

**CLIENT NAME**  
**ADDRESS LINE 1**  
**ADDRESS LINE 2**

**FUND ACCOUNT NUMBER**

Dear AB Shareholder:

We would like to take this opportunity to remind you that your Class B and/or Class C shares are due to automatically convert to Class A shares within the next 30 days. This is in accordance with the conversion schedule referenced in your AB Mutual Fund prospectus.

**Important Benefits of the Conversion**

- Class A shares carry lower annual fund expenses
- Your Class A shares will be free of any back-end sales charges
- The conversion is a non-taxable transaction

Upon completion of the conversion you will receive a statement reflecting the number of shares that have been exchanged into a Class A account. Please keep in mind this is a dollar conversion and may not be a 1:1 share transfer as often there is a price difference between the two classes of shares. Please review your statement to obtain your Class A account number as it may differ from your Class B or Class C account number.

**IMPORTANT SERVICE NOTE:**

The shareholder options you elected for Class B or Class C shares will remain in effect only for the remaining Class B or Class C shares. The following shareholder options do not carry over to the Class A accounts upon conversion, even in the event your account is closed during the conversion. In order to add one of these options to your Class A account you must contact one of our client service representatives at the number noted below.

- Telephone transactions via Automated Clearing House (ACH)
- Automatic Investment Plan
- Systematic Withdrawal Plan
- AutoExchange
- Dividend mailings
- Checkwriting privileges on AB Bond Funds

Should you have any questions concerning your account or this conversion, please contact your financial advisor or an AB Client Service Representative at 1.800.221.5672, Monday through Friday between the hours of 8:30 AM and 7:00 PM Eastern Standard Time.

Sincerely,  
AB Investments