



HUFFORD **FINANCIAL** ADVISORS, LLC

A place where lives are changed.

On August 6, 2007, Charles Schwab will be closing the Schwab *Short/Intermediate Tax-Free Bond Fund*. This decision was made by Schwab; and on or about August 6th Schwab will sell your holdings in this fund. The funds will then be transferred along with proceeds to your cash account. As a result of this decision by Schwab, Hufford Financial Advisors has been working to identify a suitable replacement for this fund.

We have determined that the best course for a client invested in this fund is to move the investment into the Schwab *Tax-Free YieldPlus Fund – Select Shares Fund*. Like the *Short/Intermediate Tax Fee Bond Fund*, the *YieldPlus Fund* shares similar investment objectives. Both funds seek to provide high current income that is exempt from Federal income tax. The *YieldPlus Fund*, which is currently used in our clients' taxable accounts, will allow us to continue our investment strategy for your account with minimal disruption.

There is no action required of you at this time. We will initiate the necessary transactions on your behalf. If you have any questions, please feel free to contact our office at (888)470-3064. We appreciate the opportunity to continue to serve your investment advisory needs.