

**EXHIBIT 4**  
Situations That May Require Additional Communication

**First Quarter**

Rebalance the portfolio to reduce estimated tracking error

Establish gain/loss targets for the year

Estimate cash flow projections to increase efficiency of the account

**Second Quarter**

Rebalance the portfolio to reduce estimated tracking error

Establish gain/loss targets for the year

Estimate cash flow projections to increase efficiency of the account

**Third Quarter**

Rebalance the portfolio to reduce estimated tracking error

Establish gain/loss targets for the year

Estimate cash flow projections to increase efficiency of the account

**Fourth Quarter**

Rebalance the portfolio to reduce estimated tracking error

Establish gain/loss targets for the year

Estimate cash flow projections to increase efficiency of the account