tax ID# 36-4400066

Fed Wire/ACH

Wire to: Cole Taylor Bank
1542 W. 47th Street
Chicago, IL 60609

ABA: 0710-00343
Credit Account: 0691-76019
Account Name: Millennium Trust Company *
For Further Credit: Plan Name (or)
Participant Name & Millennium Account Number**

Checks

Payable to: Millennium Trust Company, LLC
FBO Plan (or)
Participant Name & Millennium Account Number**
820 Jorie Blvd., Suite 420
Oak Brook, IL 60523

*For ACH, Millennium Trust's account is a checking account
**If group of participants, use Plan Name otherwise use participant's name

Participant Information

Participant information should be sent to us as an Excel spreadsheet. A sample of an Excel spreadsheet in our format with sample participant data is shown below for your reference. The Excel spreadsheet should be emailed to 403b@mtrustcompany.com.

Sample Excel Format:

Recordkeeper/TPA	Employer/Plan Sponsor Name	First Name	Middle Name	Last Name	Tax ID Number	Millennium Account Number	Cash
Benefits Consultants, Inc.	ABC Company	John	Quincy	Smith	123-45-6789	111222333	1234.56

