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HAVE BEEN REGISTERED UNDER THE SECURITIES ACT OF 1933, AS AMENDED.



Dear GM Savings Plans 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 the GM Savings Plans (Savings-Stock Purchase Program (S-SPP) and Personal Savings Plan (PSP)), will not automatically process your MRD payment for 2009.

Enclosed are answers to frequently asked questions about this 2009 MRD relief.

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

Sincerely,

GM Benefits & Service Center

Please note: If you first attained age 70 ½ in 2008 and you deferred your 2008 MRD payment to 2009, you will still be required to take the payment in 2009 and the MRD will be processed before April 1, 2009.

Enclosure: *Frequently Asked Questions for 2009 MRD Requirements*

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