**GALLIARD STABLE VALUE FUND**

Effective March 30, 2012, the money you have in the Schwab Stable Value Fund will be transferred to the Galliard Stable Value Fund, which the eBay 401(k) Committee, as Plan Sponsor, has determined to be similar in style and objective to the current fund.

Once the funds have transferred a profile sheet on the Galliard Stable Value Fund will be made available to you.

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| **Investment Objective** | **Investment Strategy** | **Risks** |
| Galliard Stable Value is an investment option that seeks to provide safety of principal and a stable credited rate of interest, while generating competitive returns over time compared to other comparable investments. | The investment is primarily comprised of investment contracts issued by financial institutions and other eligible stable value investments. The types of investment contracts in which the Fund invests include Guaranteed Investment Contracts (GICs), Separate Account GICs, and Security Backed Investment Contracts. These types of contracts seek to provide participants with safety of principal and accrued interest as well as a stable crediting rate. | A principal risk is investment contract risk. This includes the risk that the issuer will default on its obligation under the contract or that another event of default may occur under the contract rendering it invalid’ that the contract will lapse before a replacement contract with favorable terms can be secured; or that the occurrence of certain other events including employer-initiated events, could cause the contract to lose its book value withdrawal features. These risks may result in a loss in value to a contract holder. Other primary risks include default risk, which is the possibility that instruments the Fund holds will not meet scheduled interest and/or principal payments, interest rate risk, which includes the risk of reinvesting cash flows at lower interest rates; and liquidity risk, which includes the effect of very large unexpected withdrawals on the Fund’s total value. |

*Information provided from Galliard Capital Management. Please note that this investment is a separate account and is not a registered investment company product.*