

**Summary of Terms for the  
Temporary Guaranty Program for Money Market Funds**

*This document is intended for information purposes only and in no event is meant to modify, supersede or otherwise affect the Guarantee Agreement or any of the provisions contained therein. Potential program participants should carefully review the Guarantee Agreement for more detailed information.*

<b>Eligibility</b>	The Program is open to money market funds that are registered under the Investment Company Act of 1940 (“1940 Act”) and that offer securities registered under the Securities Act of 1933. In addition, the Fund must have a policy of maintaining a stable net asset value or share price of \$1.00 per share and must operate in compliance with Rule 2a-7 under the 1940 Act. Finally, the Fund’s market-based net asset value (“NAV”) per share on September 19, 2008 must have been at least \$0.995.
<b>Shareholder Coverage</b>	<p>The Program covers the shares of any shareholder of record on September 19, 2008.</p> <p>The number of shares covered will be the lesser of:</p> <ul style="list-style-type: none"> <li>(a) the number of shares owned on September 19, 2008; or</li> <li>(b) the number of shares owned on the date on which a Guarantee Event (as defined below) occurs.</li> </ul> <p>Covered shareholders will receive \$1.00 per covered share upon liquidation of a Fund, subject to adjustment and the overall amount available to all Funds under the Program.</p>
<b>Termination Date of the Program</b>	December 18, 2008, unless extended at sole discretion of the Treasury Department. However, in no event will the Program extend later than September 18, 2009.
<b>Extension of Participation</b>	If the Program is extended, a Fund may continue to participate if, among other things, the Fund has a Market-Based NAV per share on the extension date of at least \$0.995.
<b>Program Participation Payments</b>	<p>In order to participate in the Program, eligible funds must make the following payment to the Treasury Department.</p> <p>\$1.00 multiplied by sum of all covered shares in the Fund multiplied by:</p> <ul style="list-style-type: none"> <li>(a) 0.00010 (1 basis point for the initial period) if Fund’s Market-Based NAV per share is greater than or equal to \$0.9975; or</li> <li>(b) 0.00015 (1.5 basis points for the initial period) if Fund’s Market-Based NAV per share is less than \$0.9975 but greater than or equal to \$0.995.</li> </ul> <p>If the Program is extended, an additional payment will be required for Funds that continue to participate.</p>
<b>Trigger Event for Guarantee Payment</b>	First date after September 19, 2008, on which the Market-Based NAV of the Fund is less than \$0.995 (the “Guarantee Event”), unless promptly cured.
<b>Guarantee Payment</b>	<p>Conditions for payment of the Guarantee Payment, include the following:</p> <ul style="list-style-type: none"> <li>(i) The Guarantee Event must occur on or before the Termination Date;</li> </ul>

<b>Conditions</b>	(ii) The Fund must be liquidated within 30 days following the Guarantee Event unless the period is extended by the Treasury Department; and (iii) the Treasury Department shall have received written assurances that there is no legal impediment to the disbursement of the Guarantee Payment.
<b>Program Coverage Limit</b>	The funds in the Exchange Stabilization Fund are available as determined by the Treasury Department. The Exchange Stabilization Fund currently has approximately \$50 billion. The amount of the Guarantee Payment is dependent on the availability of funds in the Exchange Stabilization Fund