

October 20, 2011

CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Re: Schwab Account

Dear Investor:

We are writing to inform you that effective January 3, 2012, we are terminating the Investment Manager Service Agreement (IMSA) between Airgead Clann, LLC, and Charles Schwab & Co., Inc. Effective with this termination, Schwab will no longer honor any authorizations held by Airgead Clann, LLC, and its principals, employees and agents with respect your Schwab account identified above.

If you wish for Airgead Clann, LLC, or its representative(s) to continue managing your brokerage account, you will need to transfer your account to a broker-dealer or custodian other than Schwab. You may do so by completing the required documentation with Airgead Clann, LLC, assistance or by contacting our Transfer of Accounts team directly at 1-800-435-4000.

As a result of Schwab terminating its agreement with Airgead Clann, LLC, and if you choose to maintain your account at Schwab, please be aware that the following modifications will be made to your account as of January 3, 2012:

- Your account will no longer be enrolled with Schwab Advisor Services.
- Your statements will no longer have Airgead Clann, LLC, listed on them and copies will no longer be sent to Airgead Clann, LLC.
- If you do not transfer your account, we will continue to provide you with brokerage services in accordance with the terms and conditions set forth in this letter and those contained in your Schwab Account Agreement(s).
- Your account will also become subject to the Charles Schwab Pricing Guide for Individual Investors (a copy of which is enclosed), including all commissions and fees such as those charged for transferring out assets.
- Please note that your account was previously exempt from some of these terms, conditions and fees, so you should consult your Account Agreement and the Pricing Guide for complete details

(Please see reverse side)

- If you participate in Dollar Cost Averaging or Automated Periodic Distributions, you will need to re-establish those programs directly with Schwab. You will also not be able to access certain Investment Manager-only investment alternatives that may have previously been available. If you continue to maintain your account at Schwab, you can discuss alternatives to these programs with a Schwab representative.

We regret the inconvenience these changes may cause you. If you have further questions regarding this letter or your continuing grant of authorities to Airgead Clann, LLC, please contact Schwab Alliance at 1-800-515-2157 between the hours of 8:30 a.m. EDT and 7:00 p.m. EDT.

Sincerely,
Schwab Advisor Services

Enclosure

Independent investment advisors are not owned, affiliated with or supervised by Schwab.

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