



September 19, 2008

Dear Client,

At HBK Sorce Financial, your financial success is our goal, and we want to inform you today of a matter related to one of our investment funds. As you may have heard, the nation is experiencing a very demanding economic environment, particularly in our credit and other financial markets. This has created a challenge with the fund selected by our broker-dealer, Securities America, Inc. (SAI), as the sweep account for our client's cash holdings in their brokerage and advisory accounts held through SAI. We wanted to give you further information on this matter and to let you know what steps we have taken to protect your interests.

This week, HBK Sorce Financial LLC and the general financial community received a notice from The Reserve Fund, the manager of the The Primary Fund, that the Primary Fund's net asset value (NAV) or its share price was being revalued from one dollar (\$1.00) to ninety seven cents (\$0.97). We were further notified that redemptions from the fund would not be processed for a period of up to seven calendar days. As of the writing of this letter, The Reserve Fund has filed with the Securities Exchange Commission (SEC), to postpone the date of redemption for a period longer than seven days. The SEC staff on-site at The Reserve Fund recommends approval of this filing.

In addition to this fund serving as the main money market sweep account for HBK Sorce and other Securities America affiliated firms across the country, it is also used by clients of Ameriprise Financial, the parent company of Securities America. Together, in the Securities America and Ameriprise systems, there are over 300,000 client accounts impacted by this situation.

HBK Sorce, working with Securities America, has placed sell orders for all of our client account(s) that had positions in any of the Reserve family of money market funds. The trade date net asset value or share price has not been determined as of the writing of this letter. For clients with immediate liquidity needs, there may be options for getting distributions to you. If you have immediate needs, please contact your financial advisor to discuss your specific situation in more detail. We will certainly do our best to accommodate your particular situation.

Within the next few days, you may receive a call from your Financial Advisor to discuss your personal situation in more detail. Please understand that we have a significant number of families to reach out to on this matter in a very short period of time. If you have not talked with your Financial Advisor recently and wish to discuss this in greater detail, please call or e-mail us at 866-536-5776 or info@hbksorce.com.

The Primary Fund is one of the oldest and most respected money market fund sponsors in the United States and has historically been a prudent choice for cash for thousands of investors around the country. The truly unprecedented series of events that led to this announcement took the financial services community by surprise.

The events surrounding The Primary Fund and recent market volatility only drive home the prudence of our approach to investing money for our clients. Diversifying your portfolio using sound asset allocation, choosing securities selected in a prudent manner and periodically rebalancing remains the best approach during these challenging times.

In closing, thank you very much for your patience as these events unfold. Please be assured that we are doing all we can on a continual basis to resolve this matter in the best possible way for our clients. As we mentioned, we are trying to reach out to as many of our clients as soon as possible; however, we encourage you to call your Financial Advisor at anytime with specific questions.

Sincerely,

Scott Cross, CFA, Chief Compliance Officer

PS. Please check www.hbksorce.com for periodic updates. Also, if you wish for more frequent updates, please send your e-mail contact information to info@hbksorce.com.

www.hbksorce.com

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