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Announcement

Date: March 15, 2021

Re: Beginning of Daylight-Saving Time

Please be advised that the USA and Luxembourg will observe Daylight Saving Time (DST) as indicated below:

USA

DST starts Sunday **March 14th, 2021** at 2:00 AM EST (Eastern Standard Time); the clocks will be set forward by 1 hour.

Luxembourg

DST starts Sunday **March 28th, 2021** at 2:00 AM CET (Central European Time); the clocks will be set forward by 1 hour.

Notables:

For the period of March 14th, 2021 to March 28th, 2021 the time difference between USA & Luxembourg will be 5 hours (4:00 PM EST will equate to 9:00 PM CET).

Please note that all Portfolio cut off times will be followed as noted in each Portfolio's prospectus

Please note that Daylight Saving Time is not observed in all countries. Local cutoff times should be calculated based on the USA Daylight Saving Time for the EST time zone.

If you have any questions relating to this announcement, please contact your local sales associate or AllianceBernstein Investor Services at the service center that best suits your needs.

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