

ABC Company 401(k) Plan Enrollment Guide

THIS GUIDE INCLUDES:

-) How 401k Plans Work
-) Fundamentals of Investing
-) 401k FAQs
-) Investor Profile Questionnaire
-) Fund Fact Sheets
-) Enrollment Form



Saving Today for Your Tomorrow



Welcome to your 401(k) Plan!



Learn more about your company's important retirement benefits.

Congratulations! We are pleased to notify you that you are now eligible to participate in the [Plan Name] 401(k) Plan.

We hope that you use the information in this Enrollment Guide, take advantage of this benefit, and make the most of this opportunity.

Please contact Client Services at 866-401-5277 if you have any questions. Again, we are pleased to be able to offer you this key benefit and wish you the best in preparing and achieving your retirement goals.

**Sincerely,
[Company Name]**

Step 1

Read the materials in your 401(k) kit carefully.

Learn how a 401(k) plan operates, the importance of saving for your retirement, the fundamentals of investing and answers to common questions.

Step 2

Review the Fund Fact Sheets.

The Fund Fact Sheets are provided to help you make an informed decision with the investing of your retirement savings. They contain detailed and valuable information regarding the investments available in your 401(k) Plan.

Step 3

Complete the Enrollment Form.

Fill out all the information requested including the percentage of your wages/salary you want to withhold each pay period, your investment elections and beneficiary designation. Be sure to sign and date the form.

Step 4

Access your 401(k) Account.

To access your 401(k) account using the Internet, go to www.401kcenter.info.

Your plan administrator will provide you with an account number after your enrollment form is completed and logged into the system. Enter your Account Number and initial password (the last four digits of your social security number). Once you've logged in you will be able to change your password, manage your 401(k) account and learn more about your 401(k) plan features to help you meet your specific retirement goals and investment objectives.

How a 401(k) Plan works...



A Retirement Savings Plan is a key benefit offered by your Employer.

Don't wait to start saving today for your tomorrow.

A 401(k) is an employer sponsored plan that allows you to contribute pre-tax dollars to build up tax-deferred retirement income. Contributions and earnings are not taxed until you receive distributions, usually at retirement.

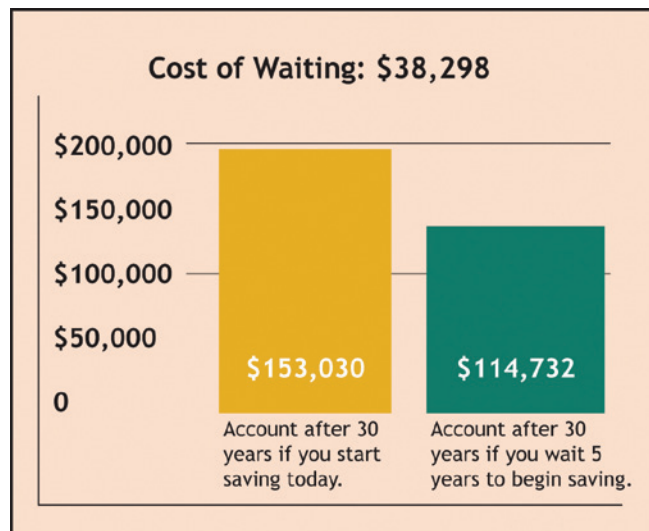
If you decide to participate, you'll have an individually held account in your name that represents a combination of your regular pretax savings contributions and any contributions from your employer.

Whatever your age, it's crucial to organize your plans for retirement now and to put them into action without delay.

Consider this:

Just to maintain your same standard of living during retirement, you'll need as much as 80% of your final annual income for every year you're retired.

And, to be on the safe side when you plan, it would be wise to count less on Social Security and other government support and rely more on your own efforts for financial security in retirement.



Assumes a starting salary of \$35,000 with 3% raises each year and an annual contribution rate of 3%. Based on a 7% average annual rate of return over 30 years. For illustrative purposes only. Actual results may vary.



Save Now... Pay Taxes Later

401(k) Plan Savings Accumulate Faster

As you can see, you spend \$15 and save \$20!

Convenient salary deferral contributions give you a systematic savings plan and an immediate tax break allowing you to keep more of what you earn.

Salary deferrals are your opportunity to save for retirement now and pay taxes later- when you withdraw your money. This deferred tax break is the government's way of encouraging you to save as much as you can today, so that you benefit over the long term.

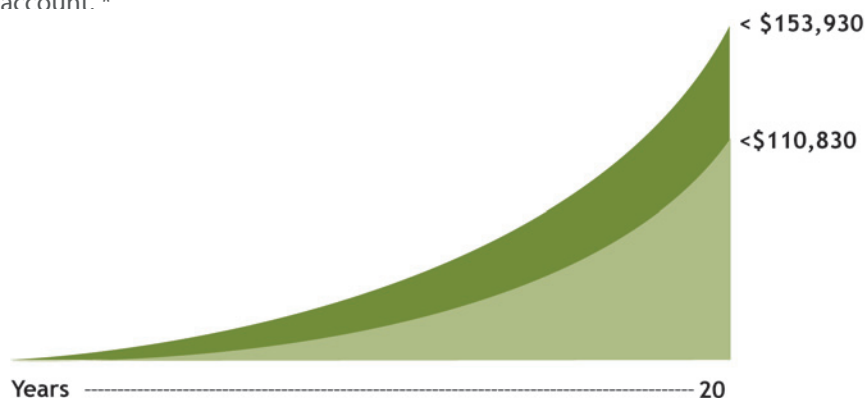
As the example below shows, because your contributions are made on a pretax basis, the impact on your take-home pay is minimal.

Not Participating		Participating	
Weekly Pay	\$673	Weekly Pay	\$673
Salary Deferral	\$0	Salary Deferral	\$20
Taxable Amount	\$673	Taxable Amount	\$653
Take-home after taxes	\$485	Take-home after taxes	\$470

Based on a 28% tax bracket

Difference \$15

To see how a \$20 weekly contribution would add up over the years, consider the following: In just 20 years, savings in a tax-deferred 401(k) plan will outpace a taxable savings account by 30%! As you can see, the funds in your 401(k) account would total \$44,030 compared to over \$31,702 in the taxable account. *



* This example assumes a hypothetical 7% annual return before inflation with all capital gains and dividends reinvested. It also assumes a 28% tax rate on savings.

Fundamentals of Investing

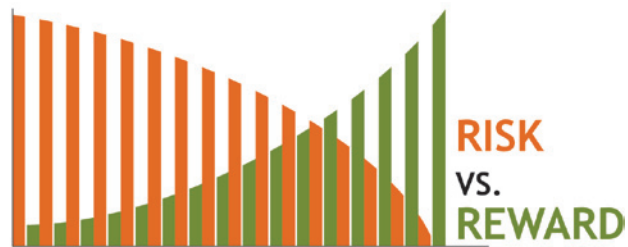


A Retirement Savings Plan is a key benefit offered by your Employer.

When building an investment plan, it's important to have some guidelines to keep you on track with long-term investing. To help you with this, we have outlined four ground rules for long-term investing:

1 Know your Investment Style.

Know your feelings and tolerance for risk. Make sure you choose investments that you're comfortable with and appropriate for your retirement savings goals.



2 Develop a Diversified Portfolio.

Choose an appropriate asset allocation model when deciding your investments. Be sure to diversify, both among asset classes (stocks, bonds, and cash equivalents), and within each class. Doing so can spread risk over a variety of investments and may provide more consistent and reliable outcomes.





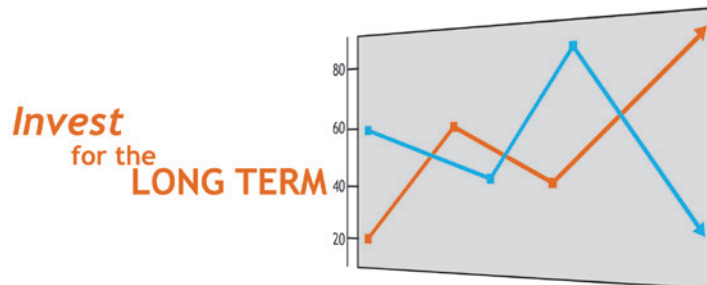
3 Stay on Track.

Review your portfolio whenever personal circumstances change or at least once a year. You'll need to evaluate the performance of your investments against relevant benchmarks and, when necessary, rebalance your portfolio to stay on track with your retirement savings plan.



4 Take a long-term view.

Maintain the discipline to hold onto or add to appropriate investments through down markets as well as up markets.



If you're a new investor, it pays to gather as much information as you can. Read up on investing and money management techniques. Make a periodic review. Even if you're an experienced investor, it's important to review and possibly adjust your plan periodically to make sure it's still appropriate. You'll want to review these areas on at least an annual basis:

- Investment results
- Life changes, such as employment status, housing or health
- Your financial situation
- Your objectives & portfolio allocation

Questions +Answers



This section contains answers to some questions you may have about your 401(k) plan. We suggest you also review the Summary Plan Description (SPD) or contact your Human Resources department if you have additional questions regarding your company's retirement plan.

What is a 401(k) plan?

A 401(k) plan is a salary reduction retirement plan. Once an employer adopts a 401(k) plan, eligible employees may choose to make contributions as well as possibly receive contributions made by the employer on their behalf.

How do I contribute to my 401(k) plan?

It's simple. You choose to "defer" a percentage of your current pay directly into the 401(k) plan by completing the Enrollment Form contained in the back of this guide. This amount is automatically deducted from your paycheck before taxes are calculated to give you the benefit of tax-deferred savings.

How much may I contribute to my 401(k) plan each year?

The IRS set the contribution cap at \$16,500 for 2010. The total amount contributed by employer and employee cannot exceed \$49,000. If you will be the age of 50 or older by the end of the year, the contribution limits can be higher (\$22,000 and \$54,500) if permitted by the Plan. If you're a 'highly compensated' employee, then contributions can be restricted. The chart below summarizes the employee deferral contribution limits:

Year	Employee deferral contribution limit	"catch-up" contributions for workers 50+	Total Contribution Limit (with catch-up)
2010	\$16,500	\$5,500	\$22,000

State laws may further limit your eligibility/deductibility. Please consult your tax advisor for your particular state's limits. Review IRS Publication 590 or contact your tax advisor to determine your eligibility to make a deductible contribution.

When are contributions deposited into my 401(k) plan?

Your employer must deposit contributions you make, which are deducted from your paycheck as soon as administratively feasible but, in no event, more than 7 days after pay day. If your employer contributes to the plan on your behalf, the contributions can be made anytime up to their company's income tax filing date, including extensions.



Do I pay taxes on 401(k) plan contributions?

401(k) plan contributions and any earnings on your contributions are not subject to income taxes until you withdraw the funds. However, contributions are subject to Social Security and Medicare (Federal Insurance Contribution Act, or FICA) and unemployment insurance (Federal Unemployment Tax Act, or FUTA) taxes. Participation in a 401(k) plan does not reduce your Social Security benefits.

May I make changes to my contribution amount during the year?

You may stop your salary deferral for 401(k) plan contributions anytime with advance notice. However, your employer has the right to establish a policy as to whether employees may change the amount during the year, or whether an employee who has ceased contributing may resume making salary deferral contributions again in the same year.

How often will I receive information about my 401(k) plan?

You'll automatically receive statements at least quarterly. Also, each year you'll receive an IRS Form W-2 that shows your taxable income as reduced by your contributions. In addition, you can access your account online day or night and print a statement on demand for any period you select.

Federal + state penalties may apply if you are under age 59½.

May I withdraw money from my 401(k) plan?

Your 401(k) plan contributions are meant for retirement. Benefits are generally also payable at death, disability or at severance of employment. Your plan may also allow for loans or hardship distributions. Please refer to your Summary Plan Description or talk to your Human Resources contact to see if your plan has such features.



This section of your Enrollment Guide contains half-page descriptions of each of the mutual funds that are available for investment through your Plan. More detailed information can be obtained by reviewing each fund's prospectus. Prospectus materials can be accessed through your 401(k) website or by contacting your Plan Administrator. As you review these Fund Fact Sheets, it should be helpful for you to refer to the following definitions and explanations.

Fund Profile

	Symbol	Ticker symbols are simply a system of letters used to represent a stock or mutual fund. Ticker symbols are a necessary way to keep track of and find information about a fund. Mutual fund ticker symbols are five letters and end with the letter 'X'.
	Fund Objectives	Fund Objective is based on the investment strategies and policies set forth in the fund's prospectus. For example, a growth fund selects investments that seem likely to increase in value over time. An income fund, on the other hand, targets investments that it expects to generate revenue, such as stock dividends.
	Inception Date	The Inception date is the date the fund was formed and became available for sale to unit holders.
	Objective	Indicates the product's objective category name, based on the wording in the prospectus. (Example: Growth & Income or Worldwide Bond)
	Expense Ratio	Expresses the percentage of assets deducted for overall fund expenses.
	12b1	The 12b-1 fee represents the maximum annual charge deducted from fund assets to pay for distribution and marketing costs of the fund.
	Alpha	Measure of risk-adjusted performance. Alpha measure the difference between a fund's actual returns and its expected performance, given its level of risk (as measured by beta). A positive alpha figure indicates the fund has performed better than its beta would predict.
	Beta	Measure of risk relative to the market. The higher the beta, the greater the risk.
	R-Squared	Measure of movement explained by its benchmark index. Reflects the percentage of a fund's movements that are explained by movements in its benchmark index. An R-squared of 100 means that all movements of a fund are completely explained by movements in the index.
	Standard Deviation	Standard deviation is a statistical measure of the range of a fund's performance. When a fund has a high standard deviation, its range of performance has been very wide, indicating that there is a greater potential for volatility.
	Sharpe Ratio	Measure of a fund's excess return relative to the total variability of the fund's holdings. Calculated using standard deviation and excess return to determine reward per unit of risk. The higher the Sharpe ratio, the better the fund's historical risk-adjusted performance.
	Batting Average	Batting Average is a measure of a manager's ability to consistently beat the market. It is calculated by dividing the number of months in which the manager beat or matched an index by the total number of months in the period. For example, a manager who meets or outperforms the market every month in a given period would have a batting average of 100. A manager who beats the market half of the time would have a batting average of 50.

Performance & Portfolio

	Total Return	The return on an investment, expressed as a percentage, including income from dividends and interest, as well as appreciation or depreciation over the stated time period.
	+/- Class Avg.	Measures the difference of the funds performance versus the average total returns for the classification group that the fund resides in.
	+/- Index	Measures the difference of the funds performance versus the performance of "best fit" market index assigned by classifications.
	Rank in Class	A percentage value for a fund as it compares to all other funds for the classification the fund resides in. The lower the number, the better the fund's performance relative to its classification.
	Holdings	Shows the portfolio composition by stocks, foreign stocks, bonds, cash and other or non classified.
	Style	The Morningstar Style Box is nine-square grid that provides a graphical representation of the "investment style" of equity and fixed income mutual funds.

Ratings

Ratings are measured against the investments peer group. If the investment scores in the top 10% of its category, it receives a score of 5 (Highest); if it falls in the next 22.5% it receives a score of 4 (Above Average); a place in the middle 35% earns a score of 3 (Average); those lower still, in the next 22.5%, receive a score of 2 (Below Average); and the bottom 10% get a score of only 1 (Lowest).

	Overall	Reflects an investments historical total return performance relative to peers.
	Consistency	Reflects an investments historical loss-avoidance relative to other funds within the same asset class.
	Preservation	Reflects an investments historical risk-adjusted returns, adjusted for volatility, relative to peers.
	Expenses	Reflect an investments expense minimization relative to peers.
	Risk	Reflect an investments risk minimization relative to peers
	Stewardship	Reflect an investments fiduciary management relative to peers.

The Performance data shown represents the investment historical performance. Past performance is not indicative of future results. Upon redemption shares may be worth more or less than their original cost. The current performance may be higher or lower than the quoted performance. Numeric Rankings for the fund is based on Total Return Performance and represents the numeric position achieved by the fund within its classification for that time period. Mutual fund data provided by Morningstar - Morningstar research pages are for informational purposes only, and do not constitute investment advice or an offer to sell or the solicitation of an offer to buy any security of any entity in any jurisdiction. No guarantee is made that the information in this report is accurate or complete and no warranties are made with regard to the results to be obtained from its use.

PIMCO Total Return R (PTRRX)

Data as of 04/30/2010

FUND STRATEGY

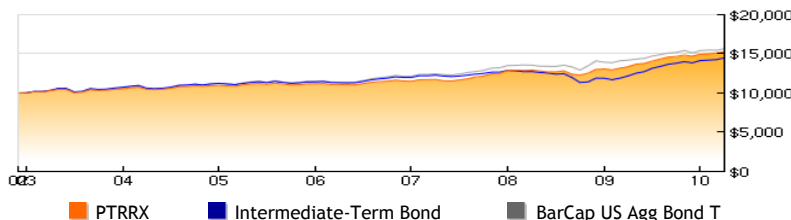
The investment seeks maximum total return. The fund normally invests at least 65% of assets in a diversified portfolio of Fixed-Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 10% of total assets in high-yield securities ("junk bonds"). The fund may invest all assets in derivative instruments, such as options, futures contracts or swap agreements, or in mortgage- or asset-backed securities.

PROFILE

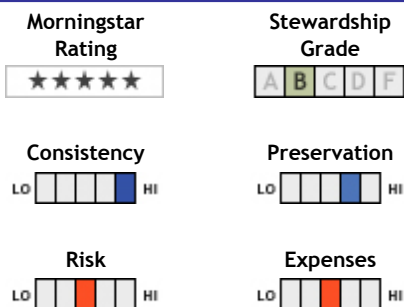
Inception Date	12/31/2002
Objective	Corporate Bond - General
Expense Ratio	1.15
12b1	0.5
Alpha	0.86
Beta	1.66
R-Squared	74.73
Std Deviation	4.86
Sharpe Ratio	1.50
Batting Average	69.44

PERFORMANCE & PORTFOLIO Return Since Inception: 5.94%

	YTD	1 Year	3 Year	5 Year	10 Year
Total Return %	3.84	14.32	9.18	6.68	7.12
+/- Index (S&P 500)	1	6.02	2.86	1.3	0.69
+/- Classification Avg.	0.06	-1.58	4.11	2.14	1.3
Rank In Classification	42.02	52.06	3.81	6.58	N/A



RATINGS



Cash	4.71
Stocks	0.00
Bonds	68.74
Other	5.19
Not Classified	0



Lord Abbett High Yield R3 (LHYRX)

Data as of 04/30/2010

FUND STRATEGY

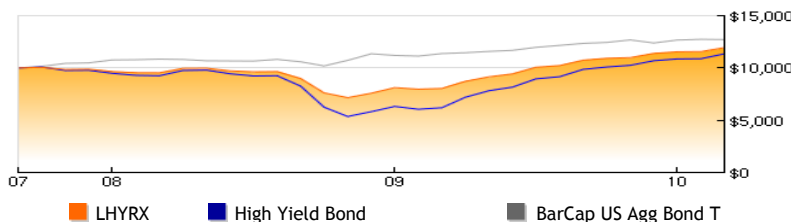
The investment seeks high current income and the opportunity for capital appreciation to produce a high total return. The fund normally invests in high-yield debt securities, sometimes called "lower-rated bonds" or "junk bond". It invests at least 80% of net assets, plus the amount of any borrowings for investment purposes, in lower-rated debt securities, some of which are convertible into common stock or have warrants to purchase common stock. The fund may invest up to 20% of net assets in foreign securities primarily traded outside the United States, and may invest up to 20% of net assets in municipal bonds.

PROFILE

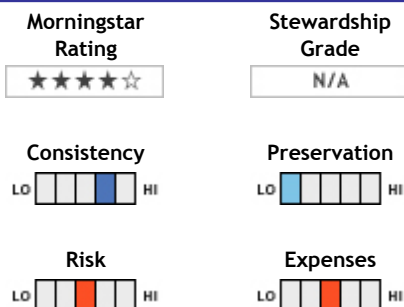
Inception Date	09/28/2007
Objective	Corporate Bond - High Yield
Expense Ratio	1.37
12b1	0.5
Alpha	N/A
Beta	N/A
R-Squared	N/A
Std Deviation	15.14
Sharpe Ratio	0.39
Batting Average	47.22

PERFORMANCE & PORTFOLIO Return Since Inception: 8.02%

	YTD	1 Year	3 Year	5 Year	10 Year
Total Return %	7.21	40.03	6.57	7.72	6.82
+/- Index (S&P 500)	4.37	31.73	0.25	2.34	0.39
+/- Classification Avg.	0.71	2.06	2.65	1.49	1.24
Rank In Classification	25.34	36.23	N/A	N/A	N/A



RATINGS



Cash	2.88
Stocks	0.31
Bonds	85.04
Other	1.07
Not Classified	0



Invesco Real Estate R (IARRX)

Data as of 04/30/2010

FUND STRATEGY

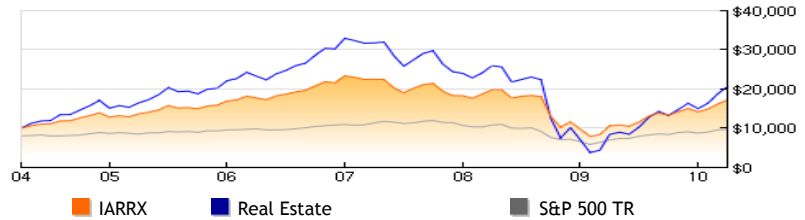
The investment seeks high total return through growth of capital and current income. The fund normally invests at least 80% of assets in securities of real estate and real estate-related companies, including real estate investment trusts (REITs). It primarily invests in common stock, and invests up to 10% of its total assets in non-investment grade debt securities. The fund may engage in short sales transactions.

PROFILE

Inception Date	04/30/2004
Objective	Specialty - Real Estate
Expense Ratio	1.57
12b1	0.5
Alpha	-1.24
Beta	0.86
R-Squared	99.19
Std Deviation	36.30
Sharpe Ratio	-0.10
Batting Average	47.22

PERFORMANCE & PORTFOLIO Return Since Inception: 9.44%

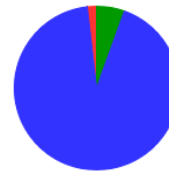
	YTD	1 Year	3 Year	5 Year	10 Year
Total Return %	14.2	61.77	-8.6	4.66	12.2
+/- Index (S&P 500)	7.15	22.93	-3.55	2.03	12.39
+/- Classification Avg.	-2.43	-6.91	0.96	1.75	1.57
Rank In Classification	86.28	84.09	33.33	22.06	N/A



RATINGS



Cash	5.34
Stocks	90.10
Bonds	1.77
Other	0.00
Not Classified	0



Van Kampen Growth and Income R (ACGLX)

Data as of 04/30/2010

FUND STRATEGY

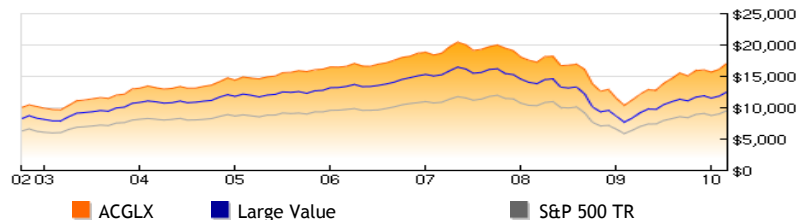
The investment seeks income and long-term growth of capital. The fund invests primarily in income-producing equities, including common stocks and convertible securities (although investments are also made in non-convertible preferred stocks and debt securities). It limits investments in foreign securities to 25% of assets. The fund may invest up to 15% of assets in REITs.

PROFILE

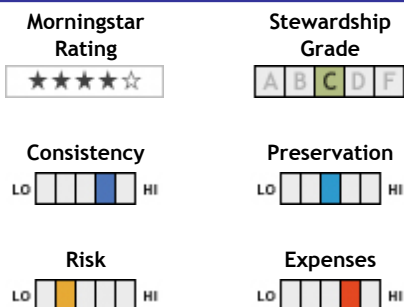
Inception Date	10/01/2002
Objective	Growth and Income
Expense Ratio	1.13
12b1	0.5
Alpha	2.16
Beta	0.88
R-Squared	95.92
Std Deviation	19.62
Sharpe Ratio	-0.21
Batting Average	47.22

PERFORMANCE & PORTFOLIO Return Since Inception: 7.85%

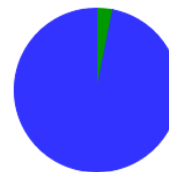
	YTD	1 Year	3 Year	5 Year	10 Year
Total Return %	7.55	41.61	-4.37	3.36	4.23
+/- Index (S&P 500)	0.5	2.77	0.68	0.73	4.42
+/- Classification Avg.	0.43	3.04	2.43	1.44	0.95
Rank In Classification	38.82	25.14	19.17	20.78	N/A



RATINGS



Cash	2.85
Stocks	86.76
Bonds	0.00
Other	0.00
Not Classified	0



Pioneer R (PIORX)

Data as of 04/30/2010

FUND STRATEGY

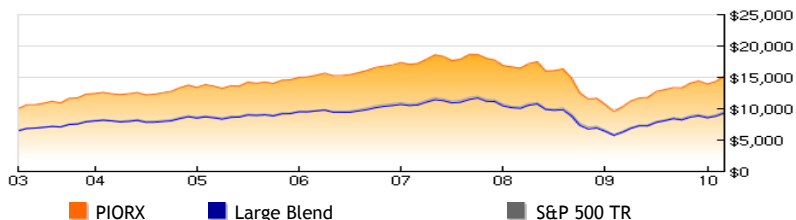
The investment seeks income and capital appreciation. The fund invests predominantly in equity securities, primarily of U.S. issuers. It may invest up to 20% of total assets in equity and debt securities of non-U.S. issuers. The fund invests no more than 5% of total assets in the securities of emerging markets issuers. It may invest up to 20% of net assets in REITs.

PROFILE

Inception Date	04/01/2003
Objective	Growth and Income
Expense Ratio	1.45
12b1	0.5
Alpha	-0.39
Beta	0.95
R-Squared	98.14
Std Deviation	19.33
Sharpe Ratio	-0.25
Batting Average	47.22

PERFORMANCE & PORTFOLIO Return Since Inception: 7.15%

	YTD	1 Year	3 Year	5 Year	10 Year
Total Return %	6.29	36.68	-5.02	2.95	0.72
+/- Index (S&P 500)	-0.76	-2.16	0.03	0.32	0.91
+/- Classification Avg.	-0.22	-1.26	0.13	0.31	0.06
Rank In Classification	52.01	57.04	46.17	39.56	N/A

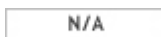


RATINGS

Morningstar Rating



Stewardship Grade



Consistency



Preservation



Risk



Expenses



Cash	0.70
Stocks	91.33
Bonds	0.00
Other	0.00
Not Classified	0



American Funds AMCAP R3 (RAFCX)

Data as of 04/30/2010

FUND STRATEGY

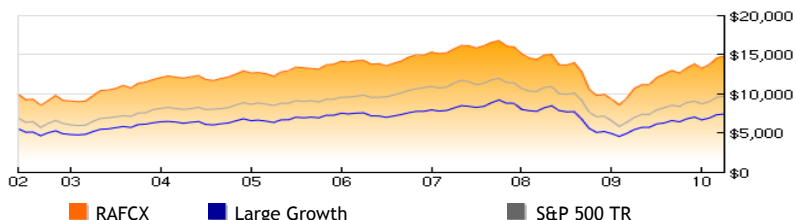
The investment seeks long-term growth of capital. The fund invests primarily in stocks of issuers located in the U.S. but may invest in non-U.S. securities to a limited extent. It generally purchases growth-oriented, equity-type securities which involves large price swings and potential for loss. The management focuses primarily on companies with attributes that are associated with long-term growth.

PROFILE

Inception Date	06/04/2002
Objective	Growth
Expense Ratio	1.08
12b1	0.5
Alpha	2.26
Beta	0.97
R-Squared	97.10
Std Deviation	20.42
Sharpe Ratio	-0.07
Batting Average	50.00

PERFORMANCE & PORTFOLIO Return Since Inception: 4.39%

	YTD	1 Year	3 Year	5 Year	10 Year
Total Return %	7.44	38.61	-1.91	3.89	2.37
+/- Index (S&P 500)	0.39	-0.23	3.14	1.26	2.56
+/- Classification Avg.	1.88	2.13	0.88	0.14	4.24
Rank In Classification	14.91	28.64	36.01	43.16	N/A



RATINGS

Morningstar Rating



Stewardship Grade



Consistency



Preservation



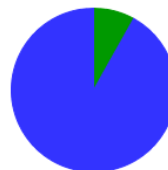
Risk



Expenses



Cash	7.74
Stocks	87.71
Bonds	0.00
Other	0.00
Not Classified	0



American Century Mid Cap Value R (AMVRX)

Data as of 04/30/2010

FUND STRATEGY

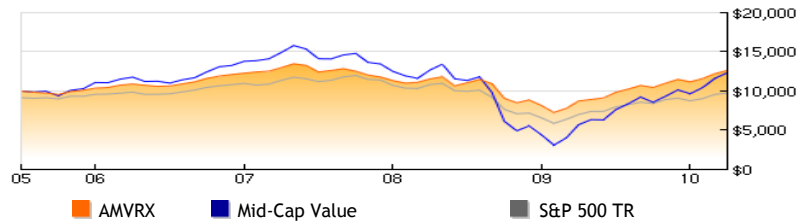
The investment seeks long-term capital growth; income is a secondary consideration. The fund invests at least 80% of assets in securities of companies whose market capitalization is within the range of the Russell 3000 index, excluding the largest 100 such companies. Equity securities include common stock, preferred stock, and equity-equivalent securities, such as convertible securities, stock futures contracts or stock index futures contracts.

PROFILE

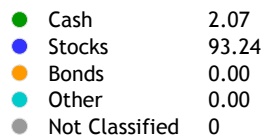
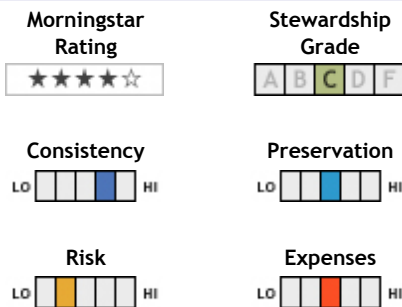
Inception Date	07/29/2005
Objective	Growth
Expense Ratio	1.50
12b1	0.5
Alpha	1.51
Beta	0.74
R-Squared	94.48
Std Deviation	20.49
Sharpe Ratio	-0.02
Batting Average	61.11

PERFORMANCE & PORTFOLIO Return Since Inception: 5.05%

	YTD	1 Year	3 Year	5 Year	10 Year
Total Return %	10.04	44.7	-0.91	7.29	N/A
+/- Index (S&P 500)	2.99	5.86	4.14	4.66	N/A
+/- Classification Avg.	-2.17	-5.04	3.12	2.41	N/A
Rank In Classification	78.14	76.57	17.43	N/A	N/A



RATINGS



Lord Abbett Value Opportunities R3 (LVORX)

Data as of 04/30/2010

FUND STRATEGY

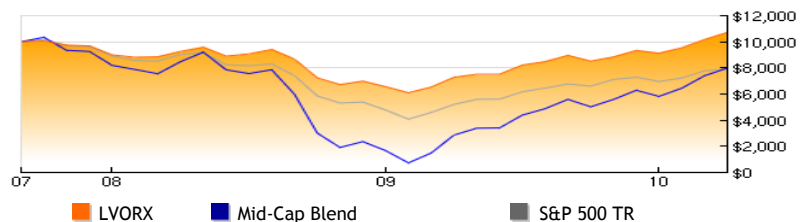
The investment seeks long-term capital appreciation. The Fund normally invests at least 65% of net assets in equity securities of small and mid-sized companies. It invests the remainder of the fund's assets in companies of all capitalization ranges.

PROFILE

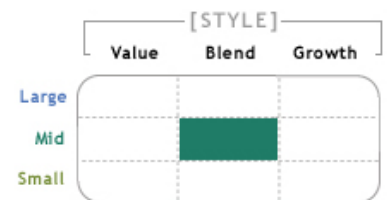
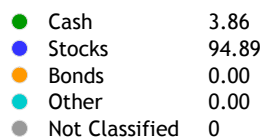
Inception Date	09/28/2007
Objective	Growth
Expense Ratio	1.49
12b1	0.5
Alpha	N/A
Beta	N/A
R-Squared	N/A
Std Deviation	20.18
Sharpe Ratio	0.23
Batting Average	66.67

PERFORMANCE & PORTFOLIO Return Since Inception: 2.74%

	YTD	1 Year	3 Year	5 Year	10 Year
Total Return %	14.88	47.23	4.25	N/A	N/A
+/- Index (S&P 500)	7.83	8.39	9.3	N/A	N/A
+/- Classification Avg.	2.96	0.04	7.89	N/A	N/A
Rank In Classification	13.68	41.5	N/A	N/A	N/A



RATINGS



Allianz RCM Mid-Cap R (PRMRX)

Data as of 04/30/2010

FUND STRATEGY

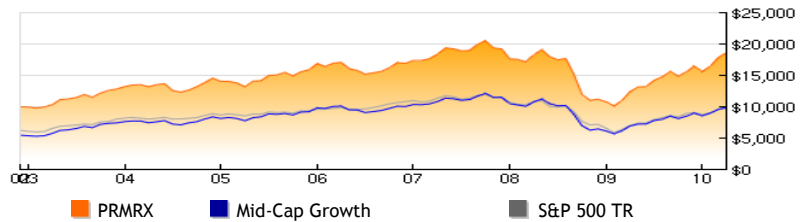
The fund seeks long-term capital appreciation. The fund invests at least 80% of net assets in common stocks and other equity securities of medium-sized companies which have market capitalizations comparable to those companies included in the Russell Midcap Growth Index. It normally invests primarily in equity securities of U.S. companies. The fund may utilize foreign currency exchange contracts, options, stock index futures contracts and other derivative instruments.

PROFILE

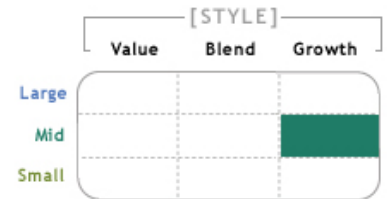
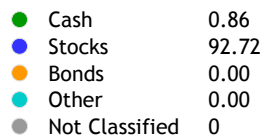
Inception Date	12/31/2002
Objective	Growth
Expense Ratio	1.38
12b1	0.5
Alpha	2.56
Beta	0.94
R-Squared	98.22
Std Deviation	23.65
Sharpe Ratio	0.07
Batting Average	61.11

PERFORMANCE & PORTFOLIO Return Since Inception: 8.83%

	YTD	1 Year	3 Year	5 Year	10 Year
Total Return %	13.06	49.87	0.39	7.11	-1.09
+/- Index (S&P 500)	6.01	11.03	5.44	4.48	-0.9
+/- Classification Avg.	2.76	6.68	2.73	1.59	-1.81
Rank In Classification	9.77	15.51	26.99	32.9	N/A



RATINGS



Putnam Capital Opportunities R (PCORX)

Data as of 04/30/2010

FUND STRATEGY

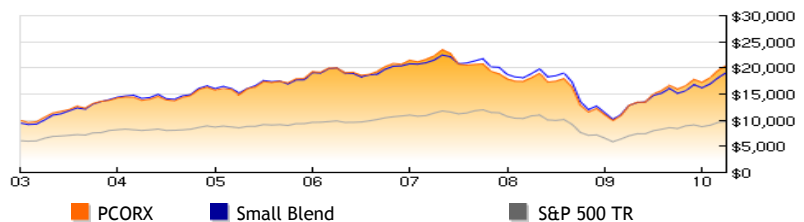
The investment seeks long-term growth of capital. The fund mainly invests in common stocks of small and midsize U.S. companies (growth or value stocks or both) that it believes have favorable investment potential.

PROFILE

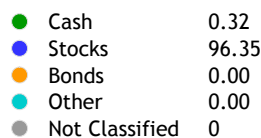
Inception Date	01/21/2003
Objective	Growth
Expense Ratio	1.60
12b1	0.5
Alpha	-0.96
Beta	0.95
R-Squared	98.02
Std Deviation	26.41
Sharpe Ratio	-0.04
Batting Average	52.78

PERFORMANCE & PORTFOLIO Return Since Inception: 9.93%

	YTD	1 Year	3 Year	5 Year	10 Year
Total Return %	14.86	59.43	-2.82	6.57	6.78
+/- Index (S&P 500)	7.81	20.59	2.23	3.94	6.97
+/- Classification Avg.	0.97	10.13	0.62	1.57	-0.17
Rank In Classification	30.91	10.03	44.88	30.63	N/A



RATINGS



Invesco Small Cap Growth R (GTSRX)

Data as of 04/30/2010

FUND STRATEGY

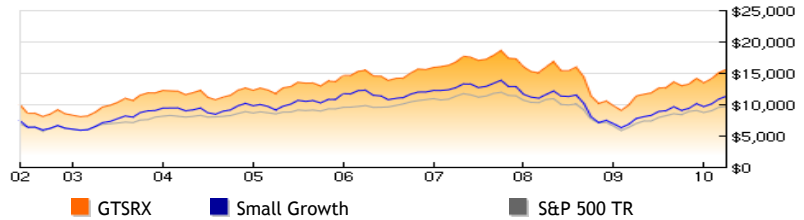
The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in securities of small-capitalization companies which at the time of purchase, no larger than the largest capitalized issuer included in the Russell 2000 Index. It may invest up to 25% of its total assets in foreign securities.

PROFILE

Inception Date	06/03/2002
Objective	Small Company
Expense Ratio	1.56
12b1	0.5
Alpha	-0.69
Beta	0.92
R-Squared	97.05
Std Deviation	24.07
Sharpe Ratio	-0.04
Batting Average	55.56

PERFORMANCE & PORTFOLIO Return Since Inception: 5.14%

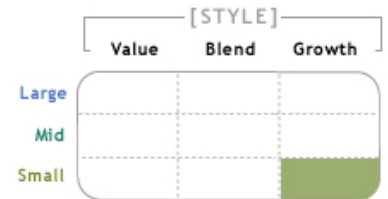
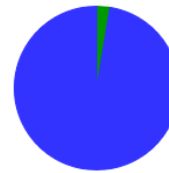
	YTD	1 Year	3 Year	5 Year	10 Year
Total Return %	10.05	37.11	-2.35	5.82	-0.52
+/- Index (S&P 500)	3	-1.73	2.7	3.19	-0.33
+/- Classification Avg.	-1.9	-8.68	0.69	0.66	-1.96
Rank In Classification	82.86	87.8	45.87	40.84	N/A



RATINGS



Cash	2.57
Stocks	94.94
Bonds	0.00
Other	0.00
Not Classified	0



MFS Research International R1 (MRSGX)

Data as of 04/30/2010

FUND STRATEGY

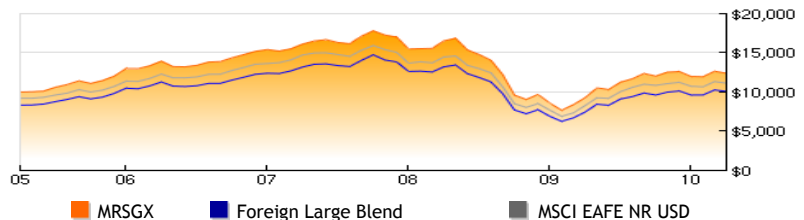
The investment seeks capital appreciation. The fund invests primarily in foreign equity securities, including emerging-market equity securities. It may invest in common stocks and related equity securities, such as preferred stock, convertible securities and depositary receipts of foreign companies. The fund may also invest in companies of any size, and it may invest in derivatives.

PROFILE

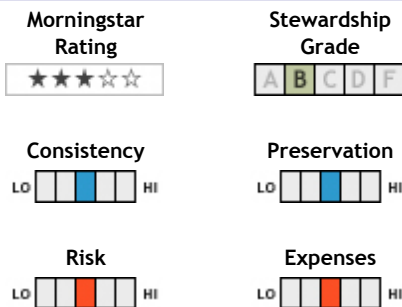
Inception Date	04/01/2005
Objective	Foreign Stock
Expense Ratio	2.05
12b1	1
Alpha	-0.05
Beta	1.02
R-Squared	97.70
Std Deviation	25.27
Sharpe Ratio	-0.28
Batting Average	50.00

PERFORMANCE & PORTFOLIO Return Since Inception: 3.72%

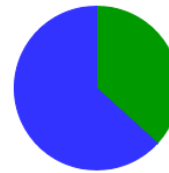
	YTD	1 Year	3 Year	5 Year	10 Year
Total Return %	-1.7	33.71	-8.37	4.4	1.95
+/- Index (S&P 500)	-0.74	-0.72	0.54	0.54	0.31
+/- Classification Avg.	-1.3	-1.88	0.08	0.34	0.94
Rank In Classification	78.98	58.76	49.47	39.83	N/A



RATINGS



Cash	1.25
Stocks	2.15
Bonds	0.00
Other	0.00
Not Classified	0



American Funds EuroPacific Gr R3 (RERCX)

Data as of 04/30/2010

FUND STRATEGY

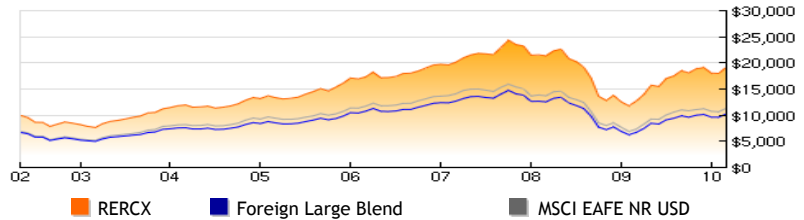
The fund normally invests at least 80% of net assets in securities of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation.

PROFILE

Inception Date	05/21/2002
Objective	Foreign Stock
Expense Ratio	1.08
12b1	0.5
Alpha	4.43
Beta	0.88
R-Squared	96.73
Std Deviation	23.30
Sharpe Ratio	-0.09
Batting Average	66.67

PERFORMANCE & PORTFOLIO Return Since Inception: 8.23%

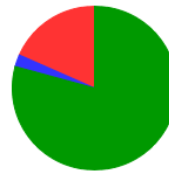
	YTD	1 Year	3 Year	5 Year	10 Year
Total Return %	-0.85	35.66	-3.33	7.63	3.52
+/- Index (S&P 500)	0.11	1.23	5.58	3.77	1.88
+/- Classification Avg.	-0.45	0.07	5.12	3.57	2.51
Rank In Classification	52.77	34.79	6.72	10.17	N/A



RATINGS



Cash	6.19
Stocks	0.11
Bonds	0.14
Other	0.00
Not Classified	0



Oppenheimer Developing Markets N (ODVNX)

Data as of 04/30/2010

FUND STRATEGY

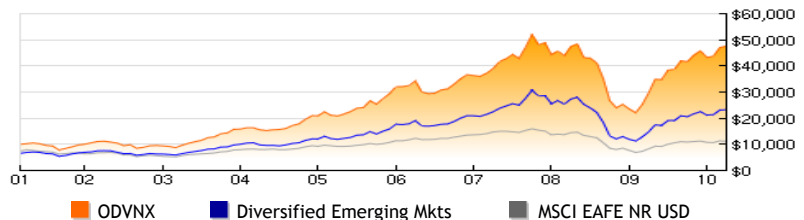
The investment aggressively seeks capital appreciation. The fund normally invests at least 80% of assets plus borrowings for investment purposes, in equity securities of issuers whose principal activities are in at least three developing markets. It may at times invest up to 100% of its total assets in foreign securities. The fund emphasizes investments in growth companies which can be in any market capitalization range.

PROFILE

Inception Date	03/01/2001
Objective	Diversified Emerging Markets
Expense Ratio	1.77
12b1	0.49
Alpha	2.62
Beta	0.92
R-Squared	96.61
Std Deviation	30.86
Sharpe Ratio	0.32
Batting Average	69.44

PERFORMANCE & PORTFOLIO Return Since Inception: 17.29%

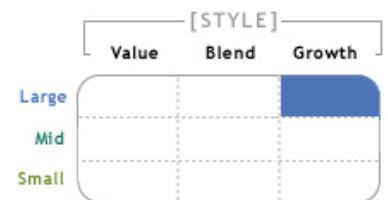
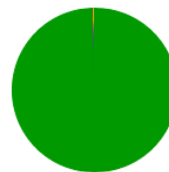
	YTD	1 Year	3 Year	5 Year	10 Year
Total Return %	4.01	60.91	6.92	17.94	14.59
+/- Index (S&P 500)	4.97	26.48	15.83	14.08	12.95
+/- Classification Avg.	0.5	3.23	6.01	3.79	4.37
Rank In Classification	31.3	26.95	2.63	8.54	N/A



RATINGS



Cash	3.69
Stocks	0.00
Bonds	0.00
Other	-0.02
Not Classified	0



American Century Inflation Prot Bd R (APORX)

Data as of 04/30/2010

FUND STRATEGY

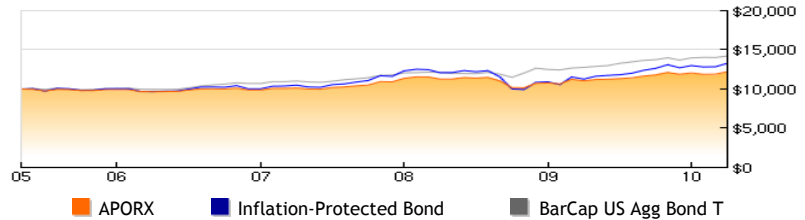
The investment seeks total return using a strategy that seeks to protect against U.S. inflation. The fund invests at least 80% of assets in inflation-linked debt securities. These securities include inflation-linked U.S. Treasury securities, inflation-linked securities issued by U.S. government agencies and instrumentalities other than the U.S. Treasury, and inflation-linked securities issued by entities other than the U.S. Treasury or U.S. government agencies and instrumentalities (including domestic and foreign corporations and foreign governments). It is nondiversified.

PROFILE

Inception Date	05/31/2005
Objective	Income
Expense Ratio	1.09
12b1	0.5
Alpha	-1.48
Beta	1.44
R-Squared	59.46
Std Deviation	8.52
Sharpe Ratio	0.59
Batting Average	50.00

PERFORMANCE & PORTFOLIO Return Since Inception: 4.14%

	YTD	1 Year	3 Year	5 Year	10 Year
Total Return %	2.67	10.48	6.4	N/A	N/A
+/- Index (S&P 500)	-0.17	2.18	0.08	N/A	N/A
+/- Classification Avg.	-0.34	-1.1	1.02	N/A	N/A
Rank In Classification	75.3	52.5	34.9	N/A	N/A



RATINGS

Morningstar Rating 	Stewardship Grade
Consistency 	Preservation
Risk 	Expenses

● Cash	5.12
● Stocks	0.00
● Bonds	93.44
● Other	0.00
● Not Classified	0



Putnam Money Market R (PURXX)

Data as of 05/17/2010

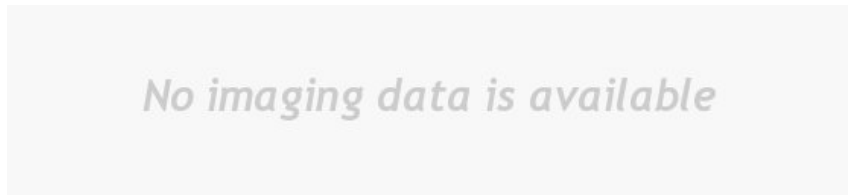
FUND STRATEGY

PROFILE

Inception Date	
Objective	Money Mkt - General
Expense Ratio	N/A
12b1	N/A
Alpha	N/A
Beta	N/A
R-Squared	N/A
Std Deviation	N/A
Sharpe Ratio	N/A
Batting Average	N/A

PERFORMANCE & PORTFOLIO Return Since Inception: na%

	YTD	1 Year	3 Year	5 Year	10 Year
Total Return %	N/A	N/A	N/A	N/A	N/A
+/- Index (S&P 500)	N/A	N/A	N/A	N/A	N/A
+/- Classification Avg.	N/A	N/A	N/A	N/A	N/A
Rank In Classification	N/A	N/A	N/A	N/A	N/A



RATINGS

Morningstar Rating 	Stewardship Grade
Consistency 	Preservation
Risk 	Expenses

● Cash	N/A
● Stocks	N/A
● Bonds	N/A
● Other	N/A
● Not Classified	N/A



Asset Allocation Model Portfolios

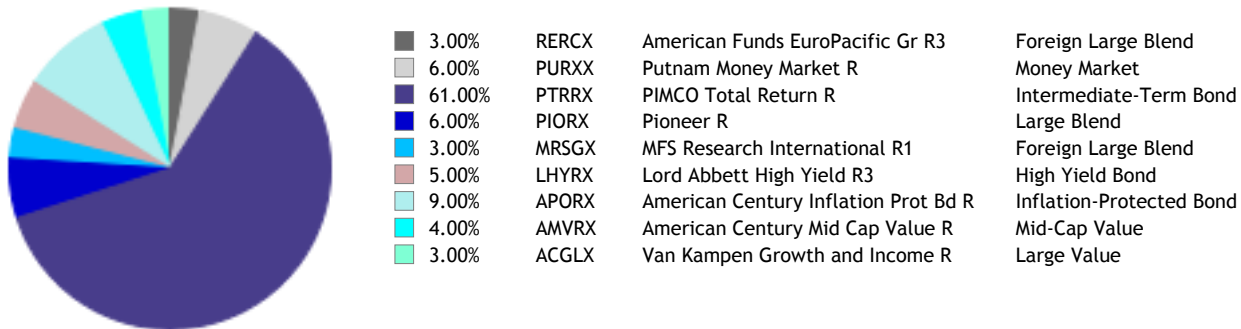
Asset allocation is an investment strategy that seeks to reduce investment risk, while pursuing a desired rate of return range, by spreading an individual's investments over a number of asset classes. The goal is to take advantage of the tendency of different asset types to move in different cycles due to market rotation, and thus, potentially smooth out the ups and downs of the entire portfolio. Stocks, bonds and cash equivalents are the investments normally used.

The asset allocation process normally begins with an analysis of the historical levels of risk and return for each investment type being considered. Please remember that the definition of risk being used here is the quarter-to-quarter volatility of the mutual funds being utilized. This historical data is then used as a guide to structuring a portfolio that matches the investor's individual accumulation goals, time horizons and volatility tolerance level. Over time, financial markets and an individual's goals, situation and comfort levels will change. Periodically, investors must review their situation to ensure that past investment allocations are still appropriate. If not, adjustments should be made.

These models are meant to provide alternatives for consideration and should not be considered specific advice for any one individual. Each individual participant is ultimately responsible for the final decision regarding his or her asset allocation and investment selections.

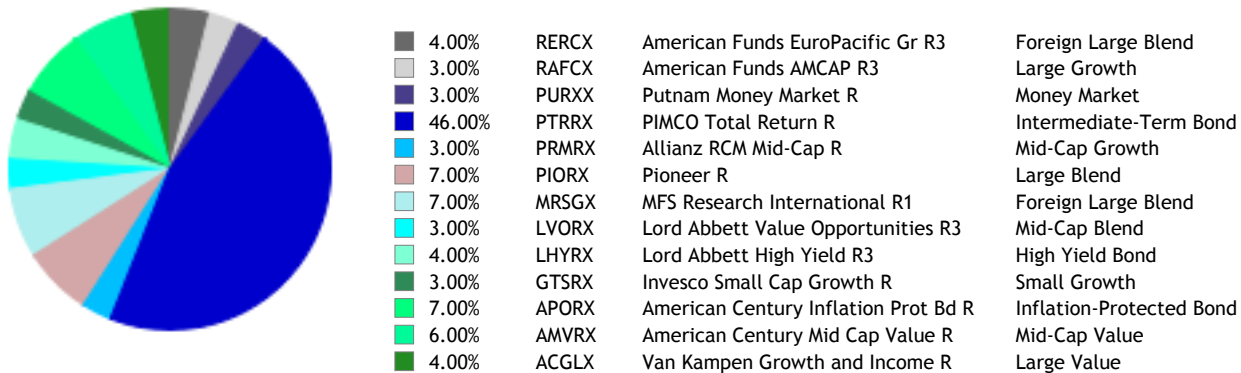
1. Conservative Portfolio

This portfolio seeks principal protection with modest potential for capital appreciation by investing in a diversified portfolio with a fixed income bias. The portfolio also includes investments in equity funds, commodities, inflation-protected bonds, and alternative strategies for diversification benefits and to help safeguard against inflation. The portfolio is appropriate for participants with a one- to five-year investment horizon.



2. Income & Growth Portfolio

This portfolio seeks moderate capital appreciation with a lower risk profile by investing in a balance mix of equity and fixed income funds. The portfolio also contains modest exposure to commodities and alternative strategies for diversification benefits. This portfolio is most appropriate for participants with a lower risk tolerance and an investment horizon of three to seven years.



3. Moderate Growth Portfolio

This portfolio combines investments in equity and fixed-income funds to provide participants with balanced and varied exposure to the stock and bond markets. The portfolio also contains modest exposure to real estate, commodities, and alternative strategies for diversification benefits. It's best suited for participants who primarily seek long-term capital appreciation with a more moderate risk profile. Generally, these participants have a seven- to 15-year investment horizon.



5.00%	RERCX	American Funds EuroPacific Gr R3	Foreign Large Blend
5.00%	RAFCX	American Funds AMCAP R3	Large Growth
33.00%	PTRRX	PIMCO Total Return R	Intermediate-Term Bond
4.00%	PRMRX	Allianz RCM Mid-Cap R	Mid-Cap Growth
9.00%	PIORX	Pioneer R	Large Blend
3.00%	PCORX	Putnam Capital Opportunities R	Small Blend
3.00%	ODVNX	Oppenheimer Developing Markets N	Diversified Emerging Mkts
9.00%	MRSGX	MFS Research International R1	Foreign Large Blend
4.00%	LVORX	Lord Abbett Value Opportunities R3	Mid-Cap Blend
3.00%	LHYRX	Lord Abbett High Yield R3	High Yield Bond
3.00%	IARRX	Invesco Real Estate R	Real Estate
3.00%	GTSRX	Invesco Small Cap Growth R	Small Growth
4.00%	APORX	American Century Inflation Prot Bd R	Inflation-Protected Bond
7.00%	AMVRX	American Century Mid Cap Value R	Mid-Cap Value
5.00%	ACGLX	Van Kampen Growth and Income R	Large Value

4. Growth Portfolio

This portfolio seeks long term capital appreciation through investments in domestic and international equity mutual funds, and modest exposure to investment grade and high-yield bonds funds to dampen volatility relative to an all equity portfolio. The portfolio also contains modest exposure to real estate, commodities, and alternative strategies for diversification benefits. The portfolio will experience volatility associated with equity markets, but its fixed-income positions should provide it some cushion relative to an all equity investment. This portfolio is designed for participants with a 15- to 25-year investment horizon.



9.00%	RERCX	American Funds EuroPacific Gr R3	Foreign Large Blend
8.00%	RAFCX	American Funds AMCAP R3	Large Growth
16.00%	PTRRX	PIMCO Total Return R	Intermediate-Term Bond
4.00%	PRMRX	Allianz RCM Mid-Cap R	Mid-Cap Growth
13.00%	PIORX	Pioneer R	Large Blend
3.00%	PCORX	Putnam Capital Opportunities R	Small Blend
4.00%	ODVNX	Oppenheimer Developing Markets N	Diversified Emerging Mkts
11.00%	MRSGX	MFS Research International R1	Foreign Large Blend
5.00%	LVORX	Lord Abbett Value Opportunities R3	Mid-Cap Blend
3.00%	IARRX	Invesco Real Estate R	Real Estate
3.00%	GTSRX	Invesco Small Cap Growth R	Small Growth
3.00%	APORX	American Century Inflation Prot Bd R	Inflation-Protected Bond
11.00%	AMVRX	American Century Mid Cap Value R	Mid-Cap Value
7.00%	ACGLX	Van Kampen Growth and Income R	Large Value

5. Aggressive Growth Portfolio

This portfolio seeks long term capital appreciation through investments primarily in domestic and international equity mutual funds. The portfolio also contains modest exposure to real estate and commodities. The portfolio is susceptible to equity market volatility and is best suited for participants with at least a 25 year investment horizon.



10.00%	RERCX	American Funds EuroPacific Gr R3	Foreign Large Blend
9.00%	RAFCX	American Funds AMCAP R3	Large Growth
5.00%	PTRRX	PIMCO Total Return R	Intermediate-Term Bond
4.00%	PRMRX	Allianz RCM Mid-Cap R	Mid-Cap Growth
14.00%	PIORX	Pioneer R	Large Blend
3.00%	PCORX	Putnam Capital Opportunities R	Small Blend
5.00%	ODVNX	Oppenheimer Developing Markets N	Diversified Emerging Mkts
13.00%	MRSGX	MFS Research International R1	Foreign Large Blend
7.00%	LVORX	Lord Abbett Value Opportunities R3	Mid-Cap Blend
4.00%	IARRX	Invesco Real Estate R	Real Estate
4.00%	GTSRX	Invesco Small Cap Growth R	Small Growth
15.00%	AMVRX	American Century Mid Cap Value R	Mid-Cap Value
7.00%	ACGLX	Van Kampen Growth and Income R	Large Value

Investment Objective Questionnaire

It is important to know what your goals and objectives are for investing and retirement. To assist you, we have created this questionnaire that will help guide you to a suitable portfolio based on your risk tolerance, return objectives, and investment time horizon. After you have completed this questionnaire, add the Investment Horizon and Risk scores next to each answer. The scoring results at the end of the questionnaire will assist you in identifying the portfolio best suited for you.

Risk Tolerance

(Score)

- Considering your stated investment horizon for this account, select the statement that best describes your preferred investment experience.
 - I am most interested in preserving my account's value at all times, as I may need to draw income from this investment. I am willing to sacrifice gains that are typically experienced with portfolios containing exposure to the stock market. I prefer minimal fluctuation of my account value. (1)
 - I want to grow the value of my account slowly and steadily, with some regular income potential. I can tolerate a moderate amount of fluctuation in my account value. (2)
 - I want to realize above average growth in my investment with no need for dependable income in the short-term. I can tolerate a substantial amount of fluctuation of my account value. (3)
 - My primary objective is maximum growth of my account, and I can tolerate extreme fluctuation of my account value in the short-term. (4)
- Considering your stated investment horizon, if your portfolio value is less than the initial amount invested within the first year, what are you most likely to do?
 - Liquidate the investment (1)
 - Move to a more conservative posture to minimize additional losses. (2)
 - Stay the course. (3)
 - Move to a more aggressive posture or add money to the account. (4)
- Please rate yourself regarding (a) your experience with investing as well as (b) your comfort level with riskier investments such as growth stocks, international and emerging market stocks, small company stocks, and high yield bonds.

a. Investment Experience <ul style="list-style-type: none"> <input type="radio"/> Not very experienced (1) <input type="radio"/> Somewhat experienced (2) <input type="radio"/> Very experienced (3) 	b. Comfort with Riskier Investments <ul style="list-style-type: none"> <input type="radio"/> Not at all comfortable (1) <input type="radio"/> Moderately comfortable (2) <input type="radio"/> Very comfortable (3)
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Risk Score Total of Questions 1–3

Investment Horizon & Liquidity

(Score)

- How many years before you expect to start withdrawing from this account?
 - Less than 3 years (1)
 - Greater than 3 years but less than 7 years (3)
 - Greater than 7 years but less than 12 years (5)
 - Greater than 12 years but less than 18 years (7)
 - Greater than 18 years (9)
- Does this account represent more than half of your total investable assets? Do not include your residence(s).
 - Yes (1)
 - No (2)
- Do you anticipate withdrawing more than 10% from this account in the next 5 years?
 - Yes—more than 30% (1)
 - Yes—10% to 30% (2)
 - No (4)

Horizon Score Total of Questions 4–6

Risk Score	Horizon Score
	3–7 8–9 10–11 12–13 14–15

4–5	Conservative				
6–7	Income & Growth				
8–10		Moderate Growth			
11–12			Growth		
13–14				Aggressive Growth	

Your Portfolio Selection

Select one of the portfolios below based on your score from the previous page. Return your completed Investment Objective Questionnaire including the signature page to the designated person or department identified in your enrollment meeting (example, your HR Department). Please note, failure to return a completed Investment Objective Questionnaire including the signature page will result in your election of a Morningstar Managed Plan Solutions model portfolio not being implemented.

Conservative

This portfolio seeks principal protection with modest potential for capital appreciation by investing in a diversified portfolio with a fixed income bias. The portfolio also includes investments in equity funds, commodities, inflation-protected bonds, and alternative strategies for diversification benefits and to help safeguard against inflation. The portfolio is appropriate for participants with a one- to five-year investment horizon.

Income & Growth

This portfolio seeks moderate capital appreciation with a lower risk profile by investing in a balance mix of equity and fixed income funds. The portfolio also contains modest exposure to commodities and alternative strategies for diversification benefits. This portfolio is most appropriate for participants with a lower risk tolerance and an investment horizon of three to seven years.

Moderate Growth

This portfolio combines investments in equity and fixed-income funds to provide participants with balanced and varied exposure to the stock and bond markets. The portfolio also contains modest exposure to real estate, commodities, and alternative strategies for diversification benefits. It's best suited for participants who primarily seek long-term capital appreciation with a more moderate risk profile. Generally, these participants have a seven- to 15-year investment horizon.

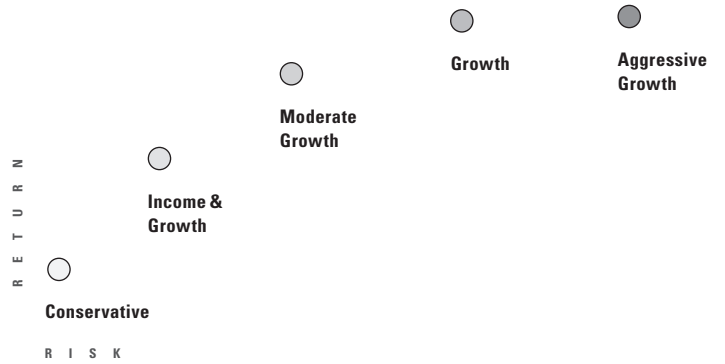
Growth

This portfolio seeks long term capital appreciation through investments in domestic and international equity mutual funds, and modest exposure to investment grade and high-yield bonds funds to dampen volatility relative to an all equity portfolio. The portfolio also contains modest exposure to real estate, commodities, and alternative strategies for diversification benefits. The portfolio will experience volatility associated with equity markets, but its fixed-income positions should provide it some cushion relative to an all equity investment. This portfolio is designed for participants with a 15- to 25-year investment horizon.

Aggressive Growth

This portfolio seeks long term capital appreciation through investments primarily in domestic and international equity mutual funds. The portfolio also contains modest exposure to real estate and commodities. The portfolio is susceptible to equity market volatility and is best suited for participants with at least a 25 year investment horizon.

Our Portfolios at a Glance



Your Signature

Please invest my existing account balance and all future contributions in the portfolio strategy indicated on the left of this page. I agree that I have carefully reviewed the Morningstar Investment Services Participant Agreement, Privacy Policy, and Overview. I also agree that the information provided in this questionnaire accurately reflects my financial position and attitude towards investment risk at this time.

.....
Participant Name

▶
.....
Participant Signature

.....
Date

Enrollment Form

STEP 1

Employee Information

<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name	Last Name	M.I.
<input type="text"/>		
Home/Legal Street Address (P.O. Boxes not accepted)		
<input type="text"/>	<input type="text"/>	<input type="text"/>
City	State	Zip
<input type="text"/>		
Mailing Address (P.O. Boxes accepted)		
<input type="text"/>	<input type="text"/>	<input type="text"/>
City	State	Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>
Daytime Phone Number	Evening Phone Number	Email Address
<input type="text"/>	<input type="text"/>	<input type="text"/>
Social Security Number	Date of Birth (month day year)	Date of Hire (month day year)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother's Maiden Name	If known by another name please specify.	
<input type="text"/>	<input type="checkbox"/> Drivers License <input type="checkbox"/> State ID	<input type="text"/>
ID Number	<input type="checkbox"/> Passport	Place of Issuance
<input type="text"/>	<input type="text"/>	Expiration Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Country(ies) of Citizenship (Must list all)	Country of Legal Residence	

STEP 2

Participation Election

I elect to contribute % or \$ of my salary per pay period.

If I am eligible to make a Catch-Up Contribution, I authorize my employer to treat any amount of my contributions that exceeds any statutory (or plan) limits as Catch-Up Contributions to the extent such contributions do not exceed the applicable statutory Catch-Up Contribution limit.

I do not wish to contribute to the Plan at this time.

By signing this agreement, I certify that I understand: 1) This Agreement will be effective with the next date allowable by the Plan or the Plan Administrator. 2) For each pay period, the Employer will contribute to the Plan the amount I have elected to reduce my compensation under the agreement ("Deferral Contributions"). For this purpose, compensation means my total wages reportable for federal income tax purposes. Deferral Contributions are not subject to federal or state income tax until distributed from the Plan, but are subject to Social Security taxes. This Agreement remains in effect until I revoke or modify it, in accordance with the Plan, by providing a new Enrollment Form to my Employer. 3) The amount of my Deferral Contributions may be subject to limitations set by the Plan or the Internal Revenue Service. 4) I may obtain further information from the Summary Plan Description or from my Employer.

Employee is responsible for providing the necessary information at the time of initial enrollment and later if there are any changes in any information necessary or advisable for Employer to administer the Plan. Nothing herein shall affect the terms of employment between Employer and Employee. This agreement supersedes all prior salary reduction agreements and shall automatically terminate if Employee's employment is terminated.

▶ EMPLOYEE SIGNATURE --

Date (month | day | year)

STEP 3

Beneficiary Designation

If additional Beneficiary(ies) are desired, please make a copy of this page to provide additional Beneficiary(ies) information.

I designate the following person(s) or entity(ies) below as my beneficiary(ies) to receive payment of the value of my retirement account upon my death.

Primary
 Contingent

Beneficiary's Name (first, middle, last) or Entity Name

Address

City State Zip

Daytime Telephone Number Evening Telephone Number Email Address

Social Security Number Date of Birth (month | day | year) Percentage Share Relationship to Participant

Primary
 Contingent

Beneficiary's Name (first, middle, last) or Entity Name

Address

City State Zip

Daytime Telephone Number Evening Telephone Number Email Address

Social Security Number Date of Birth (month | day | year) Percentage Share Relationship to Participant

Primary
 Contingent

Beneficiary's Name (first, middle, last) or Entity Name

Address

City State Zip

Daytime Telephone Number Evening Telephone Number Email Address

Social Security Number Date of Birth (month | day | year) Percentage Share Relationship to Participant

I understand that if no beneficiary survives me or if my beneficiary(ies) cannot be located, the Plan will distribute the benefits to my estate. I understand that if I fail to indicate share percentages, all benefits will be divided equally among the beneficiaries I designate. I understand that I may change or revoke this designation at any time by completing a new Beneficiary Change Form and it will become effective when Plan Administrator receives it.

▶ ACCOUNT HOLDER SIGNATURE

Date (month | day | year)

If I live in a state with community property statutes and do not designate my spouse as the sole Primary Beneficiary, I represent and warrant that my spouse has consented to such designation.

Spousal Waiver: I hereby consent to the above beneficiary designation.

▶ SPOUSE SIGNATURE

Date (month | day | year)

Signed before me _____ day of _____, 20_____.

▶ NOTARY SIGNATURE

Date (month | day | year)

County of _____ State of _____ Commission expiration date _____.

Account Investment Election Form

STEP 1

Your Investment Choices

To invest in a predefined Model Portfolio select from the list below. You may elect only one model allocation and the default percentage is automatically 100%

Select Only One

<input type="checkbox"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>

To create your own asset allocation, simply enter an amount from 1% to 100% in the row associated with that investment. The percentage allocations must total 100%. Any percentage remaining will be automatically be allocated to the default investment for the Plan.

Ticker	Investment Name	Category	Allocation %
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Your total must equal 100%

TOTAL

STEP 2

Investment Authorization

Do you want to have your account automatically rebalanced?

 Yes No

Automatic Rebalancing: This feature, if elected, automatically rebalances the investments in your account to maintain the asset allocation percentages that you elect. The frequency of this feature is annually.

I understand that by signing and submitting this Investment Election form for processing, I am requesting to have investment options established under the Plan as specified in the Investment Election information section. I understand and agree that this account is subject to the terms of the Plan Document. I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including prospectuses, disclosure documents and Fund Profile sheets, have been made available to me and I understand the risks of investing.

I understand that upon enrollment, if my Plan allows, I will have telephone and/or internet privileges to perform transactions via the customer service call center and online retirement account. I understand that agents will execute on my instructions only when proper identification is simultaneously provided. This identification may consist of information that may reasonably deem necessary to establish my identity. I hereby give the right to tape record the telephone conversation of any telephone instructions received regarding my retirement account.

I understand that in the event my Investment Election form is incomplete, I specifically consent to allocating monies to the default investment option selected by the Plan. Once an account has been established on my behalf, I understand that I must contact customer service or access the online retirement account in order to transfer monies from the default investment option. Also, I understand all contributions received after an account is established on my behalf will be applied to the investment options I have most recently selected. I also understand that it is my obligation to review my quarterly statements and inform the Plan of any discrepancies or errors within 90 calendar days of the date of such statement.

In absence of other instructions, these investment allocations will be used to invest all other contribution sources (rollovers, transfers, etc.) into this account.

I have completed, understand, and agree to all pages of this Investment Election form.

▶ ACCOUNT HOLDER SIGNATURE	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Date (month day year)

Print Full Name	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Social Security Number

Morningstar Investment Services, Inc. Agreement, Overview and *Privacy Policy*

PLEASE READ CAREFULLY

IF YOU ARE ELECTING A MODEL PORTFOLIO THROUGH AN ENROLLMENT MEETING, YOU ARE REQUIRED TO COMPLETE THE SIGNATURE PAGE LOCATED AT THE END OF THIS DOCUMENT.

This document provides important information about the services, qualifications, business and privacy practices of Morningstar Investment Services, Inc. ("MIS") as well as the terms and conditions related to MIS' services ("Agreement") including *your consent to electronic delivery.*

AGREEMENT

Morningstar Investment Services Inc.

Under the direction of the firm's Chief Investment Officer, MIS or an affiliate constructs various model asset allocation portfolios (each a "Portfolio", collectively "Portfolios"). Each Portfolio strives to achieve long-term risk and return objectives through diversification among multiple asset classes using investment options available to employee benefit plans (e.g., 401k). These Portfolios are intended for Plan participants ("you" or "your") who are employees of an employer who maintains a participant-directed defined contribution plan (the "Plan"). The goal of the Portfolios is to provide Plan participants with the ability to invest their Plan account assets in a diversified manner. The Portfolios are only intended for a Plan participant's Plan account.

Morningstar Investment Services Portfolios

The Portfolios are made available to you through an arrangement MIS has with the entity responsible for establishing and maintaining your Plan (e.g., your employer) ("Plan Sponsor") and your Plan's recordkeeping service provider ("Plan Recordkeeper"). The availability of these Portfolios to you is at the sole discretion of your Plan Sponsor. The underlying holdings of the Portfolios are from the universe of investment options available to your Plan, which typically consist of open-end mutual funds ("Fund").

Portfolios are constructed with the goal of achieving diversification across many asset classes to produce the long-term risk and return characteristics that are intended to be appropriate based on the objectives of that particular portfolio. It does this primarily by combining quantitative analysis and screening methods with fundamental and qualitative evaluations of a Fund's underlying investments. Various combinations of Funds are evaluated seeking characteristics that interact in an optimal way with the goal of developing diversified portfolios that offer the potential for long-term stable performance within a controlled level of risk.

The Portfolios available to you are:

1. **Conservative:**
 - Intended to provide capital preservation and current income by investing in primarily fixed income Funds with some exposure to equity mutual funds.
2. **Income and Growth:**
 - Intended to provide a balance between income and capital appreciation by investing in equity and fixed income mutual funds.

3. **Moderate Growth:**

- Intended to provide long-term capital appreciation by investing in a portfolio of primarily equity mutual funds with some exposure to fixed income mutual funds.

4. **Growth:**

- Intended to provide long-term growth of capital through a portfolio of carefully selected equity mutual funds with a modest portion of assets dedicated to fixed income mutual funds.

5. **Aggressive Growth:**

- Intended to provide long-term growth of capital through a portfolio primarily of diversified equity Funds.

At all times, MIS will perform its activities related to the Portfolios in good faith, and will use reasonable care, consistent with industry practices of similarly situated advisers, in providing similar services. Under certain circumstances, the federal and state securities laws may impose liabilities on persons who act in good faith and nothing described herein should be construed as a waiver or limitation of your rights under such laws.

You acknowledge and agree that MIS does not guarantee that the Portfolios will be delivered via the Plan Recordkeeper's internet site ("Website") without interruption, timely, error-free, or secure. Errors may occur in software-based services as a result of programming errors, database errors, or other causes.

You acknowledge and agree that the Portfolios are for your personal use only, and are not to be used for any commercial or business purposes. You acknowledge and agree that the Portfolios are to be used only as it relates to your Plan assets.

Investment Risk

It is important to note that investments in open-end mutual funds involve risk and will not always be profitable. You understand that MIS does not guarantee that the objectives of its Portfolios will be achieved nor does it guarantee that negative returns will be avoided in any of its Portfolios. An investment made in a mutual fund may differ substantially from its historical performance and as a result, a loss may occur. Past performance is no guarantee of future results.

It is important that these and other risks associated with mutual funds are discussed with a financial professional prior to investing.

Ongoing Investment Monitoring

The on-going monitoring of the funds within the Portfolios is a regular and disciplined process. Performance at multiple levels will be monitored such as (i) at the Portfolio level to ensure each stays in line with its established parameters, (ii) at the underlying Fund level, and (iii) at the general market level to monitor influences impacting the Funds. The outcome of this monitoring may result in changes to the underlying holdings of one or more of the Portfolios.

Your Responsibilities

Overview

The goal of the Portfolios is to provide you with a framework for establishing a savings and investment program for your retirement. You are solely responsible for deciding whether to choose one of the Portfolios you feel is most appropriate for your situation based on your retirement needs and goals ("Your Portfolio") or construct your own portfolio from the Funds available within your Plan.

Portfolio Selection

You will have available to you a questionnaire developed by MIS. The questionnaire's sole purpose is to provide you with general assistance in terms of identifying your risk tolerance and investment objectives and based on this, which Portfolio is most aligned with that risk tolerance/investment objective. Since the identification of a Portfolio will be

based on your questionnaire responses, you understand and acknowledge the importance of responding accurately to these questions and for ensuring all information within your questionnaire is complete and accurate. You understand and acknowledge that MIS will rely on the information you provided within the questionnaire and that MIS will not independently verify any information you have given in response to the questionnaire. You agree to complete a new questionnaire promptly in the event of any changes in your risk tolerance and/or any other relevant information. MIS encourages you to seek the guidance of a financial professional in assessing in more detail your personal and financial situation, risk tolerance, and which Portfolio may be most appropriate for you. MIS also encourages you to re-evaluate your personal and financial situation, risk tolerance and choice of Portfolio periodically especially during times in which your personal and financial situation and/or risk tolerance has changed.

Portfolio Changes

You understand and acknowledge that the composition of the Portfolios and/or the asset allocation percentages assigned to the Fund's underlying Your Portfolio may change from time-to-time ("Portfolio Change"). When a Portfolio Change occurs, you will receive written notice no less than 30 business days from when the change is to occur ("Notification Letter"). Unless you inform your Plan Recordkeeper that you do not wish to have a Portfolio Change applied to Your Portfolio (explained more below), you hereby grant to MIS the authority to authorize your Plan Recordkeeper to make the Portfolio Change to Your Portfolio.

Declining a Portfolio Change

You have the right to decline a Portfolio Change by notifying your Plan Recordkeeper (via its Website). You understand and agree that in declining a Portfolio Change, you will be required to provide the Plan Recordkeeper with instructions on how your Plan assets are to be allocated and at what percentages. You also acknowledge and agree that if you decline a Portfolio Change, you will be deemed to have terminated this Agreement and you will no longer receive communications regarding the Portfolios.

Statements

You will receive a Plan account statement on a periodic basis (e.g., quarterly) from your Plan Sponsor and/or Plan Recordkeeper. This statement, among other things, will detail the activities occurring within Your Portfolio and Plan account such as transactions and fees charged. You are responsible for reviewing your Plan account statement carefully for completeness and accuracy and to contact your Plan Sponsor immediately if you believe there is a discrepancy.

Enrollment Meeting

At your Plan Sponsor's sole discretion, the initial identification of and your instruction to implement Your Portfolio for your Plan account may be facilitated through an enrollment meeting rather than by the Plan Recordkeeper's Website. You understand and acknowledge that to fulfill that instruction, a completed signature page (located at the end of this document) is required to be submitted to your Plan Sponsor or their designee. You understand and acknowledge that (i) Plan Sponsor or its designee will notify the Plan Recordkeeper and MIS of Your Portfolio election on your behalf, (ii) the implementation of Your Portfolio for your Plan account will not occur until all of the required information is supplied by your Plan Sponsor to your Plan Recordkeeper and that any delay by your Plan Sponsor to supply that information will cause a delay in Your Portfolio being implemented, and (iii) that MIS does not guarantee that the Plan Sponsor's notification to the Plan Recordkeeper will be without interruption, timely, error-free, or secure and that should any of those occur, the implementation of Your Portfolio for your Plan account will be affected including, but not limited to, Your Portfolio not being implemented.

Liabilities

Except as otherwise provided by law, MIS will not be responsible to you or your Plan account for (i) any loss because of any change made or other action taken or omitted to be taken by MIS with due diligence and in good faith relating to the Portfolios; (ii) your decision to invest your Plan account assets in accordance with a Portfolio; (iii) your decision on which Portfolio is most appropriate for your specific situation; (iv) any loss resulting from your decision to decline a

Portfolio Change; (v) any loss resulting from errors or omissions of your Plan Recordkeeper relating to the administration of the Portfolios; (vi) any loss resulting from errors or omissions of your Plan Sponsor relating to the Portfolios; (vii) any loss resulting from delays by your Plan Sponsor to provide the Plan Recordkeeper or MIS your information including, but not limited to, Your Portfolio election . Federal and state securities laws and ERISA to the extent applicable impose liabilities in certain circumstances on persons, who act in good faith, and nothing in herein waives or limits any rights you may have under those laws. MIS will not be responsible for any loss caused directly or indirectly by government restrictions, exchange or market rulings, suspension of trading (including suspension of redemption rights in Fund shares), war, natural disasters, the Funds that have issued Fund shares maintained in your Plan account, or other conditions beyond MIS' reasonable control, including extreme market volatility.

Fees

The Plan Sponsor will pay, or shall cause the Plan to pay to MIS an annual fee. This fee covers the services, as described herein that are provided by MIS or its affiliate as well as additional services MIS provides to the Plan or the Plan Sponsor, relating to the Plan (e.g., suggested Investment Policy Statement, initial selection and on-going monitoring of the Funds within your Plan) or may cause to be provided by a financial adviser of a solicitor (e.g., investment advisory firm) that MIS has a contractual arrangement with (collectively, "Fee"). This Fee will be based on the value of the Plan's assets and will be remitted quarterly to MIS by either the Plan Sponsor or Plan Recordkeeper.

At the Plan Sponsor's sole discretion and responsibility, your Plan account may be charged a pro-rata share of the Fee. Please contact your Plan Sponsor for information on the Fee and what portion, if any, will be charged to your Plan account. If your Plan Sponsor decides to charge your Plan account, the amount charged will be reflected on your Plan account statement. You are responsible for reviewing your Plan account statement carefully for completeness and accuracy and for contacting your Plan Sponsor immediately if you believe there is a discrepancy.

Regardless of whether your Plan account is charged any portion of the Fee, you will also incur advisory and other fund-related expenses imposed by the Funds in which your Plan assets are invested. This may include redemption fees that a Fund underlying your Plan account may impose as a result of a transaction-related request. Also, at the Plan Sponsor's sole discretion, fees related to recordkeeping and certain other administrative services for the Plan may be charged to your Plan account. Lastly, the Plan Sponsor may secure the services of a financial adviser who may receive distribution, marketing and/or shareholder servicing fees from Fund companies within your Plan. You understand and acknowledge that all of the fees and expenses described in this paragraph are separate from the Fee and that MIS has no control, influence or involvement in them.

Termination

You may elect to discontinue your use of a Portfolio at anytime without penalty by contacting your Plan Sponsor and/or Plan Recordkeeper.

To make the Portfolios available to you, MIS has entered into separate agreements with your Plan Sponsor and the Plan Recordkeeper (each a "Plan Agreement", collectively "Plan Agreements"). Therefore, you understand and acknowledge that your access to the Portfolios may be removed if (i) MIS determines that either of these parties has breached the Plan Agreements, (ii) if either the Plan Sponsor or Plan Recordkeeper determines MIS has breached the Plan Agreements, or (iii) the termination provisions of a Plan Agreement is invoked. Your Plan Sponsor will be responsible for notifying you if any of these events occur.

Termination of this Agreement will not affect the provisions of this Agreement relating to arbitration of disputes, the validity of any action taken prior to termination, or liabilities for actions taken prior to termination.

Right to Own Account

By selecting a Portfolio, you represent that you are of the age of majority and are a citizen or legal resident of the United States.

Confidential Information

MIS and its affiliates provide investment advisory and other financial services to other clients. If, in the course of these other activities, MIS or its affiliates come into possession of confidential information, none of them may divulge or act on this information for you or any other client. In particular, if MIS or its affiliates obtain information about a Fund that they may not lawfully use or disclose, you understand that MIS has no obligation to disclose the information to you or use such information for your benefit. You recognize that MIS and its affiliates may give advice and take action in the performance of their duties to clients that may differ from advice given, or in the timing and nature of action taken, for your Plan.

Miscellaneous

All trademarks, service marks, trade names and other intellectual property displayed in connection with the Portfolios are the property of MIS. MIS' services may contain proprietary data and information of MIS' or its parent company, Morningstar, Inc. You are not to use such data or information for any unlawful purpose, or any commercial or business purpose.

All Section headings used herein are for convenience of reference only, do not form part of this Agreement, and will not affect in any way the meaning or interpretation of this Agreement. If any provision of this Agreement is or should become inconsistent with any present or future law, rule or regulation of any governmental or regulatory body having jurisdiction over the subject matter of this Agreement, such provision will be deemed to be rescinded or modified in accordance with any such law, rule or regulation. In all other respects, this Agreement will continue and remain in full force and effect.

Agreement Assignment

Neither one of us may assign this Agreement (within the meaning of the Investment Advisers Act of 1940, as amended ("Advisers Act")) without the consent of the other.

Governed by State of Illinois

The internal laws of the State of Illinois will govern this Agreement and its enforcement except to the extent federal law preempts Illinois law. Nothing herein will be construed in any manner inconsistent with the requirements of the Advisers Act or any rule or order of the Securities and Exchange Commission or ERISA, if applicable.

Waiver of Agreement

No term or provision of this Agreement may be waived or modified unless in writing and consented to by the party against whom such waiver or modification is sought to be enforced. MIS' failure to insist at any time on strict compliance with this Agreement or with any of the terms under this Agreement or any continued course of such conduct on its part will in no event constitute or be considered a waiver by MIS of any of its rights or privileges. You agree that this Agreement, and all the terms in it, will be binding on your heirs, executors, administrators, personal representatives, and assigns.

Consent to Electronic Delivery of Information

You understand and acknowledge that through an agreement your Plan Sponsor has with your Plan Recordkeeper, information related to your Plan account including Your Portfolio is made available through the Plan Recordkeeper's Website. You represent that you have provided your Plan Recordkeeper a valid electronic mail address ("E-Mail Address") and you consent to having communication between MIS and you relating to Your Portfolio sent to that E-Mail Address ("Portfolio Communications"). You represent that your E-Mail Address allows you to read and print Portfolio Communications. You agree that such delivery shall be deemed by MIS as effective delivery to you whether or not you access or review the Portfolio Communication.

To receive electronic delivery of Portfolio Communication, you represent to MIS that you have a computer with Internet access and an E-Mail Address. You also represent to MIS that you can download and save or download and print Portfolio Communication so as to retain the Portfolio Communication for your records. You understand and acknowledge that Internet access may involve some costs to you.

You may withdraw or revoke your consent of receiving Portfolio Communication electronically at any time by notifying your Plan Recordkeeper. However doing so, you understand that it may affect your ability to use a Portfolio for your Plan account.

Arbitration

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

You agree that any controversy arising from or relating to this Agreement will be submitted to and settled by arbitration in accordance with the rules then in effect of the American Arbitration Association. The award of the arbitrators, or of the majority of them, will be final, and judgment on any award rendered by the arbitrators may be entered in any court having jurisdiction thereof. Notwithstanding the foregoing, this binding arbitration clause in no way limits or affects your rights under the Advisers Act.

Notwithstanding the foregoing, no person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class action who has not opted out of the class with respect to any claims encompassed by the putative class action until (i) the class certification is denied; (ii) the class is decertified; or (iii) the Client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

Morningstar Investment Services Overview

(Substitute for Form ADV Part II)

PLEASE READ CAREFULLY

The following provides information about the qualifications and business practices of Morningstar Investment Services, Inc. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any State securities authority.

Morningstar Investment Services Inc.

Morningstar Investment Services, Inc. ("MIS") is a federally registered investment advisor and a wholly owned subsidiary of Morningstar, Inc. MIS has made notice filings in all states, the District of Columbia, and Puerto Rico. The primary purpose of MIS' investment adviser operations is to construct portfolios consisting of the securities such as open-end registered investment companies ("Funds"). Additional information about MIS is available on the Internet at <http://www.adviserinfo.sec.gov>. This site will provide you with MIS' most recent Form ADV Part I (read "Part One") filed with the SEC.

Service to Participant-Directed Defined Contribution Plans

MIS offers various services intended for participant-directed defined contribution plans (each a "Plan", collectively "Plans"). Those services include (and hereafter will collectively be referred to as "Services"):

Investment Line-up

MIS may assist entities responsible for establishing and maintaining the Plan ("Plan Sponsor") in determining the Funds that will be made available under the Plan. MIS selects the appropriate Funds primarily through the use of a proprietary fund rating system that is based on the following key factors:

- *Investment Process:* Fund managers must employ a disciplined, proven process. MIS looks for attributes such as insightful security analysis, robust valuation assessments, active risk management, and strong idea generation.
- *People:* MIS judges the quality of each of the Fund's portfolio management team and stability of the organization as well as management's tendency to act in the best interests of shareholders.
- *Risk-Adjusted Performance:* Funds must deliver solid, risk-adjusted performance consistently over time.
- *Capacity:* MIS makes an assessment of each Fund's size compared to its investment strategy and if there are constraints, what steps has management taken to address capacity issues.
- *Expenses:* MIS reviews each Fund's expenses from multiple angles because costs can have a major impact on future performance.
- *Other Factors:* MIS considers each Fund's fit within a portfolios, the attractiveness of the asset class or fund style within a given market environment, the level of communication and support the fund company provides, and other subtle, yet important factors.

On an on-going basis, MIS monitors the selected Funds by using the above explained process as well as conducting interviews with the Fund's portfolio manager(s) and the extensive databases and products of its parent, Morningstar, Inc. Other sources include financial newspapers and magazines, annual reports, prospectuses, filings with the Securities and Exchange Commission, and press releases. Statistical or other data sources from various vendors may also be used in its manager research process.

Investment Policy Statement

MIS may also work with Plan Sponsors in developing an Investment Policy Statement (“IPS”) for a Plan. The purpose of the IPS is to provide guidelines for the investment and management of assets held for the benefit of participants and beneficiaries of the Plan. The primary intent of the IPS is to:

- Establish a framework for structuring a retirement savings program for Plan participants by making available diversified investment options that support a range of long-term needs, goals and risk tolerances.
- Provide Plan participants with investment options which, when prudently used, will diversify portfolio risks and better accommodate the range of risk/return preferences they may have.
- Establish prudent procedures for monitoring and evaluating the performance of the investment options within the Plan.
- Describe the investment process used to select the Plan’s investment options and the asset allocation portfolios available in the Plan.
- Describe the roles and responsibilities of the various parties that may be involved in the oversight of Plan investment activities.

Model Asset Allocation Portfolios

Under the direction of the firm’s Chief Investment Officer, MIS or an affiliate constructs various model asset allocation portfolios covering various risk levels (e.g., conservative, aggressive, etc) (each a “Portfolio”, collectively, “Portfolios”). Each Portfolio strives to achieve long-term risk and return objectives through diversification among multiple asset classes using the Funds available under the Plan. The Portfolios are intended for Plan participants who are employees of an employer who maintains a participant-directed defined contribution plan.

Risk Tolerance Questionnaire

MIS may make available to a Plan’s participants a risk tolerance questionnaire. The questionnaire’s sole purpose is to provide participant’s with general assistance in terms of identifying their risk tolerance and investment objectives and based on this, which model asset allocation portfolio is most aligned with that risk tolerance/investment objective.

Use of Solicitors

MIS may enter into arrangements with certain unaffiliated financial services firms in which they agree to refer prospective Plans to MIS that they deem the Services would be appropriate for (“Solicitor”). Upon the Plan’s review and acceptance of the Services, including agreeing to the terms and conditions of MIS’ Plan Sponsor Agreement, the Solicitor is eligible to receive a referral fee from MIS (“Referral Fee”).

The Referral Fee varies depending on what is deemed appropriate by a representative of the Solicitor given the type and/or frequency of servicing activities intended to be provided by her/him. Typically, the Solicitor representative is given three (3) Referral Fee choices -- 0.25% (25 basis points), 0.50% (50 basis points) or 0.75% (75 basis points).

Through a Solicitor Disclosure Statement, which is given prior to or upon receiving the Plan Sponsor Agreement, the Plan Sponsor is made aware of the arrangement between the Solicitor and MIS (and thus it has a financial interest in recommending the Services to a Plan) and the specific Referral Fee chosen for that Plan.

The Referral Fee will be paid quarterly for so long as the Plan maintains a Plan Sponsor Agreement with MIS and the Solicitor’s agreement with MIS remains in-force. If at any time either agreement is terminated, the Referral Fee payments to the Solicitor will cease.

Fees

Pertaining solely to the Services, the Plan Sponsor will pay, or shall cause the Plan to pay to MIS an annual fee, which typically is 0.30% (30 basis points) (“MIS Fee”). For Plans where a Solicitor is involved, the MIS Fee will include the Referral Fee applicable to that Plan as described above. The MIS Fee will be charged quarterly based on the Plan’s assets at the end of each calendar quarter. The MIS Fee will be remitted to MIS by either the Plan Sponsor or Provider.

In addition to the Fee, a plan participant will also incur advisory and other fund-related expenses imposed by the funds in which their Plan assets are invested. This may include redemption fees that a fund may impose as a result of a transaction-related request. Also, at the Plan Sponsor's sole discretion, fees related to recordkeeping and certain other administrative services for the Plan may be charged to a plan participant's Plan account. Lastly, the Plan Sponsor may also secure the services of a financial adviser who may receive distribution, marketing and/or shareholder servicing fees from fund companies within the Plan. **All of the fees and expenses described in this paragraph are separate from the above-mentioned Fee and MIS has no control, influence or involvement in them**

Other Advisory Services Provided by MIS

In addition to the above described services, MIS also offers other advisory services, the cornerstone of which is the Morningstar Managed Portfolios program ("Program"). This Program is a discretionary investment advisory program available to individuals and institutions primarily through arrangements MIS has with various unaffiliated registered investment advisers ("Advisory Firm"). The Program consists of various portfolio strategies such as asset allocation, focused/completion, stock basket and exchange-traded fund strategies. Each of the Program's portfolios consists of either no-load/load-waived open-end mutual funds, exchange-traded funds, or common stocks. The Program's strategies can be used for taxable or non-taxable accounts. Personnel involved in activities related to the Program, including but not limited to creating and the on-going monitoring of portfolios within the Program, are the same personnel involved in the above described service to Plan participants.

Education and Business Standards

MIS employees have experience in the investment management industry generally in such areas as financial analysis and research. They may have undergraduate or advanced degrees in economics, mathematics, finance, computer science and/or practical work experience in either financial analysis or the securities industry. Although not a required condition, certification as a Chartered Financial Analyst, Certified Financial Planner, or equivalent designation is considered desirable.

Education and Business Background

The following persons are officers of MIS and/or have responsibilities for determining, among other things, the asset allocation of each portfolio and its underlying holdings.

Officers

Jeffrey Ptak - President and Chief Investment Officer. Prior to becoming the President and Chief Investment Officer, Ptak was an Investment Manager for Morningstar Investment Services. Prior to joining MIS, Ptak was the director of exchange-traded securities analysis for Morningstar, Inc., editor of Morningstar ETF Investor, and a stock analyst in the equity research department. From June 2005 to April 2006, Ptak served as an investment products analyst at William Blair & Company. Prior to that, Ptak was a senior analyst in Morningstar, Inc.'s mutual fund research department. Before joining Morningstar, Ptak was a manager at Arthur Andersen. Ptak holds a bachelor's degree in accounting from the University of Wisconsin, Madison, and is a Certified Public Accountant and CFA charterholder.

D. Scott Schilling—Chief Compliance Officer and Secretary of MIS. Previously Mr. Schilling occupied positions, respectively, as mutual fund accounting manager and senior compliance consultant with Lincoln National Corporation and its affiliate, Lincoln Investment Management, Inc. He was born in 1960 and holds a bachelor's degree in accounting from Purdue University. Mr. Schilling also holds NASD Series 7, 24, 28 and 63 registrations. Mr. Schilling is also the Chief Compliance Officer and Secretary of Morningstar Associates, LLC, Ibbotson Associates, Inc, and Ibbotson Associates Advisors, LLC, all of which are affiliates of MIS.

Meegan M. Ryan—Director of Business Services and Treasurer of MIS. Previously Ms. Ryan was Director of Operations for Organic, Inc. and prior to that was a Finance Manager for Mannesman Rexroth. Ms. Ryan was born in 1973 and holds a bachelor's degree in finance and business economics from University of Notre Dame and a MBA from Kellogg Graduate School of Management at Northwestern University.

Investment Team

Jeffrey Ptak, CFA—Chief Investment Officer. Mr. Ptak joined MIS in July 2008. Prior to becoming the Chief Investment Officer, Mr. Ptak was an Investment Manager for MIS. Prior to joining MIS, Mr. Ptak was director of exchange-traded securities analysis for Morningstar, Inc. Prior to that, he was a manager in Arthur Andersen's national office. Mr. Ptak was born in 1972 and holds a bachelor's degree in business administration from the University of Wisconsin in Madison. He is a CFA charterholder and a certified public accountant.

Paul Gozali, CFA—Director of Quantitative Analysis. Since 1991 Mr. Gozali has held various positions within Morningstar, Inc. such as programming manager, quantitative research analyst and a member of Morningstar, Inc.'s Research Department where he managed the Research Support group, conducted investment research, and oversaw the implementation/maintenance of Morningstar global methodologies. Mr. Gozali was born in 1961 and holds a Bachelor of Science degree in electrical and computer engineering and an MBA from the University of Iowa.

William Harding, CFA—Director of Research. Previously, Mr. Harding was a mutual fund analyst for Morningstar, Inc. Prior to joining Morningstar, Inc., he was a financial analyst at Leprino Foods Company. Mr. Harding was born in 1974 and holds a bachelor's degree in business administration from the University of Colorado and an MBA from Loyola University in Chicago.

Sean Hynes, CFA—Investment Manager. Prior to joining MIS in May 2006, Mr. Hynes was a senior associate in investment research for Managers Investment Group. Prior to that, Mr. Hynes was in the finance and planning group of NEON Communications, Inc. and prior to that a senior network manager for ADM Investor Services, Inc. Mr. Hynes was born in 1975 and holds a Bachelor of Science degree in mathematics from University of Notre Dame and a MBA from Carnegie Mellon University with concentration in finance, accounting and strategy.

Marta Norton, CFA—Investment Manager. Ms. Norton's responsibilities include equity, alternative and fixed income research, asset allocation and portfolio management. Previously, she was a senior mutual fund analyst for Morningstar's fund analyst team, where she primarily covered equity mutual funds. She also led Morningstar's 529 college savings plans coverage and was the lead analyst on long-short funds, small-value funds, and telecom funds. Before joining Morningstar in 2005, Ms. Norton was an economist with the Bureau of Labor Statistics and a research analyst at LECG, LLC. Ms. Norton holds a bachelor's degree from Wheaton College in Illinois.

John Owens, CFA – Investment Manager. Mr. Owens joined Morningstar Investment Services as an Investment Manager in January 2009. Prior to joining MIS, John was a senior equity analyst and investing specialist in Morningstar's equity research department, responsible for covering select retail and restaurant stocks. Before joining Morningstar in January 2005, Owens spent five years as a consultant in capital advisory and corporate restructuring, two years as the chief operating officer at Sandefer Capital Partners (a private equity investment firm), and three years as an auditor for Coopers & Lybrand. Owens holds an MBA from the University of Texas at Austin and a bachelor's degree in accounting from Oklahoma State University. He is a Certified Public Accountant and also holds the Chartered Financial Analyst (CFA) designation.

Sam Yan, CFA—Quantitative Analyst. Prior to joining MIS in September 2006, Mr. Yan was a software developer for Morningstar Associates where he oversaw the scoring process for more than 13,000 funds and VAs, and conducted various research projects. Prior to that, he was a database programmer for Morningstar, Inc. Mr. Yan was born in 1973 and holds a Bachelor of Science degree in civil engineering from Tsinghua University, China, and a master's degree in computer science from the University of Illinois at Springfield.

Affiliated Companies

MIS may use the services of Ibbotson Associates, Inc., an indirect affiliate, in the creation and on-going monitoring of certain model asset allocation portfolios available to Plan participants. Services performed by Ibbotson Associates will be monitored by MIS. MIS will be solely responsible for compensating Ibbotson Associates for the work they may perform. The Plan will not incur a separate charge from nor be responsible for paying Ibbotson Associates.

Code of Ethics

MIS is dedicated to providing effective and proper professional investment management services to its clients including protecting their sensitive information. MIS' reputation is a reflection of the quality of its employees and their dedication in supporting the ethical culture of the firm. Because this culture is of critical importance, MIS has adopted a Code of Ethics that all employees must adhere to. Every MIS employee is expected to demonstrate the highest standards of moral and ethical conduct including placing client's interests ahead of their own and those of MIS. MIS' Code of Ethics covers such topics as:

- fiduciary responsibility to our clients,
- prevention of client's non-public personal information being disclosed,
- giving and receiving of gifts,
- mitigating and disclosing conflicts of interests,
- reporting and monitoring employees' personal security transactions, and
- insider trading prohibitions.

At a minimum, on an annual basis, MIS' Code of Ethics is distributed to all employees. In conjunction with this, the Chief Compliance Officer reminds the employees of the key points of the Code as well as points out and discusses any new or modified provisions that have been put in place since the last time the Code was distributed to them. Upon their review of the Code and the aforementioned communication by the Chief Compliance Officer, employees required to provide the Chief Compliance Officer with a written acknowledgement indicating that they have read, understood, and will adhere to the Code of Ethics. At anytime a Plan Sponsor and/or Plan participant may request MIS' Code of Ethics policy by contacting the Plan's recordkeeper.

Participation or Interest in Client Transactions

MIS personnel may purchase or sell for their own accounts the same or different investments from those recommendations made to its clients. However, MIS personnel are not allowed to buy/sell positions in publicly traded companies that, as a significant part of their business, manage mutual funds and/or closed-end funds. Additionally, MIS personnel cannot transact in securities listed on its parent company's restricted list. Also, all MIS employees are required to submit to the Chief Compliance Officer an initial and annual holdings report as well as quarterly transaction reports. These prohibitions are intended to mitigate any appearance of conflicts of interest for MIS. MIS seeks to ensure that potential or actual conflicts of interests are appropriately addressed, putting clients' interests ahead of its own.

Insider Trading Restrictions

MIS has adopted policies to prevent employees from trading on the basis of material nonpublic information. Employees in possession of material, nonpublic information may not trade in securities to which the information

relates or tip such information to others. In certain instances, the firm will employ information blocking devices, watch lists, and restricted lists as a means of preventing illegal insider trading.

Additional Disclosure

MIS, as owner-of-record, maintains various portfolios containing the same holdings as those available to its clients. However, any potential conflict arising from this is mitigated by the fact that any rebalancing and/or reallocating instruction sent to the applicable back-office provider is executed for all eligible accounts (i.e., both client and MIS accounts).

From time-to-time, a Plan's recordkeeper or the Solicitor may request that MIS pay to sponsor a marketing event or provide marketing support as it relates to Services. These requests are reviewed on a case-by-case basis. For marketing events, such monetary support will only be provided if a representative or representatives of MIS attend, including being a speaker, and/or is provided booth space.

For those portfolios consisting of open-end mutual funds, there may be situations where one or more of these funds own shares in MIS' parent company, Morningstar, Inc. Such an investment in Morningstar, Inc. is solely the decision of the fund's portfolio manager. MIS has no input into a fund's investment decision nor does it require that the funds underlying its portfolios own shares of Morningstar, Inc.

Whether or not a fund has a position in Morningstar, Inc. has no impact on MIS' fund selection process. In addition, Morningstar, Inc. provides its subscribers various services including information about open-end mutual funds and exchange-traded funds. In some cases, this information includes written analysis of the fund. While MIS does utilize Morningstar, Inc.'s databases for statistical information, it does not participate in or have any input in the written analyses Morningstar, Inc. provides to its subscribers. MIS and its employees are separate and distinct from Morningstar, Inc. and as such conducts its own research and analysis of the funds used within the Program.

Morningstar Investment Services Privacy Policy

PLEASE READ CAREFULLY

At Morningstar Investment Services, Inc., ("MIS") we respect an individual's right to privacy and are committed to protecting client's nonpublic, personal information.

Non-Public, Personal Information Collected

Through arrangements with recordkeepers of defined contribution plans, MIS' model asset allocation portfolios may be available to plan participants. In accessing these model portfolios, plan participants are required to complete a risk tolerance questionnaire. The questionnaire's sole purpose is to provide plan participants with general assistance in terms of identifying their risk tolerance and investment objectives and based on this, which model asset allocation portfolio is most aligned with that risk tolerance/investment objective. Questionnaire may also seek other information such as the plan participant's age, expected retirement age, and an aggregate total of assets held outside the employer's plan.

Disclosure of Your Personal Information

MIS will not make the above information gathered from the plan participant available to anyone outside of Morningstar Investment Services and its affiliates except as instructed by the plan participant or when required to do so by law. Such information will be available to the plan participant's employer and the recordkeeper selected by the employer. However, in those situations a contract will be in place covering, among other things, the protection of nonpublic and personal information of a plan participant and restrictions as to their ability to redisclose or reuse that information. MIS will not sell information gathered from the plan participant to anyone.

Internet Privacy Considerations

The internet site in which MIS' model portfolios are made available is that of the plan's recordkeeper. Therefore MIS does not have responsibility or control over that site's security procedures. MIS encourages plan participants to carefully review the recordkeeper's site privacy policy before submitting any personal information. Also, please note that 'cookies' are small information files that are stored on a computer's hard drive that communicate between Web servers and a user's computer. The use of cookies is an industry standard, and many major Web sites use them to provide useful features to their customers. Cookies do not identify users personally, nor do they store any personal information. Cookies do identify a user's computer and as long as a user does not share their computer login information with anyone, their privacy and security will not be compromised.

Changes to the Privacy Policy

MIS reserves the right to change this policy at any time by distributing and/or posting a new privacy policy without notice. We encourage you to review our privacy policy periodically to remain informed of any changes. As required by Regulation S-P, we will distribute our privacy policy to you on an annual basis.

THIS SIGNATURE SECTION IS FOR ENROLLMENT MEETING ENROLLEES ONLY

By signing below:

- I agree to comply with all of the terms and conditions of the advisory agreement,
- I consent to receiving information regarding Morningstar Investment Services, Inc. and its model asset allocation portfolios electronically,
- I acknowledge my receipt of Morningstar Investment Services' Overview and Privacy Policy.

Signature _____ Date _____

Printed Name _____

Please return your completed signature page to the designated person or department identified in your enrollment meeting (example, your HR Department). *Please note*, failure to return a completed signature page will result in your election of a Morningstar Investment Services' model portfolio for your plan account not being implemented.