

Neuberger Berman Management LLC.  
605 Third Avenue  
New York, NY 10158-3698  
Tel. 212.476.9000

NEUBERGER	BERMAN
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November 12, 2008

Dear 403(b) Coordinator:

**There has been an important change to your employees' 403(b) accounts.**

The 403(b) custodian State Street Bank and Trust ("State Street") previously chosen by Neuberger Berman Management Inc. as the custodian to the Neuberger Berman 403(b) accounts has resigned. State Street has arranged for a successor custodian of the Neuberger Berman 403(b) accounts with Millennium Trust Company, LLC. Your employees have received a letter on or about November 10, 2008 informing them of the resignation and choices available to them if they choose not to transfer their account to Millennium Trust Company, LLC

In the event your employees do not select another custodian, their accounts will automatically be transferred to Millennium Trust Company, LLC on or about December 19, 2008. This transfer is designed to insure that your employees' accounts can remain invested in Neuberger Berman funds and to preserve the tax-deferred status of the 403(b) accounts. This transfer to the new custodian is not a taxable transaction and will not require reporting to the IRS.

You will receive a letter from Millennium Trust indicating which employees were transferred and their Neuberger Berman Fund allocations. You will also receive information on where to send future employee contributions. Millennium Trust will sign an Information Sharing Agreement with employers. If you have an Information Sharing Agreement please send it directly to Judith Calder at Millennium Trust Company, LLC. If you need to contact Millennium Trust, you can reach them at 820 Jorie Boulevard, Suite 420, Oak Brook, Illinois 60532, or by phone at 877-682-4727, or via e-mail at [MTC.IRAS@mtrustcompany.com](mailto:MTC.IRAS@mtrustcompany.com).

If the employee decides to choose another custodian, the employee is responsible for advising you of the contact information for the new custodian.

If you have any questions please contact a Neuberger Berman Retail Services Representative at 800-877-9700.

Thank you,



Owen F. McEntee, Jr.  
Vice President, Client Services