



Dear Plan Participant:

Over the last several months, we have witnessed a historic transformation in the financial landscape. Many of America's largest banks have realized unprecedented losses as a result of the recent credit crisis. Furthermore, the US government has had to take a significant role in providing these banks with infusions of billions of dollars of "bailout" capital, and because of this funding, may increase their ownership stake in the banks in the near future.

While the tremendous speed and magnitude of these events may be unsettling, it is important to evaluate their potential impact on your retirement account assets based on accurate information. In that regard, here are answers to some commonly asked questions that participants may have.

Is my retirement account protected from claims of creditors of an investment manager or the plan trustee or plan sponsor?

There are many rules, requirements and oversight that retirement plans must follow. The Employee Retirement Income Security Act of 1974 (ERISA) was enacted to protect the interests of employee benefit plan participants and their beneficiaries. While the government does not insure the value of individual accounts in ERISA plans against investment losses, ERISA does require plan sponsors to have the retirement plan's assets held in a separate trust. The assets are maintained separate from the corporate assets of the investment manager and your plan trustee and plan sponsor, and therefore are not subject to claims of the creditors of the manager, trustee or sponsor.

What would happen to my retirement account if one of the investment managers or the plan trustee or plan sponsor filed for bankruptcy?

In that event, the assets within your retirement account would not be subject to the claims of the creditors' of the bankrupt manager, trustee or plan sponsor. In such a situation, it is likely that a new manager or trustee would be appointed, and in the case of a bankrupt plan sponsor the sponsorship and administration of the plan could be assumed by a bankruptcy trustee or other party supervised by the bankruptcy court. Importantly, ERISA requires investment managers, and plan trustees and sponsors to act in the best interest and for the exclusive benefit of its participants in administering the plan or in exercising control over its assets. Retirement plans covered by ERISA are also subject to the oversight of the Department of Labor (DOL). Note, however, that if an investment manager or the plan trustee or plan sponsor were to file for bankruptcy, the value of investments issued by the company that goes into bankruptcy would be affected. For example, if your retirement account holds employer stock and the plan sponsor becomes bankrupt, the value of the employer stock would be affected.

Are the mutual funds offered in my employer-sponsored retirement plan safe?

Your employer-sponsored retirement plan offers many mutual funds as investment options. The performance of each mutual fund is determined by the investments within the fund and is not guaranteed or insured by the FDIC/NCUA. Mutual Funds have a board of directors, investment advisor, custodian bank and transfer agent. The board of directors is elected by the mutual fund shareholders and is responsible for developing and overseeing investment policies.

How secure are investments in DWS Money Market Funds?

DWS money market funds continue to be managed prudently with an emphasis on high quality, highly diversified, liquid portfolio investments. Our money funds are managed to maintain a stable net asset value of \$1.00 per share. ***Of course, money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in these and other money market funds.***



Weathering the storm

It is important to stay calm during market volatility. Over the past 30 years, the markets have over the long-term survived events such as recessions, financial crises, wars and the collapse of major corporations. Over the longer term, diversification may help investors manage volatility in the market. Of course, diversification does not eliminate risk. Make sure your asset allocation is in line with your personal goals, amount of time you have to reach those goals and your comfort level with investment risk. Remember to:

- **Stay focused.** Look back at how stock markets have acted in the past. As we all know, past performance does not indicate future results, but it can sometimes provide important perspective.
- **Stay prepared.** Understand and put into action strategies to help prepare for a market downturn and then regularly review these strategies.
- **Stay informed.** DWS Investments does not provide investment advice regarding your retirement account; however, you can talk with an Employee Service Center representative about the administrative aspects of your plan and to obtain information about your retirement account. Representatives are available Monday through Friday, 8:00 a.m. to 9:00 p.m. ET at 1-800-541-7705 and press "0."¹

Sincerely,

DWS Retirement Services

¹The Employee Service Center and Online Retirement Account Access are offered by ADP Retirement Services. **Employee Service Center representatives are registered representatives of ADP Broker-Dealer, Inc., One ADP Blvd., Roseland, NJ; an affiliate of ADP, Inc. Member FINRA, SIPC.**

All investments involve risks, including potential loss of principal.

OBTAIN A PROSPECTUS

For more information or to obtain a fund prospectus, contact the Employee Service Center at 1-800-541-7705 or you may view prospectuses for the DWS funds online at www.dws-investments.com. We advise you to carefully consider each 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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