

**EFFECTIVE IMMEDIATELY**  
**NO NEW ALLOCATIONS WILL BE ACCEPTED TO THE**  
**ALLIANCE BERNSTEIN INTERNATIONAL VALUE FUND**  
**AND/OR LEGG MASON GROWTH TRUST.**

1. Your existing account balances, if any, will remain invested in the respective funds until and unless otherwise directed by you!
2. No new contributions or loan payments will be invested in these funds after **October 1, 2011.**
3. If you currently have AllianceBernstein International Value Fund as a part of your investment line up, and if you do not elect a substitute for that percentage allocated to the AllianceBernstein International Value Fund by September 30, 2011, that percentage will be automatically mapped to the Oakmark International I Fund (OAKIX).
4. If you currently have Legg Mason Growth Trust Fund as a part of your investment line up, and if you do not elect a substitute for that percentage allocated to the Legg Mason Growth Trust Fund by September 30, 2011, that percentage will be automatically mapped to the Reynolds Blue Chip Growth Fund (RBCGX).

Questions regarding all the investments may be directed to  
**Focus Investment Advisors at (760)230-1880 or (800)401-5488.**