



February 19, 2009

Dear Client,

Re: **Reserve Primary Fund Announces Next Scheduled Distribution**

The Reserve Fund has announced that the week of February 16, 2009, the Primary Fund is scheduled to distribute approximately \$3 billion of the remaining \$11.1 billion dollars to shareholders in a similar manner as the previous two distributions. This distribution brings the total distributions from the Reserve Primary Fund to approximately 85%. The remaining distribution(s) has yet to be determined.

You will see this distribution and future distributions from the Reserve Fund, reflected on your brokerage statement(s) provided by Securities America Inc. Please note that these values will be transferred from Securities America Inc. to the appropriate Purshe Kaplan Sterling (PKS) or Schwab account.

As always, if you wish to discuss your financial situation in detail with a Financial Advisor of HBK Sorce Financial, please feel free to contact us at 866-536-5776 or send us an e-mail at info@hbksorce.com. We have posted this information to our Reserve Fund link on our website at www.hbksorce.com.

Thank you for your continued patience as this issue moves to a resolution. As always, we thank you for your continued relationship with HBK Sorce Financial.

Sincerely,

www.hbksorce.com

Insurance products offered through HBK Sorce Insurance LLC. Investment Advisory Services offered through HBK Sorce Advisory LLC. Securities offered through Securities America, Inc., Member NASD/SIPC. HBK Sorce Advisory LLC and its subsidiaries are not affiliated with Securities America, Inc.