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

NEUBERGER | BERMAN

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,

Owen F. McEntee, Jr.

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

INFORMATION SHARING AGREEMENT
FOR 403(b) CUSTODIAL ACCOUNTS

This Information Sharing Agreement ("Agreement") between Millennium Trust Company, LLC ("Vendor") and _____________________________("Employer") establishes the understanding between Vendor and Employer to share information necessary for compliance with the final 403(b) regulations ("Regulations") relating to Contract Exchanges, as such term is described in the Regulations, made after September 24, 2007. Vendor and Employer intend this Agreement to describe the respective duties and obligations of the parties with respect to Contract Exchanges as set forth hereafter.

Employer represents:

1. That it is an eligible employer under §403(b) of the Internal Revenue Code of 1986, as amended (the "Code");
2. That it maintains (or will maintain on or before January 1, 2009, or such later compliance date as may be established) a written plan document (the "403(b) Plan") complying with the Code and the Regulations, and that among other things, the 403(b) Plan provides (or will provide) for Contract Exchanges and shall incorporate this Agreement as part of the 403 (b) Plan to the extent necessary pursuant to the Regulations.

Vendor represents:

3. That Vendor agrees to process Contract Exchanges, as such term is described under §403(b) of the Code and in the Regulations, into Vendor's 403(b) custodial account program.

Employer and Vendor Agree:

4. That each, or their authorized representatives, shall exchange information necessary for compliance with §403(b) related Code, the Regulations and other applicable laws and regulations, including but not limited to information on employment status, contributions and transactions made to or from other 403(b) custodial accounts under the 403(b) Plan, information on other exchanges, loans and hardship withdrawals (as permitted under the 403(b) Plan), the identity of other vendors approved in the 403(b) Plan and any other information necessary to facilitate activities permitted under the terms of the 403(b) Plan, the administration of the Vendor's custodial account or the 403(b) Plan, or tax compliance and reporting, by the Vendor or the Employer as the case may be;
5. That each is obligated to provide only information available on its records and Vendor does not guarantee and is not liable for the accuracy or completeness of any information that is based on or available from a previous service provider or custodian;
6. That either party may authorize in writing a third party to provide or receive information;
7. That the dates set forth in this Agreement, except for the execution date, are automatically extended to conform to any later available compliance dates that may be provided under applicable guidance issued after this Agreement is executed;
8. That the benefits and obligations of this Agreement apply to each party and to its heirs, successors and assigns, and the parties agree that written notice will be provided to the other party of any heirs, successors and assigns which assume the benefits and obligations of this Agreement as soon as possible after such assumption;
9. That this Agreement shall be administered, enforced, and construed under the laws of Illinois;
10. That this Agreement does not represent, nor has Vendor rendered any tax or legal advice to Employer concerning compliance with 403(b) of the Code, the Regulations, or otherwise.

______________________________ 403(b) Plan Name / Identifying Information	
______________________________ Employer	**Millennium Trust Company, LLC**_______ Vendor
______________________________ Authorized Signature Date	______________________________ Authorized Signature Date
______________________________ Authorized Name (print or type)	______________________________ Authorized Name (print or type)
______________________________ Title	______________________________ Title
______________________________ Address	**820 Jorie Blvd, Suite 420**_________________ Address
______________________________ City, State ZIP	**Oak Brook, IL 60523**_____________________ City, State ZIP