

February 10, 2009

Research Update:

Customer Asset Protection Co. Ratings Withdrawn At Company's Request

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Table Of Contents

Rationale

Ratings List

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Rationale

On Feb. 10, 2009, Standard & Poor's Ratings Services withdrew its 'B-' counterparty credit and financial strength ratings on Customer Asset Protection Co. at the company's request.

Earlier today, Standard & Poor's lowered these ratings to 'B-' from 'BB'. For more details, see "Customer Asset Protection Co. Downgraded To 'B-'; Ratings To Be Withdrawn," published on RatingsDirect.

Ratings List

Ratings Withdrawn

| | To | From |
|-------------------------------|----|----------------|
| Customer Asset Protection Co. | | |
| Counterparty Credit Rating | | |
| Local Currency | NR | B-/Negative/-- |
| Financial Strength Rating | | |
| Local Currency | NR | B-/Negative/-- |

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