

THIS DOCUMENT CONSTITUTES PART OF A PROSPECTUS COVERING SECURITIES THAT
HAVE BEEN REGISTERED UNDER THE SECURITIES ACT OF 1933, AS AMENDED.



Dear GM Savings Plan Participant:

Important Information about Minimum Required Distributions (MRDs):

With the recent significant market volatility and economic downturn, government policymakers want to provide the opportunity for retirement plan participants who are subject to Minimum Required Distributions (MRDs) to keep their money invested in 2009 rather than be forced to withdraw from accounts that may have decreased in value. Former President Bush signed into law, the 'Worker, Retiree, and Employer Recovery Act of 2008' (the "Act") which includes a one-year suspension on MRDs for 2009. As such, this letter is to advise you that no MRD payments will be made in 2009.

You are receiving this letter because you have elected scheduled installment payments from your GM Savings Plan (Personal Savings Plan (PSP) or Savings-Stock Purchase Program (S-SPP)), perhaps to help satisfy your annual MRD. As you may know, you may choose to change or stop future installment payments at any time.

- **If you would like to stop or change your future installment payment(s)**, simply call the GM Benefits & Services Center at 1-800-489-4646 at least ten (10) days prior to your next scheduled payment.
- **If you would like to continue to receive your installment payment(s)**, simply do nothing. Your installment payment(s) will automatically continue.

Enclosed are answers to frequently asked questions about these 2009 MRD changes.

If you have any questions regarding this letter, please call the GM Benefits & Services Center at 1-800-489-4646.

Sincerely,

GM Benefits & Services Center

Enclosure: *Frequently Asked Questions for 2009 MRD Requirements*

You should always consider consulting with your tax advisor for assistance regarding your individual situation.

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