



It's Your Story



John J Sample
123 Anywhere St
Anytown, PA 19025

Dear John J Sample

In your hand, you hold the key to a brighter financial future. It's your opportunity to learn about and join ABC Company.

Your retirement savings plan

Your retirement savings plan is a valuable benefit we offer to help you save now so you can have the income you'll need at retirement. ABC Company also offers you a match. For more information on the match, see the Plan Highlights section of this kit. This is a valuable benefit and can mean thousands more for your retirement. We strongly encourage each employee to consider contributing at least at the level of the match.

Your personalized kit

To help you better understand the unique advantages of your plan and the match, we've created this personalized kit just for you. This personalized kit uses current information - obtained from your plan recordkeeper - about your date of birth and estimated salary. This information is private and is never shared with anyone. This information may or may not be current or accurate data. It is intended to provide more relevant examples only.

About the assumptions

In order to make your retirement information more meaningful, we have made some financial assumptions and used them throughout this kit. For example, we assume that your investments earn 8% compounded monthly. Of course, these are simply assumptions and your personal situation and investment returns may vary.

Automatic Enrollment

Your employer makes participating in the Plan easy by offering automatic enrollment, therefore 3% of your compensation will automatically be deposited in the Plan as a pre-tax contribution, unless you elect not to participate in the Plan or to contribute at a different rate. You will have until the later of your Plan entry date or 30 days from the receipt of this enrollment book to make your election. If you are automatically enrolled in the Plan your contribution rate will be increased automatically by 1%, each year on January 1st until you reach the maximum auto-enrollment contribution rate of 8%. To prevent being automatically enrolled in the Plan or to change or stop your contributions, visit your plan's web site, contact Participant Services (refer to the Plan Highlights section of this booklet titled "How Do I Obtain Information About My Plan Account?") or deliver the appropriate forms to your employer. If you are enrolled in the Plan and have not made investment selections, your contributions will be invested in the Columbia Small Cap Value Fund I (A) until you provide investment instructions.

Your future

When you join, you're not only investing in your plan, you're investing in yourself. So get started today and take the first step toward a brighter financial future!



Your Retirement

Why do you need to save for retirement?

A secure retirement future doesn't just happen. It takes vision, planning, and determination. Part of the planning you need to do involves understanding why you need to save for retirement in the first place. Read on for some retirement realities you may face after you decide to begin your retirement.

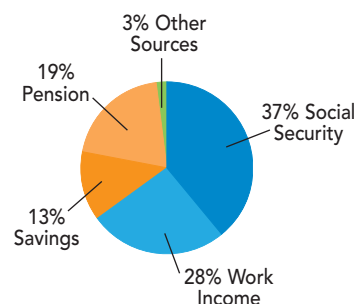
People are living longer and healthier lives

The good news is that with today's focus on health and fitness, people are living longer and healthier lives. Many people are also retiring earlier. These facts, taken together, mean that you could spend 15, 20, 25 years or more in retirement. Because you want your money to last as long as you do, it's important to make sure you're saving enough today!

Will you have enough income?

While Social Security is often a significant source of income for most retired people, it was never designed to be the only source. In fact, on average, Social Security will replace less than half of your income in retirement.

Sources of Retirement Income*



* Age 65 and older

Source: Social Security Administration, 2007

Why Save



You want work to be a choice

Many people find that they may need to work part-time after retirement to supplement their income. If your hoped-for retirement doesn't include work, then you'll have to save more today to generate the extra income you'll need.

Inflation means things will cost more

Not too long ago — maybe even within your lifetime — a gallon of gas cost less than a dollar and you could buy a new house for less than \$50,000. Everything costs more today because of inflation. Inflation is the rise in the cost of goods and services over time. It has averaged about 4% per year for the last 30 years. Take a look at the chart below to see what your future costs might be.

The Effects of Inflation

	Cost Today	Cost in 20 Years
Fast food for 4	\$19.96	\$43.73
2 movie tickets	\$20.00	\$43.80
New home	\$219,200.00	\$480,294.00

Fast food: 4 extra value meals, Dec. 2007.

Movie tickets: Assumes median movie ticket price of \$10.00.

Home: U.S. Census Bureau, New Single Family Home (median price), Dec. 2007.

You want a great retirement

All of the facts you've read are important. But the most important reason to save is that you want a comfortable retirement. Imagining what you want to do in retirement is an important first step in getting started.

Write your retirement dreams here:

1) _____

2) _____

3) _____

"I plan on being here for a long time. I work out, do maybe 100 miles a week on my bike. Retirement? I'm only 23. It's so far away, why should I bother to save money now? I'll tell you why: My company makes it really easy. Money goes from my paycheck into my retirement account automatically, and I don't have to think about it. In fact, I don't even miss it. Yeah, I know . . . I have my whole life ahead of me. But I want to make sure I have something to show for it."

— Vernon Alexander



Saving Can Be Easy

Why your retirement plan is a great way to save

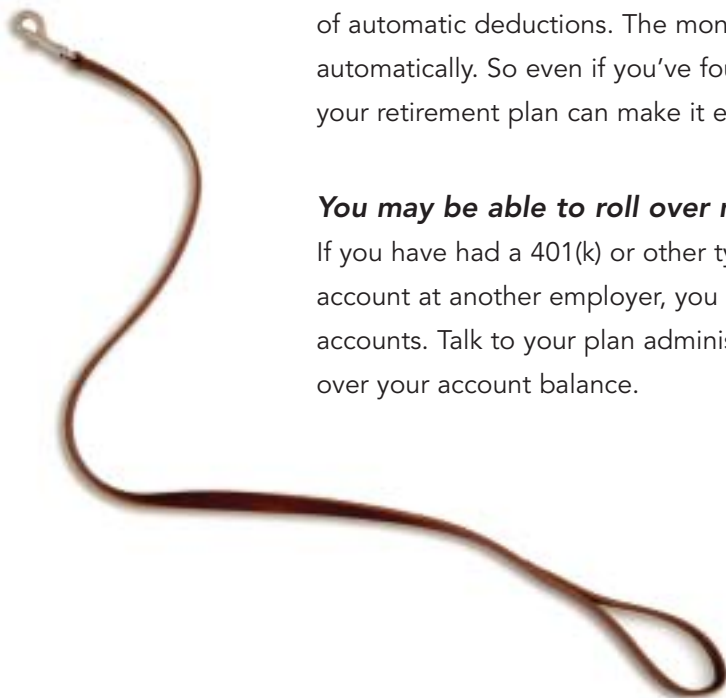
For most people, saving is easier when they are saving for a specific goal and have a specific way to reach that goal. Your retirement plan gives you a simple way to reach your retirement goals, and it offers some special advantages that you can't get with any other type of savings plan.

You enjoy the convenience of automatic deductions

Your retirement plan is set up to provide you with the convenience of automatic deductions. The money comes out of every paycheck automatically. So even if you've found it hard to save in the past, your retirement plan can make it easy.

You may be able to roll over money from other plans

If you have had a 401(k) or other type of retirement savings account at another employer, you may be able to consolidate your accounts. Talk to your plan administrator for details on how to roll over your account balance.



Tax Savings Help



You receive tax-advantaged savings

Your plan offers two ways to gain tax benefits from your savings. With *traditional pretax contributions*, the amount you contribute comes out of your paycheck before income tax is taken out. Your current income-tax bill will be lower. And no taxes are due on your contributions or earnings until you withdraw money from the plan.

With *Roth contributions*, your contributions are made after-tax. That means income taxes will be paid at the time you make contributions. However, if tax law requirements are met, you can later withdraw your contributions *plus any plan earnings* tax free.

Traditional Pretax vs. Roth Contributions

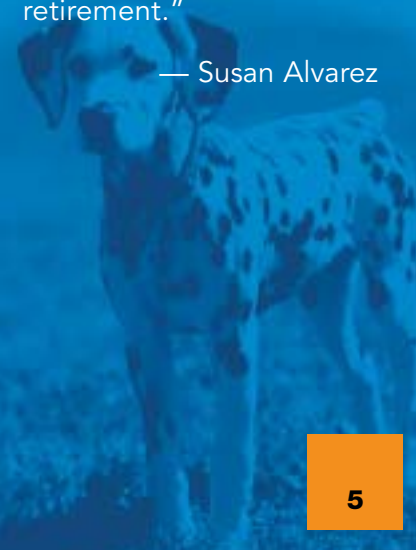
Benefit	Traditional Pretax	Roth Contributions
Tax-deferred Contributions?	Yes	No
Treatment of Plan Earnings?	Tax Deferred	Tax Free*
Tax-free Distributions?	No	Yes*

* Tax law requirements must be met.

The choice is yours. Which type of contribution is best for you depends on your personal needs and goals. The chart on the next page can help you weigh some of the factors in making your decision. First, though, you should talk with a tax advisor who can help you look at your specific situation and determine which approach — pretax or Roth — is best for you.

"As a single mom, I have to stretch my money every month just to make ends meet. With my mortgage, car payment, and Dot's vet bills, I often wonder how I'm going to send my son to college. When I heard about putting money into a retirement plan, I thought, 'there's no way!' But my plan made it easy to save a few dollars, and the tax savings were great, too. Recently, I even increased my contribution by 2% of my pay, and I hardly feel the difference. I know investing has risks, but I really feel I am doing something positive to take care of myself in retirement."

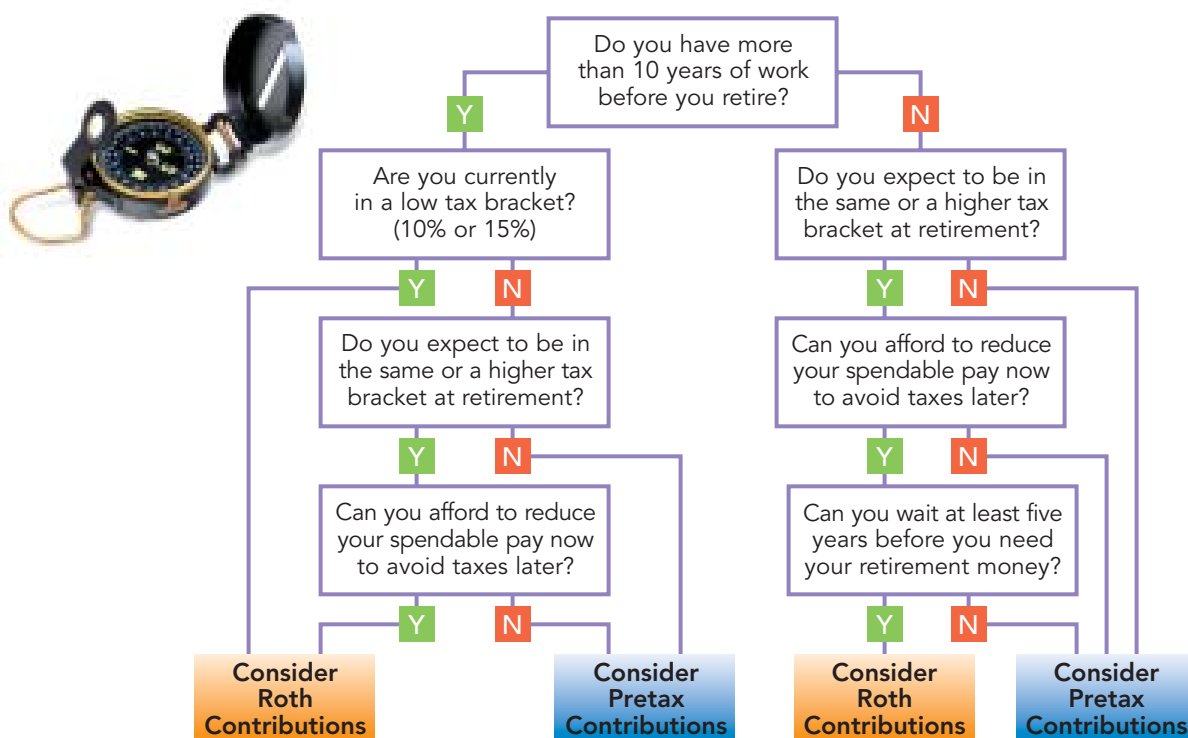
— Susan Alvarez





Which Route Is Best for You?

Answer the questions below and follow the path indicated to make a preliminary determination as to which type of plan contributions — traditional pretax deferrals or after-tax Roth contributions — might be best for you.



The chart assumes you are contributing the same amount to the plan, whether you choose a traditional pretax deferral or a Roth contribution. With that approach, your spendable pay would be reduced during your working years by the amount of tax paid on the Roth contributions.

This chart is only intended to be a tool that can indicate which type of contribution might be right for you and is not intended to be tax, legal, or accounting advice. Your specific circumstances are not taken into account and may call for a different approach than the one indicated in the chart. Before deciding on a type of contribution, talk with a professional who can take into account any special factors that apply to you.

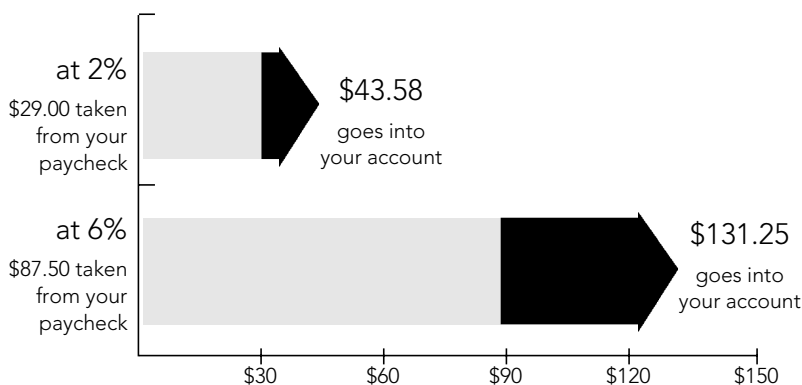
Saving Is the Key



Which type of contribution you choose to make is based on your personal situation. But remember that your key to a secure retirement is saving as much as you can each payday. By saving through your retirement plan — whether through pretax or Roth contributions — you give yourself the best chance to meet your future financial goals.

Your Match Makes the Difference!

The first 6% of pay you contribute as pre-tax contributions will be matched 50%.



Digging for dollars

Many people find it hard to save a little more. One approach is to give your plan a raise every time you get a raise. You can also look below for some ideas on where you might find a few more dollars to fund your future.

Small Sacrifices	Annual Savings
1 specialty coffee per day	\$1,460.00
1 movie per week	\$520.00
1 candy bar per day	\$255.50

Assumed prices: Specialty coffee, \$4.00; movie ticket, \$10.00; candy bar, \$0.70.

Newkirk Products, Inc. Research, 2009.

*Deferrals are subject to FICA tax.

"As an avid road rally participant, I know that mapping a strategy is important to success. When my employer started offering a Roth contribution option in addition to pretax deferrals, I wanted to make sure I was choosing the right contribution for my situation. So, I took stock of my situation now and what I think it might be in the future, and made the choice I thought would best help me reach my goal. I am looking forward to the time I can rally full time, and I'm hopeful my retirement plan choices today will help me get there sooner."

— Tony Lawrence

Real Life

"We want to start our own business someday. We both love to cook, and opening a bakery down by the beach is our dream. Once we figured out how much we were going to need to make that dream come true, we realized we needed to save more. So whenever we get a raise at work we increase our retirement account contribution by 2%. Our friends joke that we'll need to raise lots of dough to open a bakery. But to us, living our dream is no joke."

— Jack and Merry Skylar



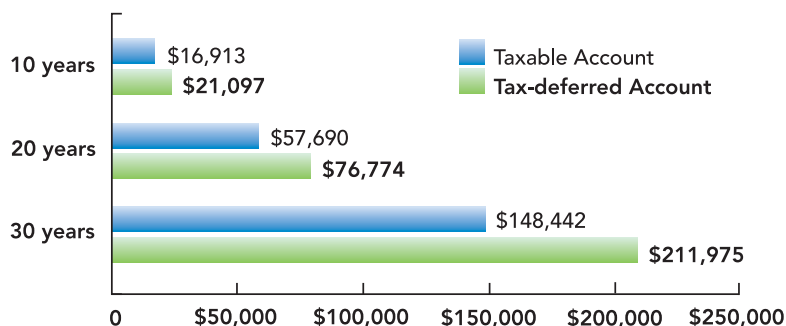
Your Plan Brings It Together

Tax-deferred compounding grows money faster

In your plan, your money has the chance to grow without being reduced by current taxes. The growth on your account is not taxed until you withdraw it. This special feature is called tax-deferred compounding, and it has the potential to greatly increase your account earnings over time. Take a look at the chart below to compare the returns of a tax-deferred account to a regular taxable account.

The Power of Tax-deferred Compounding

Saving \$100 per month



This graph compares the growth of \$100 per month (adjusted for inflation over time) contributed to a tax-deferred retirement account and the same amount contributed to a taxable account. Balance in the tax-deferred account may be subject to income taxes on withdrawal, depending on whether pretax contributions or Roth contributions were made. Assumes 8% annual return, compounded monthly, 4% annual wage inflation, and 15% federal tax rate. From the taxable account, taxes are taken each month on deposits and annually on gains.

This is a hypothetical illustration and is not meant to represent the past or future performance of any of the investment options available through your plan. It is possible to lose money by investing in securities. You may be subject to a tax penalty if you take a withdrawal from the plan prior to age 59½.



Your Personal Savings Planner

For John J Sample

This savings illustration is intended to show you how contributions affect your account. The figures below are based on assumptions that may or may not be current.

Annual Pay: \$35,000.00

Tax Marital Status: Single

Exemptions: 0

Employer Match Amount: \$0.50 per \$1 up to 6% of pay (additional matching contributions are made if you contribute more)

Contributions and Your Paycheck

Contribution Percentage	2%	4%	6%	8%	10%
Current Semi-monthly Pay	\$1,458.33	\$1,458.33	\$1,458.33	\$1,458.33	\$1,458.33
Pre-tax Contribution	-\$29.17	-\$58.33	-\$87.50	-\$116.67	-\$145.83
Taxable Income	\$1,429.16	\$1,400.00	\$1,370.83	\$1,341.66	\$1,312.50
Less					
Federal Income Tax	-\$161.35	-\$156.98	-\$152.60	-\$148.23	-\$143.85
Social Security Tax	-\$111.56	-\$111.56	-\$111.56	-\$111.56	-\$111.56
Take-home Pay	\$1,156.25	\$1,131.46	\$1,106.67	\$1,081.87	\$1,057.09
Net Effect					
Your Account Contribution	\$29.17	\$58.33	\$87.50	\$116.67	\$145.83
Reduction in Take-home Pay	\$24.79	\$49.58	\$74.37	\$99.17	\$123.95

Company Matching Contributions

Contribution Percentage	2%	4%	6%	8%	10%
Your Contribution	\$29.17	\$58.33	\$87.50	\$116.67	\$145.83
Matching Contribution Amount	\$14.58	\$29.17	\$43.75	\$43.75	\$43.75
Total Semi-monthly Contribution	\$43.75	\$87.50	\$131.25	\$160.42	\$189.58
Total Annual Contribution (includes match)	\$1,050.00	\$2,100.00	\$3,150.00	\$3,850.00	\$4,550.00
Total Cost to You (includes tax savings)	\$595.00	\$1,190.00	\$1,785.00	\$2,380.00	\$2,975.00

Savings Growth Over Time

Assumes 8% Investment Return	2%	4%	6%	8%	10%
In 5 years	\$6,795	\$13,589	\$20,384	\$24,914	\$29,444
In 10 years	\$18,000	\$36,000	\$54,000	\$66,000	\$78,000
In 15 years	\$35,949	\$71,897	\$107,846	\$131,811	\$155,777
In 20 years	\$64,144	\$128,287	\$192,431	\$235,193	\$277,956
In 25 years	\$107,836	\$215,672	\$323,508	\$395,399	\$467,290
In 30 years	\$174,886	\$349,771	\$524,657	\$641,248	\$757,838

This investment return is hypothetical. The illustration above is based on a semi-monthly payroll frequency and assumes deposits to your retirement account at the end of each month, as well as Social Security and IRS tax rates for 2009. Contribution limits for 2009 are applied if required and assume no catch-up contributions. Projections assume at 3% annual salary increase. This projection assumes that, if you reach the pre-tax limit, you continue to contribute the suggested percentage on an after-tax basis. Source: Newkirk Products, Inc. Research, 2009.



Invest in Your Future

The difference between saving and investing

Saving is putting something aside for use later. Investing is when you put something in with the hope of getting something better out. Understanding how to invest doesn't have to be hard. You just need to learn a few terms and investing strategies.

What are the major types of investments?

There are three major types of investments — stocks, bonds, and cash equivalents. Each of these investment types has its own characteristics described below:

Stocks represent shares of ownership in a company. Sometimes called "equities," stocks can make you money in one of two ways — by growing in value or by paying dividends.

Bonds are loans made to a government or corporate entity. In return for borrowing money, bonds pay a fixed amount of interest. For this reason, they are often called "fixed income" investments.

Cash equivalents can be turned into cash at any time without losing much, if any, of their original value. Cash equivalent investments include certificates of deposit (CDs), U.S. Treasury bills, and money market funds.

What is a mutual fund?

In your retirement plan, you usually don't invest in individual stocks or bonds — you invest in mutual funds. A mutual fund pools the money of many investors who share the same investment objective. A professional fund manager then invests this money in stocks, bonds, and/or cash equivalent investments in a way that meets the investment objective.



Mutual funds are not FDIC insured; are not deposits or obligations of, or guaranteed by, any financial institution; and are subject to investment risks, including possible loss of the principal amount invested. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.

Understanding Risk



Real Life

Greater risk, greater return

Every investment carries risk. In general, the greater the level of risk you're willing to take, the greater the potential return. Listed below are some simple tools that can help you manage risk.

Diversification helps you manage risk

Diversification is the process of spreading your money around within an investment type. Mutual funds are automatically diversified. Let's say you invest your money in a stock fund. That fund may hold stock in many individual companies. Even if a few of those companies do poorly, those losses may be offset by the stocks that perform better than expected. But be aware that diversification does not ensure a profit or protect against loss in a declining market.

Time smooths out risk

Stocks have historically been much riskier than investments like bonds or cash equivalents. But as you can see from the chart below, stocks have historically outperformed other types of investments over time.

Historical Performance of Different Investment Types

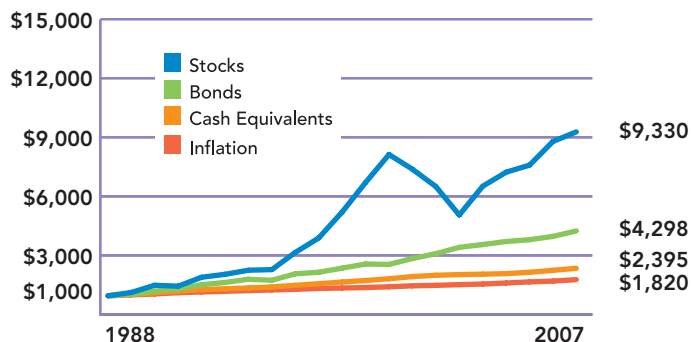


Chart assumes \$1,000 invested in different investment types on 01/01/1988 through 12/31/2007. Stocks are represented by the Standard & Poor's 500 Index (covers 500 large U.S. industrial, utility, transportation, and financial companies). Bonds are represented by the Lehman Bros. U.S. Aggregate Index (composed of securities from Lehman Bros. government/corporate bond index, mortgage backed securities index, and asset backed securities index). Cash equivalents are represented by 3-month Treasury bills. Inflation is represented by the Consumer Price Index (a government index measuring the increase in inflation). Indexes are unmanaged and do not include fees and expenses an investor would normally incur. Past performance does not guarantee future results. It is not possible to invest directly in an index.

Source: Newkirk Products, Inc. Research © 2008.

If you have many years until retirement, you can usually afford to be more aggressive with your investments because you have more time for your money to recover if your investments fall in value. If you are nearing retirement, you may want to take a more cautious approach by investing in more conservative investments.

"I've been an avid gardener ever since I was a child.

So many colors, so many choices. That's what I like best. I can plant daisies or snapdragons or tulips—or whatever—and if one plant doesn't do as well as I'd like, something else can take its place. I invest the same way. I never put my retirement money in just one investment, I spread it around. The fancy name for this is diversification, but to me it means not putting all my flowers in one basket."

— Sonja Pena



Your Asset Allocation



Asset allocation helps you manage risk

Asset allocation is a proven investment strategy for managing risk. It takes diversification one step further by spreading your money over different types of investments, or asset classes. By spreading your money across asset classes, you balance risk because different investments do better in different market conditions — stocks may thrive while bonds languish, and vice versa. Asset allocation has been shown to account for more than 90% of investment performance.*

Some funds do the work for you

Your plan may offer blended funds that spread the money around for you. These are often called balanced, asset allocation, or lifestyle funds. These funds can make it easy for an investor to get the advantages of a balanced portfolio without having to create a personalized asset allocation strategy. Many investors, however, prefer a more hands-on approach to asset allocation.

Creating an asset allocation strategy

When you create an asset allocation strategy, you decide how much of your money you want to put into each of the three major asset classes based on your time horizon, investor type, and personal goals. Creating an asset allocation strategy can be done in a few simple steps. Get started by taking the quiz on the next page.



* "Does Asset Allocation Policy Explain 40, 90, or 100 Percent of Performance?," by Roger G. Ibbotson and Paul D. Kaplan, *Financial Analysts Journal*, vol. 56, no. 1 (January/February 2000):26–33.

Step 1

Take the investor quiz

After each question, circle the number that best describes you. Then add up the points and match the total with an investor profile on the next page.

- 1) To obtain above-average returns on my investment, I am willing to accept above-average risk.

Disagree Strongly < 1 2 3 4 5 > Agree Strongly

- 2) Staying ahead of inflation is very important to me.

Disagree Strongly < 1 2 3 4 5 > Agree Strongly

- 3) If an investment loses money over the course of a year, I can easily resist the temptation to sell it.

Disagree Strongly < 1 2 3 4 5 > Agree Strongly

- 4) This money is intended for retirement. I do not plan on taking it out for major financial expenses.

Disagree Strongly < 1 2 3 4 5 > Agree Strongly

- 5) I consider myself knowledgeable about economic issues and personal investing.

Disagree Strongly < 1 2 3 4 5 > Agree Strongly

Your Score

"When I'm not working, fly fishing is my life. I enjoy the challenge of trying to outguess the river. Depending on the day, I may need to cast from the boat or from the shore, or just put the waders on and go for it. Investing is a challenge, too, but I learned real quick that you can't outguess the markets! So I played it safe by dividing my retirement account among a variety of investments . . . some in stocks, some in cash, and some in bonds."

— Walt Davis



Step 2

Find your investor profile

Now, match your total score from the previous page to an investor profile. Your investor profile may be a good starting point for selecting your investment strategy.



<i>Score</i>	<i>Investor profile</i>
<i>5–11</i>	<i>Conservative investor</i> You may not be comfortable with ups and downs in your account value and may wish to seek more stability.
<i>12–18</i>	<i>Moderate investor</i> You may be able to tolerate moderate ups and downs in your account value.
<i>19–25</i>	<i>Aggressive investor</i> You may be able to tolerate significant ups and downs in your account value to enjoy potentially higher returns.

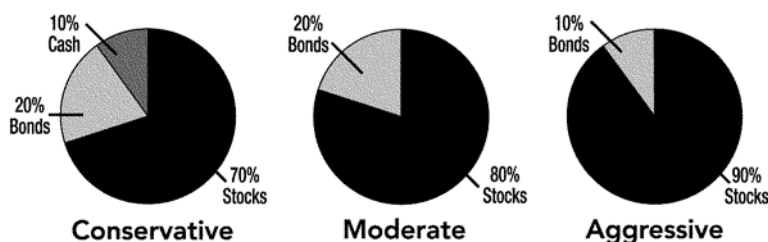


Step 3

Your personal asset allocation

Circle the sample asset allocation pie that matches your investor profile. Remember that these pies are meant as samples only. If you feel you need more information, you may wish to contact a personal financial advisor.*

Your Personal Time Horizon Is: 15+ Years to Retirement



These sample asset allocations are based on your personal time horizon. You should consider your other assets, income, and investments in addition to your retirement plan when selecting the asset allocation model that's right for you.

Maintaining your asset allocation

Because different investment types tend to grow at different rates — stocks, for example, tend to grow more quickly than bonds — your account allocation can get out of balance. It's important to monitor the actual percentages of investments in your account over time to make sure that they conform to the percentages in your selected asset allocation.

When and how to rebalance your account

If you find that the actual percentages of investments in your account vary by more than 10% from the percentages you selected, you may want to rebalance. To get your account back into balance, move money from the faster-growing investments into slower-growing ones until your desired balance is restored.

* In applying any asset allocation model to your individual situation, you should consider your other assets, income, and investments (for example, your home equity, IRA investments, savings accounts, and other retirement accounts), in addition to the balance in this plan.

"I paint strictly for me. When I look at my palette, I can pick whatever colors I want. I can also pick any medium I choose: oil or pastel or watercolor — whatever suits my mood and my style. I have complete freedom to paint life as I see it and it is a great feeling. At work, my retirement plan gives me freedom, too. I can choose the investments that feel right for me. I decide where my money will work best. This will probably change over time. Just like my paintings."

— Amy Lin

■ Asset allocation category

■ Funds

■ Expense Ratio

■ Expense Ratio Date

■ Historical performance numbers

S Stock	Expense Ratio	Expense Ratio Date	3-Month Total	1-Year Total
AIM Aggressive Growth Fund (A)	X.XX%	MM/DD/YYYY	X.XX	XX.XX
American Century Emerging Markets Fund (Inv)	X.XX%	MM/DD/YYYY	X.XX	XX.XX
CGM Realty Fund	X.XX%	MM/DD/YYYY	X.XX	XX.XX
Calvert Social Index Fund (A)	X.XX%	MM/DD/YYYY	X.XX	XX.XX
Credit Suisse Global Technology Fund (A)	X.XX%	MM/DD/YYYY	X.XX	XX.XX
Federated Growth Strategies Fund (A)	X.XX%	MM/DD/YYYY	X.XX	XX.XX
Fidelity Adv. Growth Opportunities Fund (T)	X.XX%	MM/DD/YYYY	X.XX	XX.XX
Fidelity Magellan Fund	X.XX%	MM/DD/YYYY	X.XX	XX.XX
Fidelity Select Pharmaceuticals Portfolio	X.XX%	MM/DD/YYYY	X.XX	XX.XX
Janus Fund	X.XX%	MM/DD/YYYY	X.XX	XX.XX
Liberty Newport Asia Pacific Fund (Z)	X.XX%	MM/DD/YYYY	X.XX	XX.XX
Lord Abbett Large Cap Growth Fund (A)	X.XX%	MM/DD/YYYY	X.XX	XX.XX
MFS Mid Cap Growth Fund (A)	X.XX%	MM/DD/YYYY	X.XX	XX.XX
Neuberger Berman Guardian Fund	X.XX%	MM/DD/YYYY	X.XX	XX.XX
Oppenheimer Small Cap Value Fund (A)	X.XX%	MM/DD/YYYY	X.XX	XX.XX

Your Investment Information

Choosing your investments

Now that you've selected the asset allocation strategy that's right for you, it's time to choose your investments. To help you do this, you can use the investment summaries and profiles listed on the following pages.

Reading your Investment Performance Summary

The Investment Performance Summary shows you all of your plan's investment performance at a glance. The performance numbers are an important reference point. These numbers provide historical returns of the investments available to you in your plan. These numbers will tend to fluctuate and are not indicative of future results. It is important to remember to look at the performance that most closely matches your time horizon.

Understanding your investment profiles

Your investment profiles show important details about your plan's investment choices. For easy reference, we have listed the type that the investment belongs to before the name of each investment option.

Match your objective to the investment description

Each investment has a different objective or description. You should choose investments with an objective that is compatible with your investment objective. For example, if you are an aggressive investor, you might choose investments that have the objective of capital growth. If you are a more conservative investor, you might choose investments that seek to maintain stable value.

Now is the Time

The choices you make now can have a dramatic effect on your future financial security. We will provide more information about how you participate in the plan and what you need to do to make sure you are taking advantage of what the plan has to offer you. You then can decide how much you need to contribute to help meet your retirement goals, and how plan contributions might best be invested for your future.



Investment Performance Summary

As of December 31, 2008

S STOCK	Annual Expense Ratio	Annual Expense Ratio Date	3-Month Total	1-Year Total	3-Year Annual	5-Year Annual	Inception/ 10-Year Ann.*	Inception Date
Allianz NFJ International Value Fund (A)	1.44%	11/01/2008	-26.03%	-44.59%	-2.92%	7.03%	1.96%	03/31/2005
BlackRock Equity Dividend Fund (C)	1.77%	11/25/2008	-19.41%	-33.28%	-3.63%	2.60%	2.95%	10/21/1994
BlackRock Mid-Cap Value Equity Fund (C)	2.21%	01/31/2008	-25.17%	-39.20%	-9.22%	-0.01%	4.14%	06/01/1993
Columbia Small Cap Value Fund I (A)	1.30%	11/01/2008	-24.09%	-28.23%	-5.89%	1.51%	6.35%	07/25/1986
J Hancock Large Cap Equity Fund (A)	1.14%	06/30/2008	-23.80%	-36.82%	0.53%	4.23%	2.01%	10/04/1949
Jennison 20/20 Focus Fund (A)	1.22%	07/31/2008	-25.32%	-39.81%	-8.90%	1.37%	2.37%	07/01/1998
Jennison Mid-Cap Growth Fund (A)	1.21%	11/07/2008	-23.04%	-36.17%	-6.74%	2.56%	3.70%	12/31/1996
Oppenheimer Main Street Small Cap Fund (A)	1.19%	10/28/2008	-27.43%	-38.28%	-11.36%	-1.80%	6.43%	08/02/1999
Vanguard 500 Index Fund (Inv)	0.15%	04/29/2008	-21.94%	-37.02%	-8.44%	-2.29%	-1.46%	08/31/1976
Victory Special Value Fund (A)	1.17%	04/30/2008	-26.71%	-43.80%	-9.19%	0.92%	4.78%	12/03/1993
B BOND	Annual Expense Ratio	Annual Expense Ratio Date	3-Month Total	1-Year Total	3-Year Annual	5-Year Annual	Inception/ 10-Year Ann.*	Inception Date
American Funds Bond Fund of America (R3)	0.98%	03/01/2008	-4.60%	-12.52%	-1.67%	0.35%	3.48%	06/04/2002
BlackRock Government Income Fund (BI)	0.78%	09/30/2008	7.21%	6.04%	4.74%	4.19%	5.74%	02/10/2003
Dryden Short Term Corporate Bond Fund (R)	1.44%	06/30/2008	1.28%	0.60%	3.34%	2.57%	3.89%	05/17/2004
Vanguard High-Yield Corporate Fund (Inv)	0.25%	09/30/2008	-13.94%	-21.29%	-4.56%	-0.62%	1.91%	12/27/1978
Benchmark Comparisons			3-Month Total	1-Year Total	3-Year Annual	5-Year Annual	10-Year Annual	
S S&P 500 Index			-21.95%	-36.99%	-8.35%	-2.19%	-1.38%	
B Barclays Capital Aggregate Bond Index			4.58%	5.25%	5.51%	4.65%	5.63%	
CS Citigroup 3-Month T-Bill Index			0.25%	1.80%	3.75%	3.10%	3.30%	

The performance data quoted represents past performance and cannot guarantee future results. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. This material must be preceded or accompanied by a current prospectus for each mutual fund which contains information about the fund's investment objectives, risks, fees, and expenses. A prospectus may be obtained from the website/phone number listed on each fund sheet in this book or by calling your financial advisor. Investors should consider this information carefully before investing. Current performance may be lower or higher than the performance shown. Although money market funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market fund. Money market funds are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The 7-day yield more closely reflects the current earnings of a money market fund than the total return quotations. Investors may obtain performance current to the most recent month end at the website/phone number listed on each fund sheet in this book, by contacting your plan administrator or financial advisor, or by logging on to <https://www.planservices.com/rplink>.

* Since Inception return for funds less than 10 years old.

Returns for periods prior to share class inception may be hypothetical returns by Morningstar from an older share class and restated to reflect any expense differences between the share classes. Since inception returns are not hypothetical. Performance includes the reinvestment of dividends and capital gains. Performance does not reflect the deduction of any sales charges, as these charges are not applicable to eligible 401(k) plans. Had the sales charges been deducted, results would have been lower than shown. Please note that there are other charges and expenses that apply to the investment options, such as management fees, which are reflected in their net investment return. For certain investment options, the returns reflect subsidies and waivers, without which the results would have been lower than noted. These subsidies and waivers may not continue to remain in effect. The expense ratios displayed do not reflect any fee waivers or reimbursements that may be in effect. Please consult the prospectus for more information. This information is intended for distribution to retirement plans and their participants only. It is taken from sources believed to be reliable, but it is not guaranteed as to completeness or accuracy. Source of data: Morningstar, Newkirk Products, and Ascensus.

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MAY LOSE VALUE

Allianz NFJ International Value Fund (A)

Morningstar: Category
Foreign Large Value

3-Year Risk Rating
High

3-Year Performance Rating
Above Average

			Market Cap
Value	Blend	Growth	

The Fund seeks long-term growth of capital and income. The Fund normally invests over half of its assets in common stocks of large-cap non-U.S. companies with below average valuations relative to the market. The Fund invests a portion of its assets in common stocks that are expected to generate income (for example, by paying dividends).

Largest Holdings (11/30/2008)

Sasol, Ltd.	3.90%
Companhia de Saneamento Basico	3.50%
StatoilHydro ASA	3.48%
Petro CDA	3.28%
Delhaize Le Lion	3.24%
RenaissanceRe Holdings, Ltd.	3.22%
Nexen, Inc.	3.15%
AXA SA	3.01%
Coca-Cola FEMSA	2.91%
Mitsui & Co., Ltd.	2.87%

Fund investments change daily and may differ.

Characteristics

Asset Class	Stock
Ticker	AFJAX
Fund Inception	01/31/2003
Share Class Inception	03/31/2005
Fund Manager	Ben Fischer
Manager Tenure (yrs.)	5.92
Management Style	Active
Turnover (%)	23.00
Total Net Assets (\$mil.)	962.81
Avg. Market Cap (\$mil.)	14563.72
No. of Securities	57

Asset Allocation (11/30/2008)

Common Stocks	98.10%
Cash	1.90%

Risk/Return Metrics

Standard Deviation	23.58
Beta	1.18
R-squared	94.62
Sharpe Ratio	-0.16

Performance at NAV (12/31/2008)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Inception
Fund	-26.03%	-44.59%	-2.92%	7.03%	1.96%
Benchmark*	-21.08%	-43.22%	-6.81%	2.37%	NA

Fee Summary

Gross Expense Ratio (11/01/2008)	1.44%
Net Expense Ratio	1.44%
Management Fee	0.60%
12b-1 Fee	0.25%
Other Expenses	0.59%
Redemption Fee	2.00%
for sales within 30 days of purchase	

Standard deviation is a measure of the volatility of an investment's returns. The greater the standard deviation, the larger the differences between the investment's actual returns and average return.

Beta measures a fund's volatility relative to its market. A positive beta indicates movement in the same direction of the market. A negative beta indicates movement inverse to the market.

R-squared is a measure of how closely an investment's performance correlates with the performance of its market and, thus, may be explained by the market's performance.

Sharpe Ratio measures reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance.

The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect. The net expense ratio reflects the expenses currently being charged by the fund after taking into account any applicable waivers or reimbursements.

Calendar Year Returns	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Fund	NA	NA	NA	NA	NA	29.20%	18.84%	30.05%	26.97%	-44.59%
Benchmark*	28.27%	-13.16%	-21.16%	-15.51%	40.01%	20.84%	14.96%	26.23%	12.92%	-43.22%

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There are special risks associated with foreign investments, including fluctuations in exchange rates and political or economic uncertainty. These risks are magnified in emerging markets.

Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investors may obtain performance current to the most recent month end at allianzinvestors.com.

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BlackRock Equity Dividend Fund (C)

Morningstar: Category
Large Value

3-Year Risk Rating
Below Average

3-Year Performance Rating
High

			Market Cap
Value	Blend	Growth	

The Fund seeks long-term total return and current income. The Fund normally invests primarily in equity securities, most of which are dividend paying securities.

Largest Holdings (12/31/2008)

ExxonMobil Corp.	3.68%
Chevron Corp.	2.78%
JPMorgan Chase & Co.	2.68%
Total S.A.	2.28%
AT&T, Inc.	2.15%
Raytheon Co.	1.93%
Verizon Communications, Inc.	1.89%
Travelers Cos., Inc.	1.87%
Procter & Gamble Co.	1.82%
BHP Billiton, Ltd.	1.74%

Fund investments change daily and may differ.

Characteristics

Asset Class	Stock
Ticker	MCDVX
Fund Inception	11/25/1987
Share Class Inception	10/21/1994
Fund Manager	Robert M. Shearer
Manager Tenure (yrs.)	7.17
Management Style	Active
Turnover (%)	2.00
Total Net Assets (\$mil.)	3531.72
Avg. Market Cap (\$mil.)	40950.10
No. of Securities	128

Asset Allocation (12/31/2008)

Domestic Stock	71.42%
Foreign Stock	17.50%
Cash	11.43%

Risk/Return Metrics

Standard Deviation	13.94
Beta	0.86
R-squared	90.35
Sharpe Ratio	-0.47

Performance at NAV (12/31/2008)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-19.41%	-33.28%	-3.63%	2.60%	2.95%
Benchmark*	-22.17%	-36.85%	-8.31%	-0.79%	1.36%

Fee Summary

Gross Expense Ratio (11/25/2008)	1.77%
Net Expense Ratio	1.77%
Management Fee	0.60%
12b-1 Fee	1.00%
Other Expenses	0.17%
Redemption Fee	NA

Standard deviation is a measure of the volatility of an investment's returns. The greater the standard deviation, the larger the differences between the investment's actual returns and average return.

Beta measures a fund's volatility relative to its market. A positive beta indicates movement in the same direction of the market. A negative beta indicates movement inverse to the market.

R-squared is a measure of how closely an investment's performance correlates with the performance of its market and, thus, may be explained by the market's performance.

Sharpe Ratio measures reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance.

The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect. The net expense ratio reflects the expenses currently being charged by the fund after taking into account any applicable waivers or reimbursements.

Calendar Year Returns	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Fund	1.83%	10.80%	-5.08%	-12.21%	25.05%	13.97%	11.49%	18.06%	13.60%	-33.28%
Benchmark*	7.35%	7.01%	-5.59%	-15.52%	30.03%	16.49%	7.05%	22.25%	-0.17%	-36.85%

*The Russell 1000 Value Index is an unmanaged index of those Russell 1000 securities with a less-than-average growth orientation. You cannot invest in an index.

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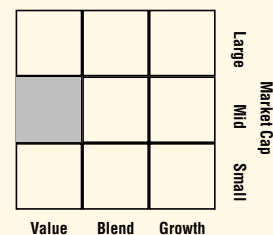
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BlackRock Mid-Cap Value Equity Fund (C)

Morningstar: **Category**
Mid-Cap Value

3-Year Risk Rating
Above Average

3-Year Performance Rating
Average



The Fund seeks long-term capital appreciation. The Fund normally invests primarily in equity securities issued by U.S. mid-capitalization value companies. From time to time the Fund may invest in shares of companies through initial public offerings (IPOs).

Largest Holdings (12/31/2008)

Hanover Insurance Group, Inc.	2.15%
Safeway, Inc.	1.97%
HCC Insurance Holdings, Inc.	1.87%
W.R. Berkley Corp.	1.74%
Axis Capital Holdings, Ltd.	1.69%
Entergy Corp.	1.63%
Wisconsin Energy Corp.	1.56%
Owens-Illinois, Inc.	1.45%
Laboratory Corp of America Holdings	1.44%
NRG Energy, Inc.	1.42%

Fund investments change daily and may differ.

Characteristics

Asset Class	Stock
Ticker	BMCCX
Fund Inception	08/26/1986
Share Class Inception	06/01/1993
Fund Manager	Wayne J. Archambo
Manager Tenure (yrs.)	3.92
Management Style	Active
Turnover (%)	NA
Total Net Assets (\$mil.)	599.29
Avg. Market Cap (\$mil.)	4432.35
No. of Securities	100

Asset Allocation (12/31/2008)

Domestic Stock	95.28%
Cash	3.58%
Foreign Stock	1.14%

Risk/Return Metrics

Standard Deviation	19.08
Beta	1.20
R-squared	91.91
Sharpe Ratio	-0.60

Performance at NAV (12/31/2008)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-25.17%	-39.20%	-9.22%	-0.01%	4.14%
Benchmark*	-27.19%	-38.44%	-9.97%	0.33%	4.45%

Fee Summary

Gross Expense Ratio (01/31/2008)	2.21%
Net Expense Ratio	2.00%
Management Fee	0.80%
12b-1 Fee	0.75%
Other Expenses	0.66%
Redemption Fee	NA

Standard deviation is a measure of the volatility of an investment's returns. The greater the standard deviation, the larger the differences between the investment's actual returns and average return.

Beta measures a fund's volatility relative to its market. A positive beta indicates movement in the same direction of the market. A negative beta indicates movement inverse to the market.

R-squared is a measure of how closely an investment's performance correlates with the performance of its market and, thus, may be explained by the market's performance.

Sharpe Ratio measures reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance.

The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect. The net expense ratio reflects the expenses currently being charged by the fund after taking into account any applicable waivers or reimbursements.

Calendar Year Returns	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Fund	-3.75%	25.00%	17.32%	-20.57%	33.84%	22.36%	9.22%	18.68%	3.66%	-39.20%
Benchmark*	-0.11%	19.18%	2.33%	-9.65%	38.07%	23.71%	12.65%	20.22%	-1.42%	-38.44%

*The Russell Midcap Value Index is an unmanaged index of those Russell Midcap securities with a less-than-average growth orientation. You cannot invest in an index.

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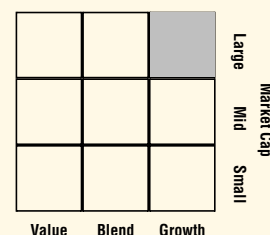
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J Hancock Large Cap Equity Fund (A)

Morningstar: Category
Large Growth

3-Year Risk Rating
High

3-Year Performance Rating
High



The Fund seeks long-term capital appreciation. The Fund normally invests primarily in equity securities of between 50 and 150 large companies that are diversified across industry sectors and that are undervalued and/or offer the potential for above-average earnings growth.

Largest Holdings (12/31/2008)

Barrick Gold Corp.	5.94%
Archer Daniels Midland Co.	4.16%
McKesson Corp.	3.91%
Microsoft Corp.	3.79%
Bunge, Ltd.	3.49%
Fiserv, Inc.	3.27%
Suncor Energy, Inc.	2.96%
Southwestern Energy Co.	2.85%
Charles Schwab Corp.	2.77%
AutoZone, Inc.	2.65%

Fund investments change daily and may differ.

Characteristics

Asset Class	Stock
Ticker	TAGRX
Fund Inception	10/04/1949
Share Class Inception	10/04/1949
Fund Manager	Roger C. Hamilton
Manager Tenure (yrs.)	4.00
Management Style	Active
Turnover (%)	40.00
Total Net Assets (\$mil.)	1719.01
Avg. Market Cap (\$mil.)	13834.84
No. of Securities	75

Asset Allocation (12/31/2008)

Domestic Stock	76.99%
Foreign Stock	20.75%
Cash	2.23%
Other	0.03%

Risk/Return Metrics

Standard Deviation	22.91
Beta	1.21
R-squared	64.00
Sharpe Ratio	-0.02

Performance at NAV (12/31/2008)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-23.80%	-36.82%	0.53%	4.23%	2.01%
Benchmark*	-22.79%	-38.43%	-9.10%	-3.42%	-4.27%

Fee Summary

Gross Expense Ratio (06/30/2008)	1.14%
Net Expense Ratio	1.14%
Management Fee	0.63%
12b-1 Fee	0.25%
Other Expenses	0.26%
Redemption Fee	NA

Standard deviation is a measure of the volatility of an investment's returns. The greater the standard deviation, the larger the differences between the investment's actual returns and average return.

Beta measures a fund's volatility relative to its market. A positive beta indicates movement in the same direction of the market. A negative beta indicates movement inverse to the market.

R-squared is a measure of how closely an investment's performance correlates with the performance of its market and, thus, may be explained by the market's performance.

Sharpe Ratio measures reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance.

The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect. The net expense ratio reflects the expenses currently being charged by the fund after taking into account any applicable waivers or reimbursements.

Calendar Year Returns	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Fund	37.89%	-2.93%	-3.37%	-37.84%	23.29%	4.14%	16.26%	20.22%	33.77%	-36.82%
Benchmark*	33.16%	-22.42%	-20.42%	-27.88%	29.75%	6.30%	5.26%	9.07%	11.81%	-38.43%

*The Russell 1000 Growth Index is an unmanaged index of those Russell 1000 securities with a greater-than-average growth orientation. You cannot invest in an index.

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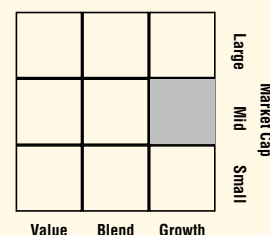
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Jennison Mid-Cap Growth Fund (A)

Morningstar: **Category**
Mid-Cap Growth

3-Year Risk Rating
Low

3-Year Performance Rating
Above Average



The Fund seeks long-term capital appreciation. The Fund invests primarily in equity securities of small and medium-sized U.S. companies with the potential for above-average growth.

Largest Holdings (12/31/2008)

Annaly Capital Management	4.00%
Southwestern Energy	3.40%
NII Holdings	3.00%
DaVita, Inc.	2.90%
Iron Mountain	2.40%
Dean Foods	2.30%
Ecolab	2.30%
American Tower	2.20%
Crown Castle Intl.	2.10%
Ilex	2.10%

Fund investments change daily and may differ.

Characteristics

Asset Class	Stock
Ticker	PEEAX
Fund Inception	12/31/1996
Share Class Inception	12/31/1996
Fund Manager	John Mullman
Manager Tenure (yrs.)	3.34
Management Style	Active
Turnover (%)	76.00
Total Net Assets (\$mil.)	705.30
Avg. Market Cap (\$mil.)	5453.00
No. of Securities	74

Asset Allocation (12/31/2008)

Domestic Stock	92.99%
Cash	5.21%
Foreign Stock	1.80%

Risk/Return Metrics

Standard Deviation	17.95
Beta	1.09
R-squared	85.78
Sharpe Ratio	-0.51

Performance at NAV (12/31/2008)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-23.04%	-36.17%	-6.74%	2.56%	3.70%
Benchmark*	-27.36%	-44.32%	-11.77%	-2.33%	-0.19%

Fee Summary

Gross Expense Ratio (11/07/2008)	1.21%
Net Expense Ratio	1.19%
Management Fee	0.60%
12b-1 Fee	0.30%
Other Expenses	0.31%
Redemption Fee	NA

Standard deviation is a measure of the volatility of an investment's returns. The greater the standard deviation, the larger the differences between the investment's actual returns and average return.

Beta measures a fund's volatility relative to its market. A positive beta indicates movement in the same direction of the market. A negative beta indicates movement inverse to the market.

R-squared is a measure of how closely an investment's performance correlates with the performance of its market and, thus, may be explained by the market's performance.

Sharpe Ratio measures reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance.

The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect. The net expense ratio reflects the expenses currently being charged by the fund after taking into account any applicable waivers or reimbursements.

Calendar Year Returns	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Fund	93.10%	-13.50%	-20.29%	-33.51%	43.11%	19.32%	17.24%	9.47%	16.07%	-36.17%
Benchmark*	51.29%	-11.75%	-20.15%	-27.41%	42.71%	15.48%	12.10%	10.66%	11.43%	-44.32%

*The Russell Midcap Growth Index is an unmanaged index of those Russell Midcap securities with a greater-than-average growth orientation. You cannot invest in an index.

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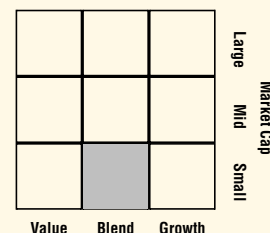
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Oppenheimer Main Street Small Cap Fund (A)

Morningstar: Category
Small Blend

3-Year Risk Rating
Above Average

3-Year Performance Rating
Below Average



The Fund seeks capital appreciation. The Fund invests mainly in common stocks of small-capitalization U.S. companies believed to have favorable business trends or prospects.

Largest Holdings (12/31/2008)

EMCOR Group, Inc.	0.43%
Qlogic Corp.	0.38%
Amerigroup	0.34%
Tractor Supply Co.	0.33%
Gardner Denver, Inc.	0.33%
GrafTech Intl., Ltd.	0.32%
Acuity Brands, Inc.	0.32%
Perini Corp.	0.31%
Deluxe Corp.	0.31%
Toro Co.	0.31%

Fund investments change daily and may differ.

Characteristics

Asset Class	Stock
Ticker	OPMSX
Fund Inception	08/02/1999
Share Class Inception	08/02/1999
Fund Manager	Mark Zavanelli
Manager Tenure (yrs.)	9.42
Management Style	Active
Turnover (%)	134.00
Total Net Assets (\$mil.)	3516.05
Avg. Market Cap (\$mil.)	1198.61
No. of Securities	1392

Asset Allocation (12/31/2008)

Domestic Stock	97.05%
Foreign Stock	2.14%
Cash	0.72%
Other	0.09%

Risk/Return Metrics

Standard Deviation	20.96
Beta	1.26
R-squared	83.84
Sharpe Ratio	-0.64

Performance at NAV (12/31/2008)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Inception
Fund	-27.43%	-38.28%	-11.36%	-1.80%	6.43%
Benchmark*	-26.12%	-33.79%	-8.28%	-0.93%	NA

Standard deviation is a measure of the volatility of an investment's returns. The greater the standard deviation, the larger the differences between the investment's actual returns and average return.

Beta measures a fund's volatility relative to its market. A positive beta indicates movement in the same direction of the market. A negative beta indicates movement inverse to the market.

R-squared is a measure of how closely an investment's performance correlates with the performance of its market and, thus, may be explained by the market's performance.

Sharpe Ratio measures reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance.

The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect. The net expense ratio reflects the expenses currently being charged by the fund after taking into account any applicable waivers or reimbursements.

Fee Summary

Gross Expense Ratio (10/28/2008)	1.19%
Net Expense Ratio	1.19%
Management Fee	0.61%
12b-1 Fee	0.25%
Other Expenses	0.33%
Redemption Fee	NA

Calendar Year Returns	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Fund	NA	10.15%	12.93%	-15.98%	46.49%	19.18%	10.00%	14.64%	-1.55%	-38.28%
Benchmark*	21.26%	-3.02%	2.49%	-20.48%	47.25%	18.33%	4.55%	18.37%	-1.57%	-33.79%

*The Russell 2000 Index is an unmanaged index of 2,000 small company stocks. You cannot invest in an index.

Stocks of smaller companies are often more volatile and less liquid than stocks of larger companies.

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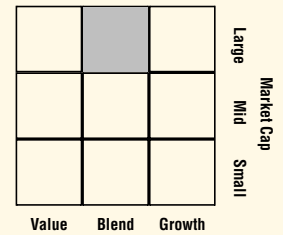
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Vanguard 500 Index Fund (Inv)

Morningstar: Category
Large Blend

3-Year Risk Rating
Average

3-Year Performance Rating
Average



The Fund seeks to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance. The Fund invests all, or substantially all, of its assets in the stocks that make up the Index, holding each stock in approximately the same proportion as its weighting in the Index.

Largest Holdings (12/31/2008)

ExxonMobil Corp.	5.10%
Procter & Gamble Co.	2.30%
General Electric Co.	2.10%
AT&T, Inc.	2.10%
Johnson & Johnson	2.10%
Chevron Corp.	1.90%
Microsoft Corp.	1.90%
Wal-Mart Stores, Inc.	1.60%
Pfizer, Inc.	1.50%
JPMorgan Chase & Co.	1.50%

Fund investments change daily and may differ.

Characteristics

Asset Class	Stock
Ticker	VFINX
Fund Inception	08/31/1976
Share Class Inception	08/31/1976
Fund Manager	Michael H. Buek
Manager Tenure (yrs.)	3.68
Management Style	Passive
Turnover (%)	5.00
Total Net Assets (\$mil.)	74886.03
Avg. Market Cap (\$mil.)	45304.55
No. of Securities	513

Asset Allocation (12/31/2008)

Domestic Stock	99.85%
Cash	0.12%
Domestic Bond	0.03%

Risk/Return Metrics

Standard Deviation	15.28
Beta	1.00
R-squared	100.00
Sharpe Ratio	-0.75

Performance at NAV (12/31/2008)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-21.94%	-37.02%	-8.44%	-2.29%	-1.46%
Benchmark*	-21.95%	-36.99%	-8.35%	-2.19%	-1.38%

Fee Summary

Gross Expense Ratio (04/29/2008)	0.15%
Net Expense Ratio	0.15%
Management Fee	0.13%
12b-1 Fee	NA
Other Expenses	0.02%
Redemption Fee	NA

Standard deviation is a measure of the volatility of an investment's returns. The greater the standard deviation, the larger the differences between the investment's actual returns and average return.

Beta measures a fund's volatility relative to its market. A positive beta indicates movement in the same direction of the market. A negative beta indicates movement inverse to the market.

R-squared is a measure of how closely an investment's performance correlates with the performance of its market and, thus, may be explained by the market's performance.

Sharpe Ratio measures reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance.

The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect. The net expense ratio reflects the expenses currently being charged by the fund after taking into account any applicable waivers or reimbursements.

Calendar Year Returns	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Fund	21.07%	-9.06%	-12.02%	-22.15%	28.50%	10.74%	4.77%	15.64%	5.39%	-37.02%
Benchmark*	21.04%	-4.08%	-11.89%	-22.10%	28.68%	10.88%	4.91%	15.79%	5.49%	-36.99%

*The S&P 500 Index is an unmanaged index of stocks of 500 major corporations. You cannot invest in an index.

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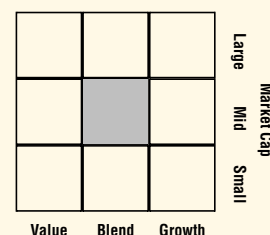
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Victory Special Value Fund (A)

Morningstar: Category
Mid-Cap Blend

3-Year Risk Rating
Above Average

3-Year Performance Rating
Average



The Fund seeks long-term growth of capital and dividend income. The Fund primarily invests in equity securities of companies that are expected to benefit from either macroeconomic or company-specific factors and are undervalued.

Largest Holdings (12/31/2008)

Humana	2.83%
MDU Resources Group, Inc.	2.29%
Kohl's Corporation	2.23%
Archer Daniels Midland Corporation	2.15%
Wisconsin Energy Corporation	2.14%
Watson Wyatt Worldwide	1.90%
Idex Corporation	1.78%
HCP, Inc.	1.78%
BorgWarner, Inc.	1.70%
Harris Corporation	1.69%

Fund investments change daily and may differ.

Characteristics

Asset Class	Stock
Ticker	SSVSX
Fund Inception	12/03/1993
Share Class Inception	12/03/1993
Fund Manager	Leslie Globits
Manager Tenure (yrs.)	5.59
Management Style	Active
Turnover (%)	125.00
Total Net Assets (\$mil.)	906.95
Avg. Market Cap (\$mil.)	4136.55
No. of Securities	79

Asset Allocation (12/31/2008)

Domestic Stock	87.55%
Foreign Stock	7.10%
Cash	5.44%

Risk/Return Metrics

Standard Deviation	21.59
Beta	1.33
R-squared	87.53
Sharpe Ratio	-0.51

Performance at NAV (12/31/2008)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-26.71%	-43.80%	-9.19%	0.92%	4.78%
Benchmark*	-27.28%	-41.45%	-10.67%	-0.71%	3.19%

Standard deviation is a measure of the volatility of an investment's returns. The greater the standard deviation, the larger the differences between the investment's actual returns and average return.

Beta measures a fund's volatility relative to its market. A positive beta indicates movement in the same direction of the market. A negative beta indicates movement inverse to the market.

R-squared is a measure of how closely an investment's performance correlates with the performance of its market and, thus, may be explained by the market's performance.

Sharpe Ratio measures reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance.

The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect. The net expense ratio reflects the expenses currently being charged by the fund after taking into account any applicable waivers or reimbursements.

Fee Summary

Gross Expense Ratio (04/30/2008)	1.17%
Net Expense Ratio	1.17%
Management Fee	0.70%
12b-1 Fee	NA
Other Expenses	0.47%
Redemption Fee	NA

Calendar Year Returns	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Fund	-1.26%	24.72%	5.92%	-9.61%	29.25%	17.59%	18.89%	17.13%	13.76%	-43.80%
Benchmark*	18.23%	8.25%	-5.62%	-16.18%	40.06%	20.22%	12.65%	15.26%	5.60%	-41.45%

*The Russell Midcap Index is an unmanaged index of those securities in the Russell 1000 that represent performance of medium-sized companies. You cannot invest in an index.

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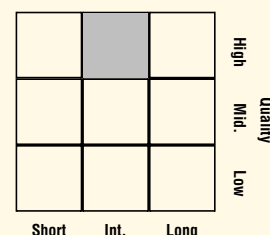
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American Funds Bond Fund of America (R3)

Morningstar: **Category** **3-Year Risk Rating** **3-Year Performance Rating**
Intermediate-Term Bond Above Average Below Average



The Fund seeks as high a level of current income as is consistent with the preservation of capital. The Fund normally invests primarily in bonds and other debt securities, the majority of which are rated A and above, including securities issued and guaranteed by the U.S. and other governments, and securities backed by mortgages and other assets.

Bond Sectors (12/31/2008)

Mortgage- & Asset-Backed Secs.	32.90%
U.S. Corporate Bonds	26.30%
U.S. Treasuries	12.70%
Non-U.S. Corporate Bonds	10.30%
Non-U.S. Governments/Agencies	7.30%
Agency Notes & Bonds	1.40%
Municipal Securities	0.20%
Cash & Equivalents	5.30%
Other	3.60%

Fund investments change daily and may differ.

Characteristics

Asset Class	Bond
Ticker	RBFCX
Fund Inception	05/28/1974
Share Class Inception	06/04/2002
Fund Manager	David C. Barclay
Manager Tenure (yrs.)	13.85
Management Style	Active
Turnover (%)	58.00
Total Net Assets (\$mil.)	31268.04
30-day Yield (%)	7.83
Duration (yrs.)	4.19

Asset Allocation (12/31/2008)

U.S. Bonds	74.50%
Non-U.S. Bonds	20.10%
U.S. Equities	0.10%
Cash & Equivalents	5.30%

Risk/Return Metrics

Standard Deviation	5.82
Beta	0.87
R-squared	39.79
Sharpe Ratio	-0.93

Performance at NAV (12/31/2008)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-4.60%	-12.52%	-1.67%	0.35%	3.48%
Benchmark*	4.84%	5.08%	5.50%	4.22%	5.43%

Fee Summary

Gross Expense Ratio (03/01/2008)	0.98%
Net Expense Ratio	0.96%
Management Fee	0.25%
12b-1 Fee	0.50%
Other Expenses	0.23%
Redemption Fee	NA

Standard deviation is a measure of the volatility of an investment's returns. The greater the standard deviation, the larger the differences between the investment's actual returns and average return.

Beta measures a fund's volatility relative to its market. A positive beta indicates movement in the same direction of the market. A negative beta indicates movement inverse to the market.

R-squared is a measure of how closely an investment's performance correlates with the performance of its market and, thus, may be explained by the market's performance.

Sharpe Ratio measures reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance.

The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect. The net expense ratio reflects the expenses currently being charged by the fund after taking into account any applicable waivers or reimbursements.

Calendar Year Returns	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Fund	2.66%	6.17%	7.29%	5.87%	11.76%	5.42%	1.53%	5.49%	3.02%	-12.52%
Benchmark*	0.39%	10.12%	8.96%	9.84%	4.31%	3.04%	1.58%	4.08%	7.39%	5.08%

*The Barclays Capital Intermediate US Government/Credit Index is an unmanaged index of investment-grade corporate securities and U.S. Treasury/agency issues with maturities between one and ten years. You cannot invest in an index.

Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investors may obtain performance current to the most recent month end at americanfunds.com.

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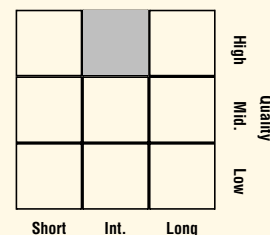
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BlackRock Government Income Fund (BI)

Morningstar: **Category** **3-Year Risk Rating** **3-Year Performance Rating**
Intermediate Government High Average



The Fund seeks to maximize total return, consistent with income generation and prudent investment management. In pursuit of this goal, the Fund invests primarily in the highest rated government and agency bonds in the 10 to 15 year maturity range and in mortgages guaranteed by the U.S. government or its agencies.

Quality Breakdown (12/31/2008)

Government	77.00%
AAA	23.00%

Fund investments change daily and may differ.

Characteristics

Asset Class	Bond
Ticker	BGIBX
Fund Inception	10/03/1994
Share Class Inception	02/10/2003
Fund Manager	Eric Pellicciaro
Manager Tenure (yrs.)	4.75
Management Style	Active
Turnover (%)	5424.00
Total Net Assets (\$mil.)	1408.56
30-day Yield (%)	5.71
Duration (yrs.)	5.96

Asset Allocation (12/31/2008)

Domestic Bond	101.60%
Other	0.26%

Risk/Return Metrics

Standard Deviation	5.66
Beta	1.22
R-squared	75.21
Sharpe Ratio	0.19

Performance at NAV (12/31/2008)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	7.21%	6.04%	4.74%	4.19%	5.74%
Benchmark*	6.16%	10.43%	7.54%	5.29%	5.74%

Fee Summary

Gross Expense Ratio (09/30/2008)	0.78%
Net Expense Ratio	0.45%
Management Fee	0.48%
12b-1 Fee	NA
Other Expenses	0.30%
Redemption Fee	NA

Standard deviation is a measure of the volatility of an investment's returns. The greater the standard deviation, the larger the differences between the investment's actual returns and average return.

Beta measures a fund's volatility relative to its market. A positive beta indicates movement in the same direction of the market. A negative beta indicates movement inverse to the market.

R-squared is a measure of how closely an investment's performance correlates with the performance of its market and, thus, may be explained by the market's performance.

Sharpe Ratio measures reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance.

The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect. The net expense ratio reflects the expenses currently being charged by the fund after taking into account any applicable waivers or reimbursements.

Calendar Year Returns	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Fund	-2.26%	13.43%	9.13%	13.55%	3.58%	4.37%	2.38%	3.63%	4.57%	6.04%
Benchmark*	0.49%	10.47%	8.42%	9.64%	2.29%	2.33%	1.68%	3.84%	8.47%	10.43%

*The Barclays Capital Intermediate US Government Index is an unmanaged index of debt issued or guaranteed by the U.S. government or its agencies or instrumentalities with maturities between one and ten years. You cannot invest in an index.

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Dryden Short Term Corporate Bond Fund (R)

Morningstar: Category
Short-Term Bond

3-Year Risk Rating
Average

3-Year Performance Rating
Above Average

			Quality
			High
			Mid.
			Low
Short	Int.	Long	

The Fund seeks high current income consistent with the preservation of principal. The Fund invests primarily in investment-grade corporate debt obligations and debt obligations issued by the U.S. Government and government-related entities that mature in six years or less.

Bond Sectors (12/31/2008)

Domestic Corporates	73.10%
Foreign Corporates	11.10%
Commercial MBS	4.20%
Emerging Markets	1.40%
U.S. Treasuries	1.10%
Bank Loans	0.10%
Asset Backed Securities	0.10%
Short-Term/Cash	8.80%
Other	0.10%

Fund investments change daily and may differ.

Characteristics

Asset Class	Bond
Ticker	JDTRX
Fund Inception	09/01/1989
Share Class Inception	05/17/2004
Fund Manager	Steve Kellner
Manager Tenure (yrs.)	9.40
Management Style	Active
Turnover (%)	82.00
Total Net Assets (\$mil.)	339.62
30-day Yield (%)	NA
Duration (yrs.)	2.83

Asset Allocation (12/31/2008)

Domestic Bond	62.86%
Cash	33.66%
Foreign Bond	3.01%
Other	0.37%
Preferreds	0.10%

Risk/Return Metrics

Standard Deviation	3.50
Beta	0.73
R-squared	75.25
Sharpe Ratio	-0.10

Performance at NAV (12/31/2008)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	1.28%	0.60%	3.34%	2.57%	3.89%
Benchmark*	3.60%	5.13%	5.53%	3.96%	5.10%

Fee Summary

Gross Expense Ratio (06/30/2008)	1.44%
Net Expense Ratio	1.19%
Management Fee	0.40%
12b-1 Fee	0.75%
Other Expenses	0.29%
Redemption Fee	NA

Standard deviation is a measure of the volatility of an investment's returns. The greater the standard deviation, the larger the differences between the investment's actual returns and average return.

Beta measures a fund's volatility relative to its market. A positive beta indicates movement in the same direction of the market. A negative beta indicates movement inverse to the market.

R-squared is a measure of how closely an investment's performance correlates with the performance of its market and, thus, may be explained by the market's performance.

Sharpe Ratio measures reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance.

The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect. The net expense ratio reflects the expenses currently being charged by the fund after taking into account any applicable waivers or reimbursements.

Calendar Year Returns	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Fund	1.35%	7.12%	7.17%	6.05%	4.53%	2.32%	0.63%	3.78%	5.70%	0.60%
Benchmark*	2.09%	8.91%	9.03%	8.12%	3.35%	1.85%	1.44%	4.22%	7.27%	5.13%

*The Barclays Capital 1-5 Year US Government/Credit Index is an unmanaged index of investment-grade corporate securities and U.S. Treasury/agency issues with maturities between one and five years. You cannot invest in an index.

Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investors may obtain performance current to the most recent month end at jennisondryden.com.

Fees listed above are maximum fees. Some fees may not be charged to plan participants. The management fee is the cost of the day-to-day operation and management of the fund. The 12b-1 fee covers the cost of distributing fund shares to investors, including advertising and sales costs. The sales charge (front end) is a one-time deduction from an investment made in the fund. The deferred sales charge is imposed when investors redeem shares. The redemption fee is charged when shares are sold before the minimum holding period for those shares has passed.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. A prospectus may be obtained at jennisondryden.com. Investors should consider this information carefully before investing.

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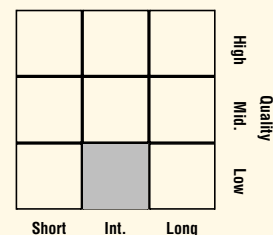
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Vanguard High-Yield Corporate Fund (Inv)

Morningstar: Category
High Yield Bond

3-Year Risk Rating
Average

3-Year Performance Rating
Above Average



The Fund seeks to provide a high level of current income. The Fund primarily invests in a diversified group of high-yielding, higher-risk corporate bonds with medium- and lower-range credit-quality ratings.

Quality Breakdown (01/31/2009)

Aaa	3.10%
Baa2	1.10%
Baa3	6.50%
Ba1	11.10%
Ba2	9.30%
Ba3	17.50%
B1	16.50%
B2	9.80%

Fund investments change daily and may differ.

Characteristics

Asset Class	Bond
Ticker	VWEHX
Fund Inception	12/27/1978
Share Class Inception	12/27/1978
Fund Manager	Michael Hong
Manager Tenure (yrs.)	0.88
Management Style	Active
Turnover (%)	26.00
Total Net Assets (\$mil.)	6963.12
30-day Yield (%)	12.63
Duration (yrs.)	4.52

Asset Allocation (01/31/2009)

Domestic Bond	89.91%
Foreign Bond	5.75%
Cash	2.38%
Other	1.96%

Risk/Return Metrics

Standard Deviation	12.47
Beta	1.32
R-squared	19.06
Sharpe Ratio	-0.61

Performance at NAV (12/31/2008)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-13.94%	-21.29%	-4.56%	-0.62%	1.91%
Benchmark*	-17.88%	-26.16%	-5.59%	-0.80%	2.17%

Fee Summary

Gross Expense Ratio (09/30/2008)	0.25%
Net Expense Ratio	0.25%
Management Fee	0.23%
12b-1 Fee	NA
Other Expenses	0.02%
Redemption Fee	1.00%
for sales within 30 days of purchase	

Standard deviation is a measure of the volatility of an investment's returns. The greater the standard deviation, the larger the differences between the investment's actual returns and average return.

Beta measures a fund's volatility relative to its market. A positive beta indicates movement in the same direction of the market. A negative beta indicates movement inverse to the market.

R-squared is a measure of how closely an investment's performance correlates with the performance of its market and, thus, may be explained by the market's performance.

Sharpe Ratio measures reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance.

The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect. The net expense ratio reflects the expenses currently being charged by the fund after taking into account any applicable waivers or reimbursements.

Calendar Year Returns	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Fund	2.49%	-0.88%	2.90%	1.73%	17.20%	8.52%	2.77%	8.24%	2.04%	-21.29%
Benchmark*	2.39%	-5.86%	5.28%	-1.41%	28.97%	11.13%	2.74%	11.85%	1.87%	-26.16%

*The Barclays Capital High Yield Corporate Index is an unmanaged index of corporate securities that are rated less than investment-grade ("junk" bonds) with maturities greater than one year. You cannot invest in an index.

Lower-quality bonds are subject to greater market fluctuations and greater risk of loss of income and principal than higher-quality bonds.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investors may obtain performance current to the most recent month end at vanguard.com.

Fees listed above are maximum fees. Some fees may not be charged to plan participants. The management fee is the cost of the day-to-day operation and management of the fund. The 12b-1 fee covers the cost of distributing fund shares to investors, including advertising and sales costs. The sales charge (front end) is a one-time deduction from an investment made in the fund. The deferred sales charge is imposed when investors redeem shares. The redemption fee is charged when shares are sold before the minimum holding period for those shares has passed.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. A prospectus may be obtained at vanguard.com. Investors should consider this information carefully before investing.

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Plan Highlights

Who Can Participate?

Participation is open to employees who have met the following requirement(s):

- Attained age 21.
- Completed 1000 Hour(s) of Service within the 6 Month time period following an employee's commencement of employment.

When Will I Join?

Eligible employees will join the Plan on March 1, 2009.

How Do I Contribute To The Plan?

- If you are a new employee, you will be automatically enrolled in the Plan on the Plan entry date. This means that elective deferrals in the amount of 3% of compensation will automatically be deducted from your compensation, unless you elect not to participate in the Plan or decide to contribute at a different rate. In addition, your deferral rate will be increased annually by 1% until it reaches the maximum deferral rate of 8%. Your Plan allows you to make elective deferrals up to 100% of your compensation. An annually adjusted Internal Revenue Service (IRS) dollar limit also applies. The dollar limit is \$16,500 for 2009.
- You can also designate your elective deferrals to a Plan account that qualifies as a Roth. In 2009 you may contribute as much as \$16,500, in total, to all deferral accounts (Roth and pre-tax deferrals). Roth contributions will be included as taxable income to the employee. Earnings on the Roth contribution will accumulate tax free, and retirement withdrawals may be exempt from federal income tax.
- If you have an existing qualified retirement plan (pre-tax), Roth 401(k), Roth 403(b) or qualified retirement plan (after-tax) with a prior employer or hold a taxable IRA account, you may transfer or roll over that account into the Plan on becoming a participant in the Plan.

Can I Stop Or Change My Contributions?

- You may stop your contributions anytime, upon notice to ABC Company. Once you discontinue contributions, you may only start again as provided under terms of the Plan.
- You may increase or decrease the amount of your contributions, upon notice to ABC Company. You may increase or decrease the amount of your contributions as of the beginning of each payroll period.

How Does ABC Company Contribute To The Plan?

The Plan also provides for ABC Company to make contributions.

- The first 6% of pay you contribute will be matched 50% by ABC Company. The matching contribution will be made only on pre-tax salary deferrals.

Plan Highlights

How Are Plan Contributions Invested?

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by ABC Company.

- If you do not choose any investment options, ABC Company has determined that your account will be invested in the Columbia Small Cap Value Fund I (A).
- More information about your Plan's investment choices can be found elsewhere in these materials.

How Do I Become "Vested" In My Plan Account?

Vesting refers to your "ownership" of a benefit from the Plan. You are always 100% vested in your Plan contributions and your rollover contributions, plus any earnings they generate.

Employer contributions to the Plan, plus any earnings they generate, are vested as follows:

Employer Match on Elective Deferrals:

Years of Vesting Service	Vesting Percentage
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5 or more	100%

When Can Money Be Withdrawn From My Plan Account?

Money may be withdrawn from your Plan account in these events:

- Retirement at the Plan's Normal Retirement Age of 65.
- Your attaining age 59½.
- Death.
- Disability.
- Termination of Employment.
- If necessary, most distributions from your Plan can be rolled over into an IRA account.
- In-service withdrawals of certain types of employer contributions may also be withdrawn from the plan. Please contact your Plan Administrator for information regarding the criteria for in-service withdrawals.

To receive favorable tax treatment, distributions of Roth contributions must be made after the participant reaches age 59½, or on account of the participant's death or disability, and must be made at least 5 years after the date the first Roth contribution was made. See your Summary Plan Description for more details about taking withdrawals from the Plan. Be sure to talk with your tax advisor before withdrawing any money from your Plan account.

Plan Highlights

May I Withdraw Money In Case Of Financial Hardship?

If you have an immediate financial need created by severe hardship and you lack other reasonably available resources to meet that need, you may be eligible to receive a hardship withdrawal from your account.

If you feel you are facing a financial hardship, you should see your Plan Administrator for more details.

How Do I Obtain Information About My Plan Account?

- You will receive a personalized account statement quarterly. The statement shows your account balance as well as any contributions and earnings credited to your account during the reporting period.
- You will also have access to an Interactive Voice Response (IVR) system (888-658-8086) and Internet Site (<https://www.planservices.com/rplink>) which are designed to give you current information about your Plan account. You can get up-to-date information about your account balance, contributions, investment choices, and other Plan data. Please refer to the guide provided in this book, "The Information You Want When You Need It", for more information on accessing your account via the Internet and IVR.

How Do I Enroll?

You can enroll in your retirement plan by completing the enclosed Enrollment Form and returning it to your Plan Administrator or calling the IVR at 888-658-8086 or accessing the Web at <https://www.planservices.com/rplink>. You also need to designate a beneficiary. To do so, simply fill out the beneficiary and spousal consent forms provided and return them to your Plan Administrator.

How To Enroll Online

1. Visit your participant Web site at <https://www.planservices.com/rplink>.
2. To enroll in your Plan, please follow the directions provided on the Web site. Please see the *Instant Internet Access* page in this enrollment brochure for information about managing your retirement plan online.

Summary Plan Description

The above highlights provide only a brief overview of the Plan's features and are not a legally binding document. A more detailed Summary Plan Description will be given to you. Please read it carefully and contact your Plan Administrator if you have any further questions. A complete description can also be found in the legal Plan Document that governs the Plan. This document is available for your review. If there are any differences between the information in this kit and the actual provisions of the Plan as reflected in the Plan Document, the Plan Document will govern.

ABC Company

Enrollment Form

Participant Information

John J Sample

Location: NULL

Plan ID: Test123

Enrollment Instructions

Please complete this form and enroll by calling the IVR at 888-658-8086 or accessing the Web at <https://www.planservices.com/rplink> or returning the form to your Plan Administrator.

Elective Deferral Amount

If you are a new employee and do not make an election, your employer will contribute 3% of your compensation on your behalf. In addition, your deferral rate will be increased automatically each year until the maximum deferral rate (as specified by the Plan) is reached. You may change or stop your contributions by filling in a contribution amount below or electing not to participate below and then returning the form to your Plan Administrator.

- ☐ I wish to contribute _____% of my compensation on a **pre-tax basis** to the ABC Company. (Enter a whole number up to 100%.) The limit for both pre-tax contributions and Roth elective deferrals is \$16,500 in 2009.
- ☐ I wish to contribute _____% of my compensation as **Roth elective deferrals** to the ABC Company. (Enter a whole number up to 100%.) The limit for both pre-tax contributions and Roth elective deferrals is \$16,500 in 2009.
- ☐ I do not wish to make elective deferral contributions.*

Investment Elections

Please indicate the percentage you would like to contribute to the following funds. You may divide your investments in 1% multiples and your total must equal 100%.

If you would like more information on specific funds, please review the fund sheets provided.

Select Funds

S	Allianz NFJ International Value Fund (A)	_____%
S	BlackRock Equity Dividend Fund (C)	_____%
S	BlackRock Mid-Cap Value Equity Fund (C)	_____%
S	Columbia Small Cap Value Fund I (A)	_____%
S	J Hancock Large Cap Equity Fund (A)	_____%
S	Jennison 20/20 Focus Fund (A)	_____%
S	Jennison Mid-Cap Growth Fund (A)	_____%
S	Oppenheimer Main Street Small Cap Fund (A)	_____%
S	Vanguard 500 Index Fund (Inv)	_____%
S	Victory Special Value Fund (A)	_____%
B	American Funds Bond Fund of America (R3)	_____%
B	BlackRock Government Income Fund (BI)	_____%
B	Dryden Short Term Corporate Bond Fund (R)	_____%
B	Vanguard High-Yield Corporate Fund (Inv)	_____%

If you do not choose investments for your savings, your contributions will be invested in the **Columbia Small Cap Value Fund I (A)**.

Enrollment Form

Participant Information

John J Sample

Location: NULL

Plan ID: Test123

Authorization

[☐] Yes, I hereby authorize the payroll deduction
and Investment selections indicated.

Signature: _____ Date: _____

[☐] No, I do not wish to contribute.*

Signature: _____ Date: _____

Plan Administrator's Signature: _____ Date: _____

*Even though you have chosen not to contribute at this time, you must still return this form to your company's Plan Administrator so they know that they offered you this benefit and you decided not to participate at this time.

ABC Company

Beneficiary Designation Form

Participant Information

John J Sample

Location: NULL

Plan ID: Test123

I have received a description of the Plan and hereby make the following Beneficiary designation:

Part A – Beneficiary Designation

In the event of my death, all amounts credited to my account under the Plan should be paid to the following person or persons. I understand that Federal law requires that my spouse be named as sole primary beneficiary unless my spouse consents to an alternative designation by signing Part B of this form.

Primary Beneficiary:

% of Death Proceeds
(Must Total 100%)

Name	SS#	Relationship
------	-----	--------------

Name	SS#	Relationship
------	-----	--------------

If none of the above-named beneficiaries is living at the time of my death, pay the following:

Secondary Beneficiary:

Name	SS#	Relationship
------	-----	--------------

Name	SS#	Relationship
------	-----	--------------

Name	SS#	Relationship
------	-----	--------------

Participant Acknowledgement

If a primary beneficiary in addition to or other than my spouse was designated to receive a death benefit, I certify (check one):

_____ I am legally not married.

_____ I am married and my spouse's consent appears on Part B of this form.

I agree to notify the Plan Administrator in writing in the event my marital status changes. I also understand that payment of death benefits will be in a lump sum to my designated beneficiary unless my beneficiary selects an alternate method of payment under Plan rules, or unless the Plan requires an alternate form of payment.

_____ Signature of Participant	_____ Date Signed
-----------------------------------	----------------------

IF YOU ARE MARRIED AND HAVE NOT NAMED YOUR SPOUSE AS YOUR SOLE PRIMARY BENEFICIARY, THE SPOUSAL CONSENT FORM (PART B) MUST BE COMPLETED.

Spousal Consent Form

Participant Information

John J Sample

Location: NULL

Plan ID: Test123

If you are married and have not named your spouse as your sole primary beneficiary, you must complete this form.

Part B – Spousal Consent

I understand that my spouse has chosen not to name me as his/her sole primary beneficiary. I also understand that if I do not sign this Spousal Consent, I will be treated as my spouse's sole primary beneficiary under the Plan.

By signing this Spousal Consent, I hereby consent to my spouse's designation of the person(s) named on the beneficiary form as my spouse's primary and contingent beneficiaries. I acknowledge that by consenting I am forgoing all rights to any survivor benefit under the Plan (except to the extent I am listed as one of the beneficiaries on Part A).

By signing this Spousal Consent, I certify that, as of the date set forth below, I am legally married to the Participant whose name appears on this form.

Print Name of the Participant's Spouse

Signature of the Participant's Spouse

Date Signed

Witnessed by:

State of _____, County of _____, ss

On this, the _____ day of _____, _____, before me personally appeared _____, known (or satisfactorily proven) to me to be the person whose name is subscribed to the Spousal Consent and acknowledged that he or she executed the same for the purpose therein contained. In witness and whereof, I hereunto set my hand and official seal.

Notary Public

THIS SPOUSAL CONSENT FORM MUST BE WITNESSED BY A NOTARY PUBLIC OR YOUR COMPANY'S PLAN ADMINISTRATOR.

This form is maintained by your employer. Please return this form to your Plan Administrator. You should also make a copy for your own records.

The Information You Want When You Need It

Interactive Voice Response (IVR) System 888-658-8086

What is the Interactive Voice Response (IVR) System?

A toll-free telephone system that connects you to your account information anytime – 24 hours a day, 7 days a week, 365 days a year.

Why use the IVR?

We personalize the system to include only your plan's investment options and features.

By calling 888-658-8086 you can:

- Review account balances by fund and contribution type
- Obtain recent account activity history
- Obtain fund pricing
- Obtain fund performance
- Set/change contribution elections*
- Set/change deferral options*
- Reallocate your account balance*
- Transfer amounts between funds*
- Determine amount available for a loan*
- Model loan scenarios/request a loan*
- Determine amount available for a hardship withdrawal*
- Request a distribution*
- Request Spanish language option*

*If applicable

By pressing "0", you can opt-out* at any time Monday thru Friday between 8:00am to 6:00pm EST to speak with a Service Representative.

Before you call

In order to start using the IVR, you'll need to establish a Personal Identification Number (PIN). The first time you call, simply follow the instructions to establish a PIN.

Due to plan restrictions, some options may not be available.

This service is only available on a touch-tone phone.

Please speak with your company's Plan Administrator for assistance or option availability.

Transfer requests received by 4:00 p.m. Eastern will be processed at that day's closing price.

Transfers requested after 4:00 p.m. Eastern will be processed on the next business day's closing price.

How do I use the IVR?

Press 1: General Information/Personalize PIN

- Hear detailed descriptions about the options available through the Interactive Voice Response (IVR) system
- Personalize your Personal Identification Number (PIN)

Press 2: Account Balance Options

- Obtain Account Balance by Fund
- Obtain Account Balance by Contribution Type
- Obtain Fund Pricing
- Obtain Amount Available for Hardship Withdrawal *
- Request an Account Balance Statement *
- Obtain Plan Investment Performance
- Obtain Recent Account Activity History

Press 3: Contribution Options

- Review Current Contribution Investment Elections
- Set/Change Contribution Investment Elections
- Obtain Deferral Options *
- Obtain List of Funds with Redemption Fee and/or Blocking Criteria *

Press 4: Balance Exchange Options

- Reallocate Your Account Balance *
- Transfer a Specified Percent from One Investment to Another Investment *
- Obtain List of Funds with Redemption Fee and/or Blocking Criteria *

Press 5: Loan Information*

- Obtain the Maximum Loan Amount Available *
- Model a Sample Loan *
- Request a Loan Paperwork Package *
- Submit Loan Request *

Press 8: Return to Main Menu

Press 9: End Your Call

Press 0: Speak to a Service Representative*
(Monday thru Friday 8:00am to 6:00pm EST)
*if applicable

Instant Internet Access

<https://www.planservices.com/rplink>

Why should I use the Internet to access my retirement plan?

This convenient tool provides secure access to your retirement plan account information, transaction capabilities and planning tools*.

The information on the web site assists you in making informed decisions regarding your retirement savings.

How do I access the participant web site?

Simply go to <https://www.planservices.com/rplink>. Select *Register Here* on the home page and click on the *Register Me Now* link. This will direct you to the account establishment page. To sign up for account access, you will then be required to complete the following steps:

1. Enter SSN, date of birth, and zip code
2. Create a valid Web User ID: 8 - 15 characters, consisting of a combination of letters and numbers (no characters)
3. Select a security question and answer from the options provided. This will be used in the event you need to retrieve a lost password.
4. Enter your email address, this will be used to send confirmation of the setup process
5. Select a security image and enter a phrase
6. Create a secure password 8 - 25 characters in length, which must contain three of the following:
 - Upper case letters
 - Lower case letters
 - Numbers
 - Symbols (For Example: @, *, #, \$, &)
7. Select Submit – a confirmation will be sent to the email provided in step 4 above

What information and transactions are available on the participant web site?

- Account balance information
- Set/change contribution elections*
- Set/change deferral options*
- Transfer amounts between funds*
- Reallocate account balances*
- Set up your account to automatically rebalance quarterly, semi-annually or annually*
- Model loan scenarios*/request a loan
- Request a distribution*
- Fund performance information*
- Fund prospectuses*
- Fund Fact Sheets*
- Retirement planning tools*
- Personalized rate of return*
- Generate a statement-on-demand*
- Generate an enrollment booklet*
- Wireless Application Protocol (WAP) access via Palm Pilot™ *

*if applicable

We understand that demanding schedules can make obtaining information on your retirement plan account difficult so we use technology to meet your growing information needs.

We offer 24-hour access to the Internet and an Interactive Voice Response (IVR) system which lets you get connected – anytime.

You decide when and how to access your account.

You are just a log-in or phone call away from the retirement plan information you want and need.

Instant Internet Access

<https://www.planservices.com/rplink>

Interactive Voice Response (IVR) system

888-658-8086

Asset allocation

The process of spreading your money among different types of investments—such as stocks, bonds, and cash equivalents—to achieve a specific investment goal.

Bond

A bond represents a loan made to a government or corporate entity. In return for the use of the money, bonds pay a fixed amount of interest. For this reason, they are often called "fixed income" investments.

Cash equivalent

Cash equivalents are investments that can be turned into cash at any time without losing much, if any, of their original value. Cash investments are stable and carry very little risk of loss, but they don't usually return enough to outpace inflation.

Diversification

Spreading your money among different investments to reduce risk. When you diversify, your savings don't depend on the ups and downs of just one investment.

Mutual fund

A professionally managed fund that pools money from a number of investors and invests it based on specific objectives. Mutual funds are available to the public.

Prospectus

A legal document explaining investment objectives, types of investments, management styles, fees, and risks associated with a mutual fund.

Return

The amount that your investment gains or loses over a given period of time, usually expressed as a percentage. A 5% annual return means you earned \$5 for every \$100 you invest in a particular year.

Risk tolerance

The degree to which you can tolerate the risk of losing money from an investment.

Securities

Another name for investments such as stocks or bonds. The name "securities" comes from the documents that certify an investor's ownership of particular stocks or bonds.

Share

A unit of ownership in a mutual fund. You share in the gains or losses of a mutual fund based on how many shares you own.

Stock

Stock represents a share of ownership in a company. Sometimes called "equity", stock can make money by growing in value or by paying dividends.

Time horizon

The amount of time available to you to meet your goals; the amount of time you can keep your money invested.

Volatility

How much the value of an investment will go up or down over the course of time.

ABC Company
200 Dryden Road
Dresher, PA 19025

John J Sample
123 Anywhere St
Anytown, PA 19025

4565658678