



Early Fund Closure Notification: Hurricane Sandy

US Goldman Sachs Equity and Fixed Income Funds operating hours are detailed below.
Operating Hours on Tuesday, October 30, 2012

The Goldman Sachs US\$ - Denominated Fixed Income Mutual Funds and Portfolios are closed.

The Goldman Sachs US\$ - Denominated Equity Mutual Funds and Portfolios are closed.

US Goldman Sachs Money Market Funds operating hours and fund closures are detailed below.
Operating Hours on Tuesday, October 30, 2012

The Goldman Sachs US\$ - Denominated Money Market Funds are closed.

US Goldman Sachs US\$ Liquid Reserves and US\$ Treasury Liquid Reserves Funds operating hours are detailed below.
Operating Hours on Tuesday, October 30, 2012

The Goldman Sachs US\$ - Liquid Reserves and US\$ Treasury Liquid Reserves Funds are closed.

US Goldman Sachs US Variable Insurance Trust Funds operating hours are detailed below.
Operating Hours on Tuesday, October 30, 2012

The Goldman Sachs US\$ - Variable Insurance Trust Funds are closed.

US Goldman Sachs US Collective Trust Funds operating hours are detailed below.
Operating Hours on Tuesday, October 30, 2012

The Goldman Sachs US\$ - Collective Trust Funds are closed.

NOT FDIC-INSURED	May Lose Value	No Bank Guarantee
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Goldman, Sachs & Co. is the distributor of the Goldman Sachs Funds.

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A summary prospectus, if available, or a Prospectus for the Fund containing more information may be obtained from your authorized dealer or from Goldman, Sachs & Co. by calling (retail - 1-800-526-7384) (institutional – 1-800-621-2550). Please consider a fund's objectives, risks, and charges and expenses, and read the summary prospectus, if available, and the Prospectus carefully before investing. The summary prospectus, if available, and the Prospectus contains this and other information about the Fund.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although a money market fund seeks to preserve the value of an investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.

Shares of the Goldman Sachs VIT Funds are offered to separate accounts of participating life insurance companies for the purpose of funding variable annuity contracts and variable life insurance policies. Shares of the Fund are not offered directly to the general public. The variable annuity contracts and variable life insurance policies are described in the separate prospectuses issued by participating insurance companies. You should refer to those prospectuses for information about surrender charges, mortality and expense risk fees and other charges that may be assessed by participating insurance companies under the variable annuity contracts or variable life insurance policies. Such fees or charges, if any, will affect the return you may realize with respect to your investments. Please contact your insurance carrier for a variable product prospectus and for the standardized performance data of the variable product.

The collective trust funds are established and maintained by The Goldman Sachs Trust Company, N.A. (the "Trust Company"), a national bank limited to fiduciary activities subject to regulation by the Office of the Comptroller of the Currency. The Trust Company has appointed GSAM to assist it in the management of the assets of the Collective Trust, subject to the supervision and control of the Trust Company as trustee. The Trust Company is responsible for the management and administration of the Collective Trust.

The plan participant's interest in a collective trust fund is reflected in "Units". The Units and the Trusts are not savings accounts, deposits or obligations of the Trust Company or any bank or non-bank subsidiary or affiliate of Goldman, Sachs & Co. and are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency or instrumentality.

NEITHER THE UNITS, THE COLLECTIVE TRUST NOR THE FUNDS HAVE BEEN REGISTERED WITH, AND THE MERITS OF THIS OFFERING HAVE NOT BEEN PASSED UPON BY, THE SECURITIES AND EXCHANGE COMMISSION OR ANY OTHER FEDERAL OR STATE REGULATORY AGENCY IN RELIANCE ON EXEMPTIONS FROM REGISTRATION UNDER FEDERAL AND STATE SECURITIES LAWS.