

Sit Mutual Funds offers many convenient ways to do business.

Phone 800-332-5580

Speak to a representative (press 0)

- available M-F, 7:30 a.m. to 5:30 p.m., central time
- detailed account and Fund information

Automated system

- available 24 hours a day
- account balances, trades
- Fund prices, yields and returns

Website www.sitfunds.com

- available 24 hours a day
- account balances, trades
- Fund prices, yields and returns
- electronic statements, prospectuses
- optional email updates

Mail

Sit Mutual Funds
P.O. Box 5166
Westboro, MA 01581

Other convenient options

- automatic investment plans
- electronic purchases and redemptions
- free checkwriting on all Bond Funds



Sit Investment Associates

Sit Mutual Funds

3300 IDS Center
80 South Eighth Street
Minneapolis, MN 55402

800-332-5580

www.sitfunds.com

Shareholder Information Line



Sit Investment Associates
Sit Mutual Funds

How to use the Sit Shareholder Information Line

Call 800-332-5580

The Sit Shareholder Information Line and Website are convenient information resources, available 24-hours a day, to provide the information you need when you need it. These are not intended to replace the human touch. If you prefer to speak to an Investor Services Representative, you can reach us Monday through Friday, from 7:30 a.m. to 5:30 p.m. central time. Call 800-332-5580 and press "0" or simply wait on the line to be connected.

Telephone Access

An enhanced Sit Shareholder Information Line has been designed to give you fast and convenient 24-hour access to:

- personal account information and transactions
- dividend information
- Fund prices
- purchase and exchange processing

To access your confidential account information, you will need the following:

- your 10-digit account number
- the 3-digit fund code (listed in the third panel of this brochure)
- your personal identification number (PIN), which is the last four digits of your social security number.

Website Access

Shareholders also have convenient, 24-hour access to account and fund information on our website located at www.sitfunds.com. The website has been designed to guide you quickly through the various options to access the information you need. You will need a separate PIN to access your confidential account information on our website. (Call us at 800-332-5580 for a "web" PIN.)

Press 1 for confidential account information

❶ Press 1 for your account balance and activity

This option will provide the following:

- Total balance by account
- Balance in each Fund
- Transactions in each Fund

❶ Press 2 to process a transaction

This option enables you to process the following:

- Exchanges
- Purchases

❶ Press 5 to change your PIN

Press 2 for general Fund information

❶ Press 1 for Fund prices and yields

- Press 1 for the Funds you own
- Press 2 for a particular Fund
- Press 3 for all Sit Funds

❶ Press 2 for Fund total returns

- Press 1 for the Funds you own
- Press 2 for a particular fund
- Press 3 for all Sit Funds

❶ Press 3 for dividends and capital gains

- Press 1 for the Funds you own
- Press 2 for a particular fund
- Press 3 for all Sit Funds

Press 3 for tips on using the system

Press 0 at any time to speak to an Investor Services Representative during regular business hours:

7:30 a.m. to 5:30 p.m. Central Time, M - F

Detach and keep this convenient reference card that provides short cuts to reaching the information you are seeking.

Shareholder Information Line

800-332-5580

Shortcuts

Prices of Funds you own: 2-1-1

Prices of all Sit Funds: 2-1-3

Account balances: 1

(then enter Account # and PIN) 1-1

Speak to a representative: 0

Account #: _____

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Minneapolis, MN 55402
www.sitfunds.com

Sit Mutual Fund Codes

| | |
|-----|---------------------------------|
| 001 | Mid Cap Growth Fund |
| 002 | Large Cap Growth Fund |
| 003 | U.S. Government Securities Fund |
| 004 | Tax-Free Income Fund |
| 005 | Money Market Fund |
| 006 | International Growth Fund |
| 007 | Minnesota Tax-Free Income Fund |
| 008 | Bond Fund |
| 009 | Balanced Fund |
| 010 | Small Cap Growth Fund |
| 011 | Developing Markets Growth Fund |
| 015 | Dividend Growth Fund |



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Shortcuts

Prices of Funds you own: 2-1-1

Prices of all Sit Funds: 2-1-3

Account balances: 1

(then enter Account # and PIN) 1-1

Speak to a representative: 0

Account #: _____

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Sit Mutual Fund Codes

- 001 Mid Cap Growth**
- 002 Large Cap Growth**
- 003 U.S. Government Securities**
- 004 Tax-Free Income**
- 005 Money Market**
- 006 International Growth**
- 007 Minnesota Tax-Free Income**
- 008 Bond**
- 009 Balanced**
- 010 Small Cap Growth**
- 011 Developing Markets**
- 014 Science & Technology Growth**
- 015 Dividend Growth**
- 016 Florida Tax-Free Income**

