



RESHAPING INVESTING.



ON CALL WITH DR. BOB

## Special Event: "Update on the Financial Credit Crunch Crisis"

**DIAL IN OCTOBER 6, 2008 AT 4:00 PM ET**

### YOUR HOST:

Dr. Robert J. Froehlich ("Dr. Bob")  
Vice Chairman, DWS Investments  
Chairman, Investor Strategy Committee

Over the past few weeks, we have witnessed unprecedented events - and crisis - in our financial system. **Join us for a conference call where Dr. Bob will answer your questions and provide insight.** This call is being offered to promote greater understanding of recent market developments and their impact on you and your participants.

**WHEN:** Monday, October 6, 2008

**TIME:** 4:00 - 5:00 p.m. ET

**PHONE:** (866) 219-5260

Due to high call volumes, we recommend that you dial in 10 minutes prior to the call start time.

### MODERATOR:

Roger Gray  
Head of Relationship Management, DWS Retirement Services

### Who Is Dr. Bob J. Froehlich

Dr. Bob Froehlich is Vice Chairman of DWS Investments and serves as chief investment spokesman for the firm. Highly regarded in the brokerage community as a dynamic and entertaining lecturer, Dr. Bob is a sought-after speaker with the unique distinction of having delivered a speech on investing in all 50 states in the US and on six different continents. He lectures on global economic and market trends. Dr. Bob appears regularly on a variety of financial television programs including CNBC's Squawk Box, CNN, FOX News' Bulls and Bears and Bloomberg TV. Dr. Bob's distinguished professional career combines experience in both the public and private sectors, enabling him to develop a unique perspective and ability to see issues from both sides. In addition to speaking and writing, he has never lost his passion for research, meeting personally with the CEOs of hundreds of companies around the globe.

*The opinions and forecasts expressed are those of Dr. Robert J. Froehlich and not necessarily those of DWS Investments. All opinions and claims are based upon data at the time of the call, October 6, 2008, and may not actually come to pass. This information is subject to change at any time, based on economic, market and other conditions and should not be construed as a recommendation.*

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Investments in mutual funds involve risk. Some investment products have more risk than others, such as those investing in gold related securities, which are subject to market price movements, regulatory changes and economic conditions as well as adverse political and financial factors. REIT investments can be affected by interest rate moves, economic cycles and tax and regulatory requirements. Furthermore, there are additional risks associated with investing in non-US companies, high-yield bonds, emerging markets, aggressive growth stocks, non-diversified/concentrated funds and small-, mid- and micro-cap stocks which are more fully explained in the prospectuses. Bond investments are subject to interest-rate risk such that when interest rates rise, the prices of the bonds, and thus the value of the bond fund, can decline and the investor can lose principal value. Please read the prospectus for more information.

## Read the Prospectus

To obtain a prospectus, [download](#) one now, talk to your financial representative or [contact us](#). We advise you to carefully consider the product's objectives, risks, charges and expenses before investing. The prospectus contains this and other important information about the investment product. Please read the prospectus carefully before you invest.

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