



October 14, 2008

Name
Address
City, State Zip

Dear Client,

Re: Reserve Fund Update

In our continued effort to keep you updated on matters related to The Reserve Fund, we want to inform you of a press release published by The Reserve Fund the evening of Monday, October, 13. The press release announced a delay in the anticipated distribution to be received by shareholders of the Reserve Fund on or about October 13. This distribution was to represent approximately \$20 billion or approximately 32% of the funds assets.

According to the press release, the process of determining the number of shares each investor held within the Primary Fund was not completed in time to ensure an accurate distribution. The fund has asked their independent auditors KPMG LLP, to assist in determining each investor's account balance information.

Unfortunately, the press release does not provide guidance as to when the distribution is expected to be completed. Per the press release, "We will post an update on our website no later than Friday, October 17th, if the distribution has not been made prior to that date."

HBK Sorce Financial will continue to monitor the situation closely with the help of our Broker/Dealer, Securities America Inc. When additional information becomes available from The Reserve Fund, we will disseminate that information immediately. You are also invited to visit our website at www.hbksorce.com for updates on the reserve fund as well as communication regarding the capital markets environment.

In closing, thank you for your relationship with HBK Sorce Financial. As always, your financial success is our goal. We are continuing our commitment to staying in contact with you as we resolve this matter in the best possible way for our clients. If you have not talked with your Financial Advisor recently and wish to discuss this in greater detail, please feel free to call us at 866-536-5776 or send us an e-mail at info@hbksorce.com.

Sincerely,

Scott Cross, CFA

www.hbksorce.com

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