

Neuberger Berman Management LLC  
605 Third Avenue  
New York, NY 10158-0108  
Tel. 212.476.8800



September 30th, 2013

ATTENTION IRA and QUALIFIED RETIREMENT PLAN SHAREHOLDERS:

Effective immediately, Neuberger Berman Management LLC is increasing the minimum balance threshold for a no-fee IRA from \$10,000 to \$25,000. Shareholders whose **total** IRA balance is less than \$25,000 as of September 30, 2013 will be assessed an annual maintenance fee of \$15. This fee will be deducted on or about November 11th, 2013.

Shareholders whose total assets at Neuberger Berman are \$200,000 or greater on September 30, 2013 will not be assessed an annual \$15 maintenance fee. Qualified Retirement Plan (Keogh) shareholders will be assessed an annual \$15 maintenance fee regardless of their plan balance.

If you have any questions or concerns, please call a Retail Services Representative at 1-800-877-9700 Monday through Friday, between the hours of 8:00AM and 6:00PM eastern time.

Sincerely,



Dan Marx  
Vice President  
Neuberger Berman Management LLC