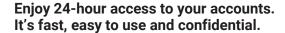
Speech Recognition and Touch Tone Guide



We want to make it quick and easy for you to do business with us. In addition to the standard touch-tone functions, our Automated System is equipped with advanced speech recognition that allows you to interact with the system using spoken commands. With a few words, you can retrieve account information, process transactions and more. The Automated System recognizes natural speech patterns as well as convenient one-word commands.

To access, just dial **800-345-6611**. At this point, you are ready to start entering spoken commands. If you wish to direct the system using your touch tone key pad, press ** at any time. You can always return to the speech recognition system by pressing *6.

First-Time Registration

The first time you use the system to access your account or portfolio you will be asked to provide one of your account numbers and create a new Personal Identification Number (PIN). When prompted, enter a 10-digit account number. Your new PIN must be 4-8 digits in length. During future sessions you will be asked to enter your Social Security Number (SSN) and PIN before you can access certain account information. Secured functions are marked with a "1" on the function quide below.

Speech Recognition Tips

- nYou can interrupt at any time; there's no need to wait. Just speak clearly so the system can understand you.
- If the system is not sure what you want to do, it will suggest a list of options.
- "When speaking a fund name, you do not need to say "Columbia", "class" or "fund". For example, to find information on the "Columbia Large Cap Value Fund Class A", just say "Large Cap Value A".: you can also key in the fund number in the Voice system.
- Use a standard handset for the best results. Cellular and speaker phones may cause the system to misunderstand your requests.

Using this guide

The following is a function guide that can help you whether you choose to use the touchtone system or speech recognition system. If you have questions at any time during your call, simply say "Representative" (in speech recognition) or press 0 (in touchtone) and you will be transferred to a Shareholder Services Representative during normal business hours (Monday through Friday, 8 A.M. to 7 P.M. ET).

Speech Recognition Menus/Options

Fund Information (Single Funds)

Option	Press	Or Say
Price	2,1	Name of Fund
Yield	2,2	"Yield for <fund>"</fund>
Total Return	2,3	"Total Return for <fund>"</fund>
Dividend/Capital gain	2,4	"Dividend for <fund>"</fund>

Account Information (Funds You Own)¹ One Fund

Option	Press	Or Say
Balance*	1,1,2	"Balance in <fund>"</fund>
Last Transaction	1,2,1	"Last transaction in <fund>"</fund>
Last Dividend	1,3,1	"Last dividend in <fund>"</fund>
Year End Balance	1,1,3	"Year End Balance for <fund>"</fund>
Year End Dividend	1,3,2	"Year End Dividend for <fund>"</fund>

Transactions 1

Option	Press	Or Say
Purchase ²	1,2,2	"Purchase shares in <fund>"</fund>
Exchange	1,2,3	"Exchange shares from <fund>"</fund>
Redeem ³	1,2,4	"Redeem shares from <fund>"</fund>

Navigation Tips

Option	Press	Or Say
Hear available options	n/a	Help
Return to the Main Menu	*1	Main Menu
Return to the Previous Menu	*2	n/a
Change the SSN you are working with	*3	Reset my portfolio
Change PIN	*4	Change PIN
Hear a System Tutorial	*5	Demo
Use Speech Recognition	*6	n/a
Use Touch Tone	n/a	Touch Tone
Speak to a Representative (when open)	0	Representative
Move Forward in a list	9	Next
Move Back in a list	7	Previous
Repeat what was just said	n/a	Repeat

Fund Company Information

Option	Press	ss Or Say	
Mailing Address	3,1	"Mailing Address"	
Internet Address	3,2	"Website Address"	
Wire Transfer Instructions	3,3	"Wire Instructions"	

INVESTMENTS

THREADNEEDLE

All Funds (Portfolio)1

Option	Press	Or Say
Balance*	1,1,1	"Portfolio Balance"
Price	2,1,2	"Price for all of my funds"
Yield	2,2,2	"Yield for all of my funds"

Order Mailings¹

Option	Press	Or Say
Order Tax Forms	1,4,1	"Send me a tax form"
Order Checkbook	142	"Send me a checkhook"

Call Columbia Threadneedle Investment at 800.345.6611

- ** 24/7 Account access
- ** Easy access to Balances and Account Information
- ** Self-Service (No Waiting!)
- 1 Option available only when logged in with SSN and PIN 2 Purchase is available only when bank account information is already on file for 15 days.
- 3 Redemption by the telephone system not available for Retirement Accounts.
- *Balances reflect all shares that are in the account.

 Purchases made less than 6 business days ago are considered uncollected, and those shares will not be available for redemption, but will still be included in the quoted balance.