

401(k) Plan



SAVINGS TOOLBOX

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Section 1

SECURING YOUR RETIREMENT

THE POWER OF YOUR 401(K)

SAVERS GUIDE

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Most Americans are unprepared for retirement

Even before the financial crisis that began in 2008, Americans were unprepared for retirement. Today, one-third of American households don't have any form of retirement savings plan beyond social security. The good news, however, is that now we are aware of our predicament we can act to fix it. We hope you'll take advantage of your new 401(k) plan and the educational resources available. Let's start with a simple, practical overview.

THE THREE PRIMARY SOURCES OF RETIREMENT INCOME

1) SOCIAL SECURITY

The money you're currently contributing to social security is supporting today's retirees – not tomorrow's. When you retire, you'll be relying on the individuals working during your retirement to support your Social Security Benefits. The Social Security Administration estimates that social security benefits replace approximately 25-50% of pre-retirement income, subject to a maximum of about \$25,000.

2) PERSONAL SAVINGS

This could include savings accounts, brokerage accounts and individual retirement accounts. Unfortunately, taxable accounts aren't as efficient as tax-advantaged accounts and individual retirement accounts (IRAs) have relatively small IRS imposed contribution limits. Regardless, all of these accounts will play an important role in funding your retirement.

3) QUALIFIED RETIREMENT PLANS

Let's take a look at the benefit of saving via a company-sponsored, qualified retirement plan like your new 401(k). Your pre-tax savings will grow tax-deferred. This means you will keep more of what you earn each paycheck protected from taxes. All the capital gains, interest and dividends accumulate on a tax deferred basis as long as the money remains in the account.

THE BOTTOM LINE

By using a qualified retirement plan like your new 401(k), you can keep more of what you earn, and put it to work securing your retirement.

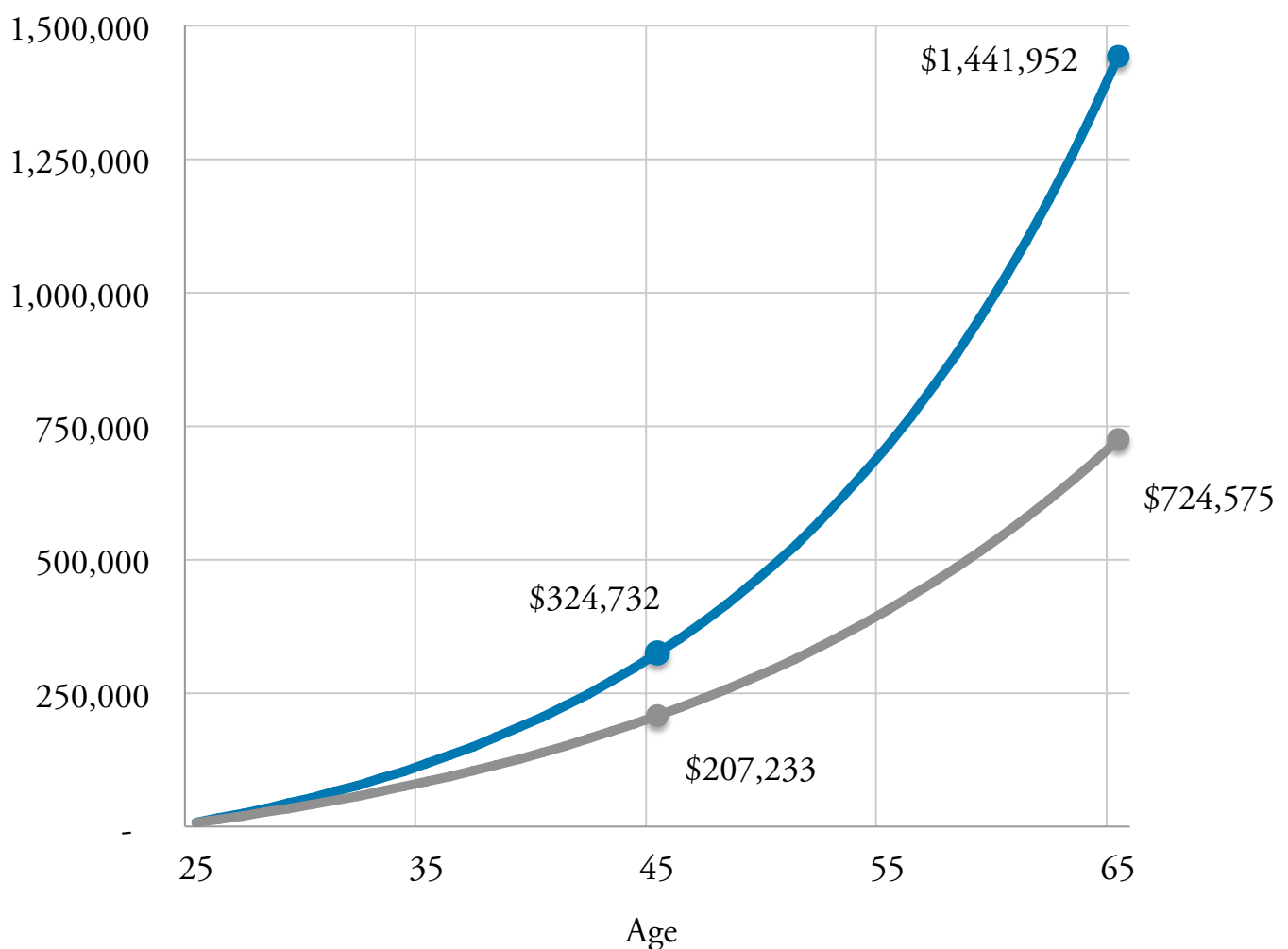
A 401(k) could double your retirement savings

Mary

vs.

Dave

Mary saves pre-tax through her 401(k) and Dave saves after-tax in his brokerage account. Mary has twice the amount saved at age 65. Even if Mary withdrew all of her savings and paid the taxes, she would still have over \$1 million.



A 401(k) increases the earnings you get to keep

As an incentive to save for retirement, the IRS allows those who use their 401(k) to pay less in taxes, which means they get to earn interest on wages that would otherwise be paid to the IRS as taxes.

	Mary	Dave
Gross Income Per Paycheck	\$5,000	\$5,000
401(k) Contribution	<u>-\$500</u>	<u>-\$0</u>
Paycheck Amount (taxable income)	\$4,500	\$5,000
Tax (assuming 25% rate)	<u>-\$1,125</u>	<u>-\$1,250</u>
Take Home Pay	\$3,375	\$3,750
After-Tax Savings	<u>-\$0</u>	<u>-\$500</u>
Effective Take Home Pay	\$3,375	\$3,250

Mary saves an additional \$125 per month by contributing to her 401 (k) before taxes. That's the power of your 401(k).

Our retirement calculator can help you determine how much you may need in retirement, and how much you should be saving now to reach your goal. Make a plan today at www.benefitguard.com/retirement-calculator.

Questions? Call us Monday through Friday from 8am to 7pm eastern time at (800) 878-5220, option 1, and our retirement specialists will be happy to assist you. You may also access your account online by going to www.myplanconnection.com. If you are logging in for the first time, your User ID is your social security number and your password is the last four digits of your social security number. Make sure you select "Participant" as the role, and then click "Log in."

401(k) PLAN

PORTFOLIO INVESTING

VS.

FUND PICKING

INVESTMENT EDUCATION

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SAVING FOR RETIREMENT

BASIC PRINCIPLES

Principle #1: Markets work

Don't try to beat the markets. Benefit from them instead.

The odds you'll pick a "winning" mutual fund, i.e., one that consistently beats a simple, boring *S&P 500* index fund that tracks the market is less than

4%

The odds of winning, i.e., getting 21 at blackjack table in Las Vegas after you've been dealt two face cards (equal to 20) and your inner idiot yells, "Hit Me!", is

8%

✓ Remember, with your retirement investments, boring is beautiful.

Principle #2: Diversify

The proven way to include the risks that offer rewards, and eliminate the risks that don't.

The total amount of interest you would have earned if you invested \$1 million in a simple, low-cost *S&P 500* index fund 10 years ago is about

\$109
thousand

The total amount of interest you would have earned if you invested \$1 million in a simple, low-cost *diversified portfolio* 10 years ago is about

\$1.3
million

✓ Remember, don't just dabble in diversification, master it.

Principle #3: Let discipline save you from disaster

Professionally-managed portfolios help you avoid emotion-driven investment mistakes.

2
out of 10

investors in their 20s own zero equities (stocks) in their retirement plan, holding, instead, investments which are unlikely to keep pace with inflation.

3
out of 10

investors in their 60s put more than 80% of their savings in equities, which could lose a third of their value precisely when the retiree needs to draw upon it.

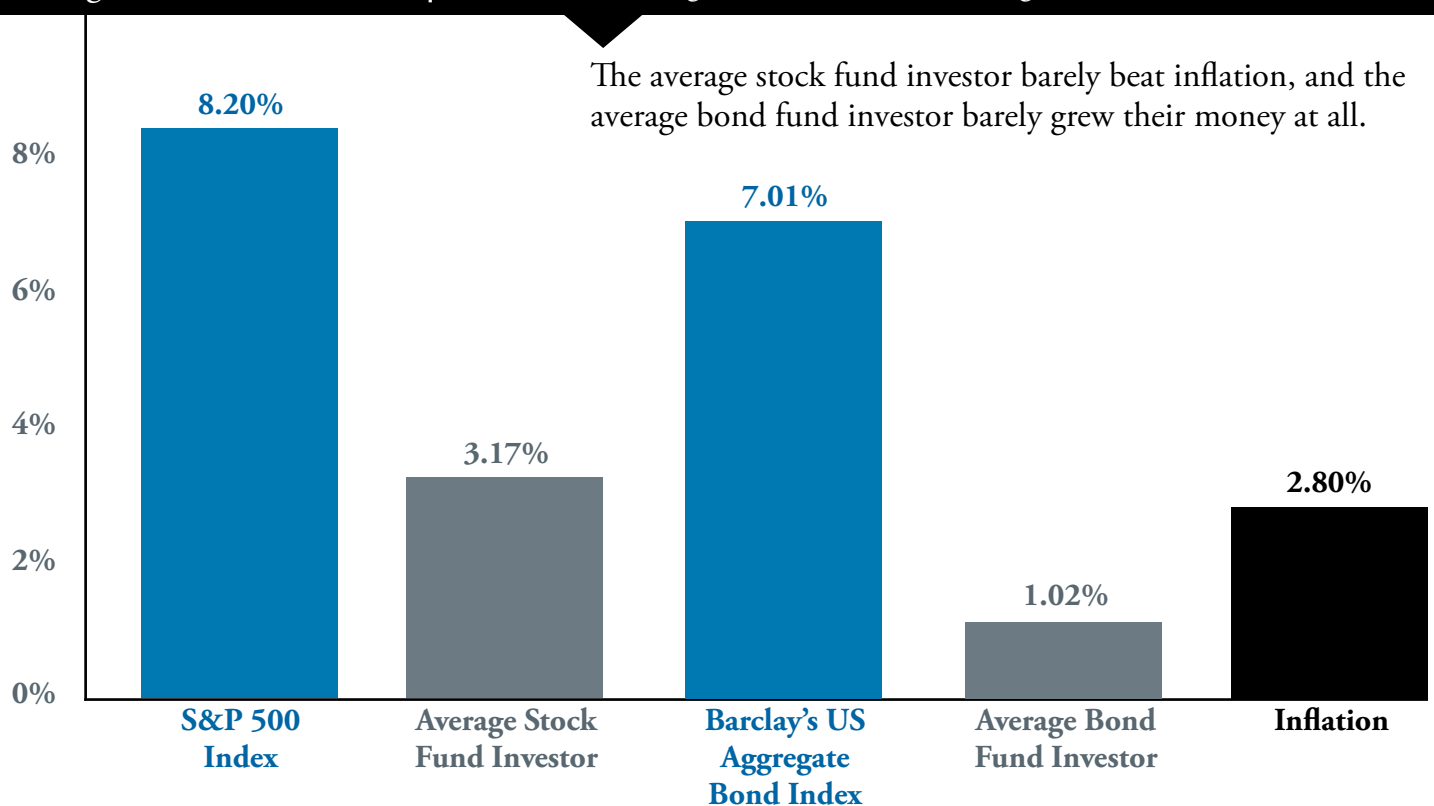
✓ Remember, if you're an expert, you make the call. If you're not, we've got you covered.

Emotions lead the average investor to buy high and sell low, and miss the market's growth.

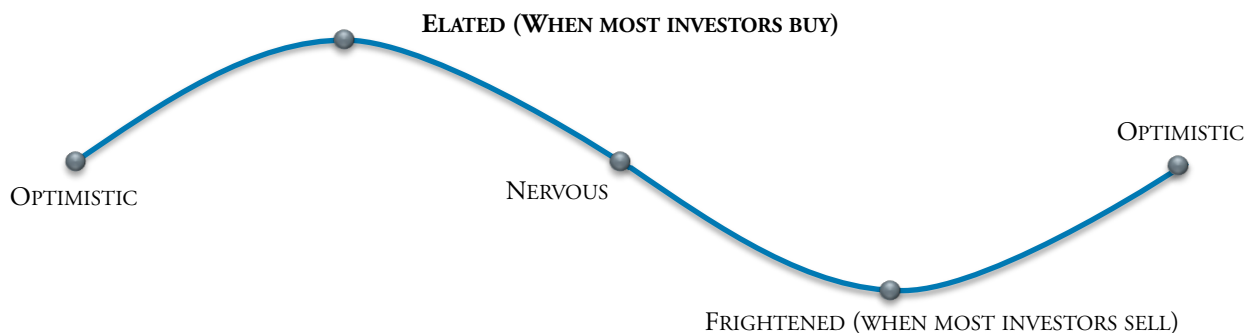
It's best to pull this Band-Aid off quickly. You've been told that the best way to save for retirement is to choose the mutual funds you think will do the best from a list your 401(k) provider gave you. It's not.

That's the assessment of the smartest minds in finance, supported by Himalayas of historical data. The dismal experience of most investors is quantified below based on a study performed by a leading financial services market research firm, DALBAR:

Average Investor vs. Markets | Annual investment gains from 1/1/1990 through 12/31/2009



If you pick your own funds, buying when you feel confident because the market is going up, and selling when you get nervous because the market is crashing, you will almost certainly retire with less money—a lot less money—than if you'd simply dumped your money into low-cost, boring index funds.

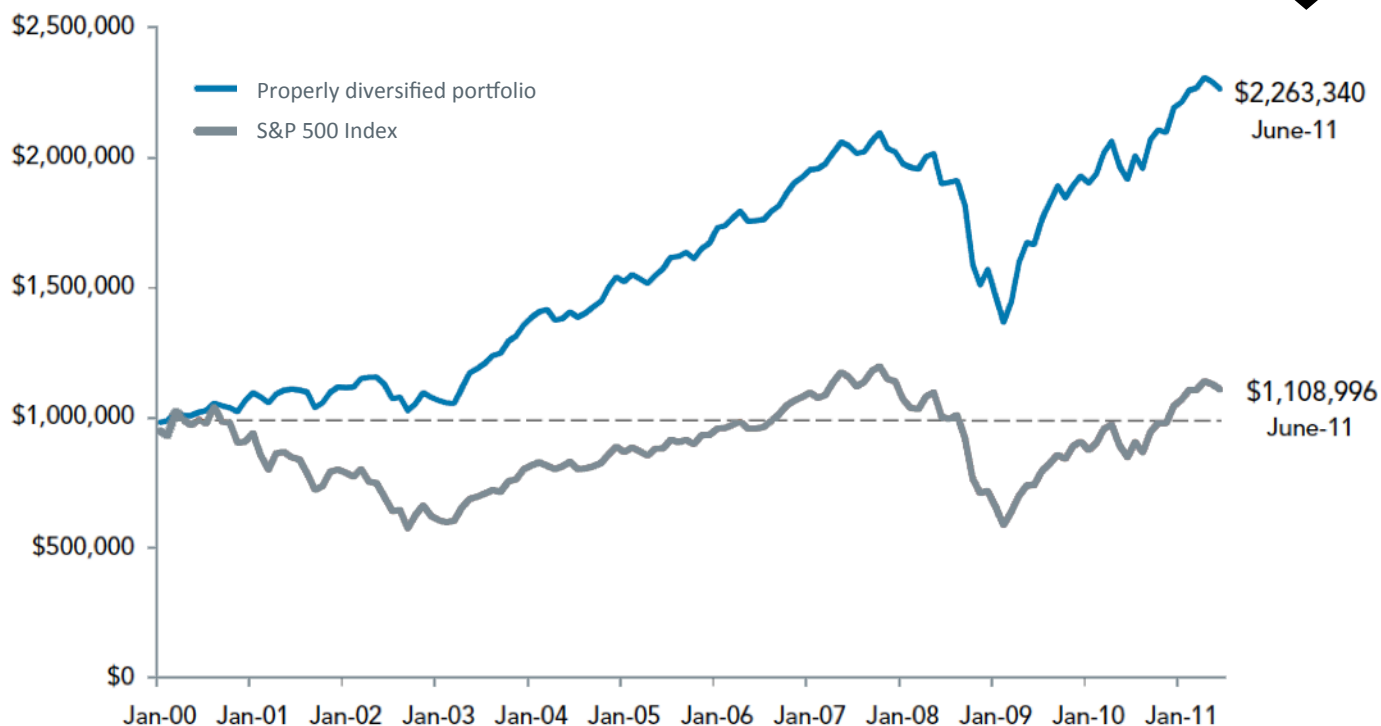


A well-diversified portfolio can help avoid a “lost decade” investment experience.

Even if you manage to avoid the disaster created by an emotionally-charged investment approach, the consequences of picking the wrong mix of funds can be profound—and invisible. Because you put more money away each pay period, your account balance often appears to be growing, but the investment choices you made may not be helping as much as they should. Consider two 55-year-olds who each invested their life savings of \$1 million in January of 2000. Dave put all of his money in an index fund that tracks the S&P 500. (A decision that’s in alignment with the principle that “markets work.”) Mary, on the other hand, chose a well-diversified portfolio managed by a team of professional investment fiduciaries, (like the portfolios available to you in your new plan), which contain thousands of stocks and bonds from organizations all over the world.

If they both retired in June of 2011 at age 66, both would be happy, because they each have more than \$1 million in savings. But happiness comes in different sizes. Dave’s nest egg is \$1.1 million, but Mary’s nest egg grew to almost \$2.3 million. Now, remember, Dave may still be happy, because almost every stock-tip-giving magazine out there has declared the last ten years a “lost decade.” Plus, he has no clue what he could have made.

Diversification leads to different investment experiences | January 2000 through June 2011



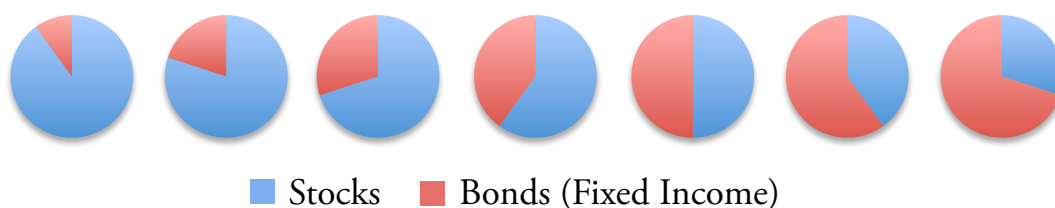
For illustrative purposes only. The S&P data are provided by Standard & Poor's Index Services Group. Performance data represents past performance and does not predict future performance. Indices are not available for direct investment; therefore, their performance does not reflect the expenses associated with the management of an actual portfolio.

Which portfolio is right for you?

Don't worry, we've made it easy.

Our investment fiduciaries have already built a prudent, low-cost, well-diversified portfolio for you. They will choose a portfolio for you that has an appropriate mix of stocks (generally riskier with higher potential returns) and bonds (generally less risky with lower potential for returns).

If you'd like to choose a different portfolio than the one our investment fiduciary would, that's okay too. For example, you might be holding a bunch of risky assets outside your 401(k) plan and want to take a more conservative approach with your 401(k) savings. We understand. You can log in to your online account 24/7 and select anyone of the following options:

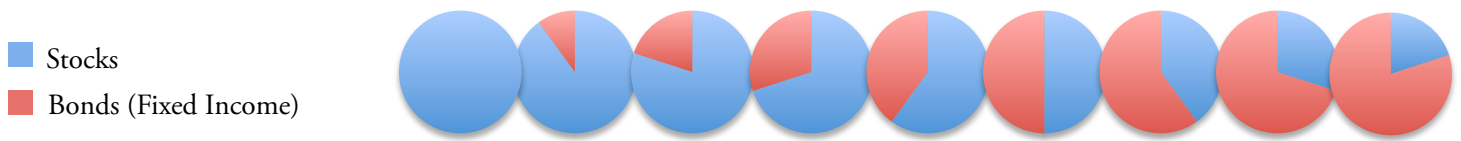


PORTFOLIO NAME	RISK	EQUITY (STOCK) ALLOCATION	FIXED INCOME (BOND) ALLOCATION
90/10 Model Portfolio	Highest	90	10
80/20 Model Portfolio	High	80	20
70/30 Model Portfolio	Moderately Aggressive	70	30
60/40 Model Portfolio	Moderate	60	40
50/50 Model Portfolio	Moderately Conservative	50	50
40/60 Model Portfolio	Low	40	60
30/70 Model Portfolio	Lowest	30	70

Portfolio Detail

The asset allocations of the model portfolios are divided between equities (stock) and fixed income (bond) investments. The allocation of each portfolio is designed to provide increased expected return for a given amount of risk (as measured by standard deviation) or less risk for a given amount of expected return. Asset allocations are straightforward, and have a symmetrical and intuitive feel to them.

Our investment fiduciaries work closely with investment and academic colleagues to decide what asset classes to include in the model portfolios, including the relative weights of each fund and asset class.



Stocks/Bonds Mix	100/0	90/10	80/20	70/30	60/40	50/50	40/60	30/70	20/80
Domestic Stocks	44%	39%	34%	29%	24%	19%	14%	9%	7%
DFA US Core Equity									
Vanguard Total Stock Market									
International Stocks	37%	33%	30%	26%	23%	20%	17%	13%	7%
DFA International Core									
Vanguard Total International									
Emerging Markets Stocks	12%	11%	10%	9%	8%	7%	6%	5%	4%
DFA Emerging Markets Core									
Real Estate & Commodities	7%	7%	6%	6%	5%	4%	3%	3%	2%
Vanguard REIT Index									
DFA Commodity Strategy									
Fixed Income	0%	10%	20%	30%	40%	50%	60%	70%	80%
Vanguard Total Bond Market									
PIMCO Total Return Inst.									
DFA Inflation Protected									
Vanguard Short Term Bond									
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

The risk level of your investment portfolio will decrease as you draw closer to retirement.

Virtually all investment experts recommend a large allocation of stocks for young investors and an increasing bond allocation as participants draw closer to retirement. Your new 401(k) plan comes with a feature that makes this automatic, called a “glide path.”

Upon enrollment, you are automatically placed in the moderate glide path. The portfolio’s initial asset allocation is determined by your age. If you prefer a glide path that differs from the moderate glide path, you may choose one of two alternatives, aggressive or conservative.

For instance, if you are 25 years old and select the conservative glide path, you will have a portfolio that has an asset allocation of 60% in stocks and 40% in bonds. When you turn 31, your portfolio will automatically rebalance to an asset allocation of 50% stocks and 50% bonds. The rebalancing will continue according to the specified time period detailed in the glide path illustration below.

GLIDE PATH ILLUSTRATION	UNDER AGE 30	AGE 31-40	AGE 41-50	AGE 51-60	AGE 60+
Aggressive Glide Path	100% Stocks 0% Bonds	90% Stocks 10% Bonds	80% Stocks 20% Bonds	70% Stocks 30% Bonds	60% Stocks 40% Bonds
Moderate Glide Path (default)	80% Stocks 20% Bonds	70% Stocks 30% Bonds	60% Stocks 40% Bonds	50% Stocks 50% Bonds	40% Stocks 60% Bonds
Conservative Glide Path	60% Stocks 40% Bonds	50% Stocks 50% Bonds	40% Stocks 60% Bonds	30% Stocks 20% Bonds	20% Stocks 80% Bonds

Questions? Call us Monday through Friday from 8am to 7pm eastern time at (800) 878-5220, option 1, and our retirement specialists will be happy to assist you.

You may also access your account online by going to www.myplanconnection.com. If you are logging in for the first time, your User ID is your social security number and your password is the last four digits of your social security number. Make sure you select “Participant” as the role, and then click “Log in.”

Sources

John C. Bogle. "Strengthening Worker Retirement Security" Statement before Committee on Education and Labor, U.S. House of Representatives, Washington, DC February 24, 2009.

Chip and Dan Heath, "The Horror of Mutual Funds: Why false information can be credible," Fast Company Magazine, August 13, 2008.

Dalbar, Inc. "Quantitative Analysis of Investor Behavior 2010," www.dalbar.com. The S&P data are provided by Standard & Poor's Index Services Group. US long-term bonds, bills, inflation, and fixed income factor data © Stocks, Bonds, Bills, and Inflation Yearbook™, Ibbotson Associates, Chicago (annually updated work by Roger G. Ibbotson and Rex A. Sinquefeld). Indices are not available for direct investment; their performance does not reflect the expenses associated with the management of an actual portfolio.

Section 2

401(k)

PARTICIPANT WEB GUIDE

A GUIDE TO UNDERSTANDING YOUR ONLINE ACCOUNT



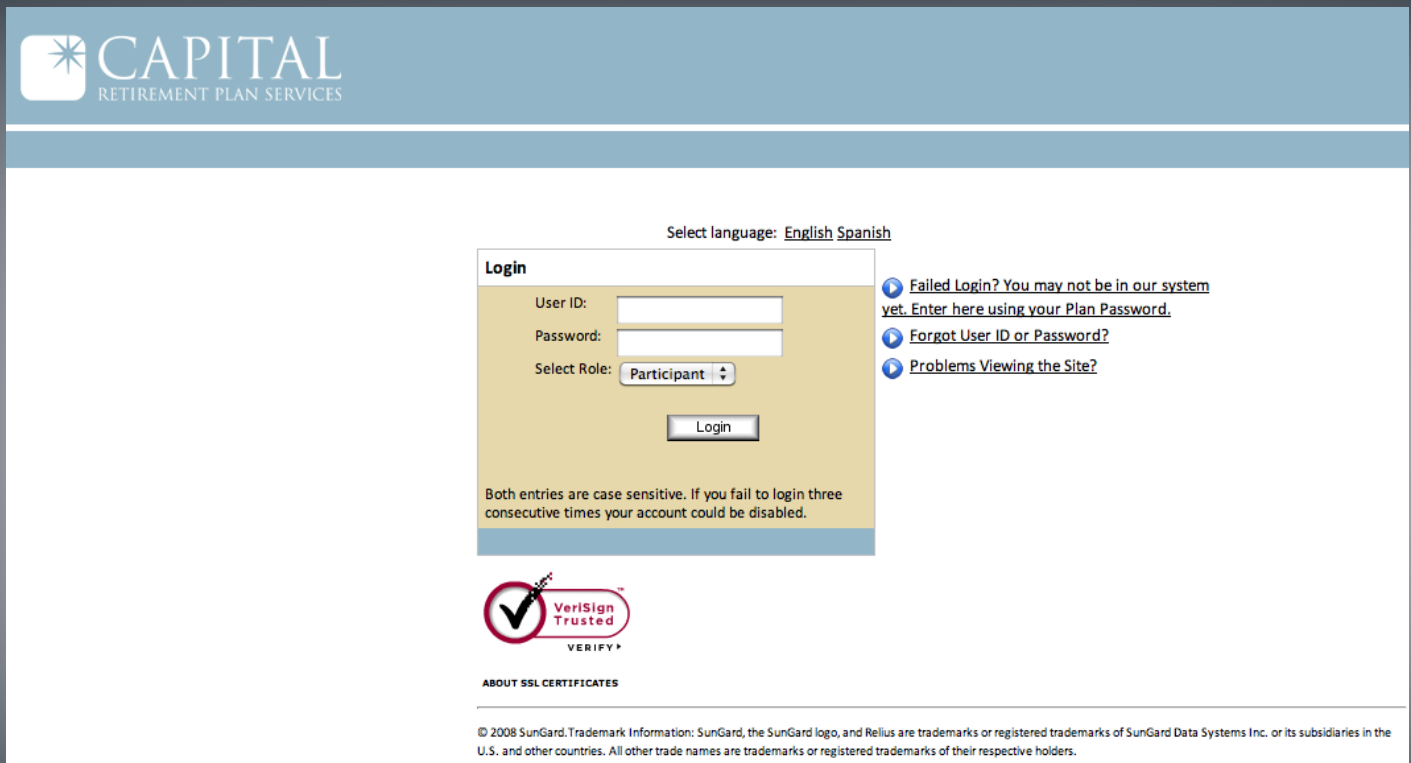
Introducing the BenefitGuard 401(k) Plan

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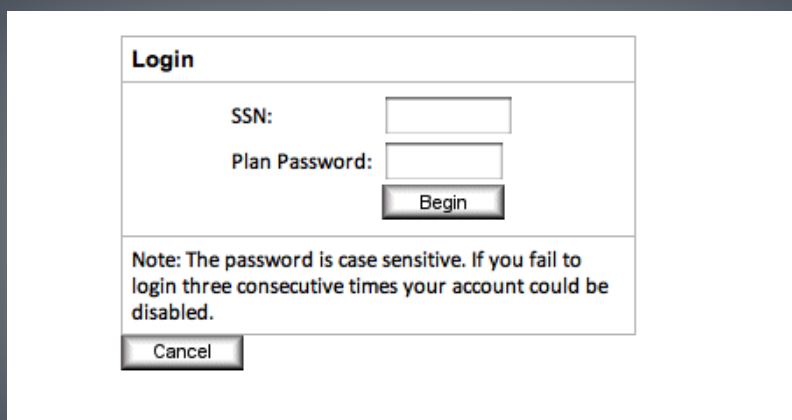
Enroll Online: FIRST TIME LOGIN

Go to www.myplanconnection.com. Click on “log in to my account” at the top of the page. Once you reach the screen shown below, click on “You may not be in our system yet. Enter here using your Plan Password”.



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Enter your social security number where indicated. The plan password is the last 4 digits of your social security number.



Note: The password is case sensitive. If you fail to login three consecutive times your account could be disabled.

Enroll Online: Step 1

Enrolling online is the fastest and easiest way to get started saving for your retirement. Our online wizard will walk you through 4 simple steps.

online 401(k)

Home | Account Info | Tools | Enrollment Toolbox

Step 1 of 4: Personal Information

Items marked with an asterisk(*) must be completed before you can proceed to the next step.

Establish your User name
(alphanumeric digits, case-sensitive)

Establish your Password
(6-8 digits, case-sensitive)

Re-enter Password

Remember your Username and Password. You will need them to access your account via the plan website in the future.

Home phone number () -

Office phone number () - ex

Other phone number () -

If you would like to receive confirmations of transactions, please provide the following information:

I do not have a e-mail address

Send Email confirmation to:

Home Email

Office Email

Other Email

Be sure to enter your email address to receive automatic email confirmations of any transactions you make online

Be sure to continue through all steps of the enrollment process until you receive confirmation that your enrollment is complete. If you cancel or close your browser before completing the process, your enrollment will not be processed.

Enroll Online: Step 2

Designate your beneficiaries in Step 2. You can specify your primary beneficiaries as well as your contingent beneficiaries (your beneficiaries if your primary beneficiaries are no longer living at the time of your death).

online 401(k)

Home Account Info Tools Enrollment Toolbox

Step 2 of 4: Designate Your Beneficiaries

This designation can have important tax and legal effects: you may wish to consult your advisor before continuing.

PRIMARY BENEFICIARY

Name (First Last)	<input type="text"/>
Percent (%) of benefit payable to this beneficiary	<input type="text"/>
Relationship	
Date of Birth (mm/dd/yyyy)	<input type="text"/>
Home Address	
Address Line 1	<input type="text"/>
Address Line 2	<input type="text"/>
City	<input type="text"/>
State	<input type="text"/>
Postal Code (Zip)	<input type="text"/>
Country	<input type="text"/>
Social Security Number (optional)	<input type="text"/>

Enroll Online: Step 3

Specify how much you want to contribute each pay period to your plan. If you're not sure, use the retirement calculator to determine how much you need to save to be ready for retirement.

online 401(k)

Home | Account Info | Tools | Enrollment Toolbox

Step 3 of 4: Contribution Limits

Maximum deferral percentage permitted in this plan: 100.00%

IRS Limit on 401(k) contributions in 2011: \$16,500.00.

IRS Limit on "catch-up" contributions* in 2011: \$5,500.00.

*You must be age 50 or older by December 31st of this year in order to make "catch-up" contributions

Enter your salary deferral election:

PRE-TAX CONTRIBUTIONS

I wish to contribute the following amount **each pay period** to the plan, subject to the limits above.

Enter a minimum of 0.00 dollars.

Specify a percentage between 0.00% and 100.00% in interments of whole percentages.

ROTH 401(K) CONTRIBUTIONS

I wish to contribute the following amount each pay period to the plan, subject to limits above.

Enter a minimum of 0.00 dollars.

Specify a percentage between 0.00% and 100.00% in increments of whole percentages.

First | Save and Continue | Previous | Skip | Logout

Enroll Online: Step 4

Confirm your selections and you're done.

online 401(k)

Home | Account Info | Tools | Enrollment Toolbox

Step 4 of 4: Review and Confirm all your Entries

Personal Information Edit

Username:

Verification Questions:

First Name

Last Name

Date of Birth (mm/dd/yy)

Date of hire

Address Line 1

Send Email confirmation to:

Salary Deferral Elections Edit

PRE-TAX CONTRIBUTIONS

Deduct 0.00 each pay period.

ROTH 401(k) CONTRIBUTIONS

Deduct 0.00 each pay period.

Beneficiary Designations Edit

IF YOU DO NOT DESIGNATE ANY BENEFICIARIES, YOUR ACCOUNT WILL BE DISTRIBUTED IN ACCORDANCE TO PLAN PROVISIONS IN EVENT OF YOUR DEATH.

If your enrollment information is correct, click below to submit your enrollment request

Finish

View Your Account Summary

Once enrolled, get summary account information at-a-glance including your current account balance, your investment allocation, and your personal information.

online 401(k)

Messages
Close Participant
Benefits Summary
Summary
Investments
Transactions
Tools
Personal Profile
Enrollment Toolbox

Personal Info

John Smith
 456 West End
 Salem, MA 33322

Birth date: 01/01/1970
 Hire date: 01/12/2006
 Entry date: 01/01/2010
 Marital status: Single

Important Messages

You have 0 message(s) from your plan

At-a-Glance

Account balance: \$407,325.70
 Vested balance: \$407,325.70
 Division ID:
 Current plan category: Active

Balance by Investment as of 6/20/2011

Investment	Balance	Vested Balance	Current Election
Prudent Retirement Services Moderate Glide Path (Ages 31-40)	\$407,325.70	\$407,325.70	0.00%
Total:	\$407,325.70	\$407,325.70	0.00%

Balance by Source as of 6/20/2011

Source	YTD Contributions	Balance	Vested Balance	Vested Percent
Employee Salary Deferral	\$0.00	\$203,662.85	\$203,662.85	100.00%
Employer Safe Harbor Match	\$0.00	\$203,662.85	\$203,662.85	100.00%
Total:		\$407,325.70	\$407,325.70	

Contributions


Type	Current Rate
Pre-tax	\$50.00
Roth	Not contributing
Last Pre-tax deferral contribution change via Web/VRU	\$0.00
Last Roth contribution change via Web/VRU:	\$0.00

Contributions

No records available at this time.

Charted Balances


Account Balances



[Graph View](#)

- Prudent Retirement Services Mo... \$407,325.70

Asset Class Balances



[Graph View](#)

- Diversified Emerging Mkts \$29,305.52
- Foreign Large Value \$68,840.24
- Global Real Estate \$15,818.98
- Mid-Cap Blend \$184,616.20
- Ultrashort Bond \$27,157.28
- World Bond \$81,587.48

Change Your Password

Change your userID and password online and received an instant email confirmation. Click on the Personal Profile Tab, and select Password change.

online 401(k)

Messages Close Participant Benefits Summary Summary Investments Transactions Tools Personal Profile Enrollment Toolbox

Change Password

Personal info.

Beneficiaries

Password Change

Criteria:

- Leaving the user id field empty will reuse your current user id.
- Changes made to your password will take effect immediately.
- These changes will not affect your Voice Response access (if available).
- Your password cannot be any part of your social security number.
- Your password cannot be some portion of your web user id.
- Your password must contain alphabetic and numeric characters (Aa-Zz and 0-1).
- User id must be between 6 and 12 characters in length.
- Password must be between 6 and 8 characters in length.

A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please edit your personal information.

Confirm e-mail address:demo@benefitguard.com

Enter new user ID:

Enter old password

Enter new password

Re-enter new password:

Update Your Personal Information

Update your personal records online to make sure that your records are current. Be sure to notify your employer of these changes as well so that our records will stay up-to-date. You can do this by clicking on the Personal Information Tab and selecting Personal Info.

Messages **Close Participant** **Benefits Summary** **Summary** **Investments** **Transactions** **Tools** **Personal Profile** **Enrollment Toolbox**

Personal info.
Beneficiaries
Password Change

Edit Personal Information

Be sure to enter an email address so that you can receive important plan notifications.

If you are an active employee, online changes to your address of record may be over-written by your employer's payroll file. Be sure to update your address with your employer as well.

General

Prefix:
Name (First, Middle, Last):
Street address 1:
Street address 2:
City:
State:
Zip code:
Birth date:
Date of hire:
Marital status:
Gender:

Phone Numbers

Home Phone #: () -
Office Phone #: () - Ext:
Other Phone #: () -

E-mail Address

I do not have an e-mail address

Home Internet address:
Office Internet address:
Other Internet address:

Send e-mail notification to:
 Home Office Other None

Alternate Verification

Alternate verification

Question: Answer:
Question: Answer:
Question: Answer:

Change Your Beneficiary

Update your beneficiary designations online quickly and easily. Click on the Personal Profiles Tab, and select Beneficiaries.

Beneficiaries

If you are married and select a beneficiary other than your spouse, you must obtain your spouse's notarized consent. A Beneficiary Designation Form for your spouse to sign is available online by clicking on "Forms" on the left toolbar.

New Beneficiary

Name	<input type="text"/>	*	Beneficiary SS#:	<input type="text"/>
Street Address 1:	<input type="text"/>		Beneficiary percent:	<input type="text"/>
Street Address 2:	<input type="text"/>		Birth date:	<input type="text"/>
City	<input type="text"/>		Relationship:	<input type="text"/>
State	<input type="text"/>		Beneficiary type:	<input type="text"/>
Zip code:	<input type="text"/>			

*-Indicates a required field.

View Investment Profiles

Access information about the funds available in your Plan at-a-glance by clicking on the Investments Tab, and selecting Investment Profiles.

The screenshot shows a web browser window titled "online 401(k)". The navigation bar includes: Messages, Close Participant, Benefits Summary, Summary, **Investments**, Transactions, Tools, Personal Profile, and Enrollment Toolbox. A dropdown menu is open from the "Investments" tab, listing: Account Balance, Investment Election Info, Contributions, **Investment Profiles** (highlighted), Rate of Return, and Investment Returns.

Below the menu, the Dimensional logo is visible. The text reads: "We make your savings work harder by offering each employee a prudent menu of low cost, well diversified portfolios of DFA funds with the appropriate mix of stocks and bonds. DFA's no-load mutual funds are not available to the public, retail brokers or most investment advisors. AT&T Inc., Boeing, Citigroup, PepsiCo Inc., Carnegie Mellon University and St. John's Hospital and many other large institutions have chosen DFA for investment management. Founded in 1981, DFA is the nation's 11th largest mutual fund company, and currently manages approximately \$165 billion in assets."

Age (years to retirement)	Model Portfolio	Stocks ¹	Bonds ²
21 - 30 (about 40)	80/20	80%	20%
31 - 40 (about 30)	70/30	70%	30%
41 - 50 (about 20)	60/40	60%	40%
51 - 60 (about 10)	50/50	50%	50%
61+ (about 5)	40/60	40%	60%

Optional Glide Paths:	Age 21-30	Age 31-40	Age 41-50	Age 51-60	Age 61+
Conservative	60/40	50/50	40/60	30/70	20/80
Moderate	80/20	70/30	60/40	50/50	40/60
Aggressive	100/0	90/10	80/20	70/30	60/40

Footnote 1: Stock allocations include broadly diversified investments in U.S., International and Emerging stock markets.
 Footnote 2: Bond allocations include broadly diversified investments in U.S. Treasury and high-quality corporate bonds.

BenefitGuard logo and website URL: benefitguard.com

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View Investment Returns

See how your investments are performing. Access your Investment Returns by clicking on the Investments Tab, and selecting Investment Returns.

Investment Returns

Investments Models

Investment Product	Return as of Date	1 Month	Year to Date	1 Year	3 Year	5 Year	10 Year
Prudent Retirement Services 30-70 Model Portfolio	03/31/2011	2.23%	2.23%	9.13%	5.14%	5.84%	6.98%
Prudent Retirement Services 40-60 Model Portfolio	03/31/2011	2.90%	2.90%	10.76%	5.34%	5.77%	7.47%
Prudent Retirement Services 50-50 Model Portfolio	12/31/2010	5.35%	13.04%	13.04%	3.21%	5.62%	7.26%
Prudent Retirement Services 60-40 Model Portfolio	03/31/2011	4.13%	4.13%	14.02%	5.45%	5.44%	8.29%
Prudent Retirement Services 70-30 Model Portfolio	03/31/2011	4.69%	4.69%	15.64%	5.35%	5.18%	8.62%
Prudent Retirement Services 80-20 Model Portfolio	03/31/2011	5.25%	5.25%	17.23%	5.20%	4.88%	8.89%
Prudent Retirement Services 90-10 Model Portfolio	03/31/2011	5.76%	5.76%	18.84%	4.91%	4.49%	9.10%
Prudent Retirement Services Aggressive Glide Path (Ages 30 and under)	03/31/2011	6.27%	6.27%	20.42%	4.56%	4.05%	9.26%
Prudent Retirement Services Aggressive Glide Path (Ages 31-40)	03/31/2011	5.76%	5.76%	18.84%	4.91%	4.49%	9.10%
Prudent Retirement Services Aggressive Glide Path (Ages 41-50)	03/31/2011	5.25%	5.25%	17.23%	5.20%	4.88%	8.89%
Prudent Retirement Services Aggressive Glide Path (Ages 51-60)	03/31/2011	4.69%	4.69%	15.64%	5.35%	5.18%	8.62%
Prudent Retirement Services Aggressive Glide Path (Ages 61+)	03/31/2011	4.13%	4.13%	14.02%	5.45%	5.44%	8.29%
Prudent Retirement Services Conservative Glide Path (Ages 30 and under)	03/31/2011	4.13%	4.13%	14.02%	5.45%	5.44%	8.29%
Prudent Retirement Services Conservative Glide Path (Ages 31-40)	03/31/2011	3.52%	3.52%	12.41%	5.42%	5.63%	7.91%
Prudent Retirement Services Conservative Glide Path (Ages 41-50)	03/31/2011	2.90%	2.90%	10.76%	5.34%	5.77%	7.47%
Prudent Retirement Services Conservative Glide Path (Ages 51-60)	03/31/2011	2.23%	2.23%	9.13%	5.14%	5.84%	6.98%
Prudent Retirement Services Conservative Glide Path (Ages 61+)	03/31/2011	1.55%	1.55%	7.47%	4.88%	5.86%	6.44%
Prudent Retirement Services Moderate Glide Path (Ages 30 and under)	03/31/2011	5.25%	5.25%	17.23%	5.20%	4.88%	8.89%
Prudent Retirement Services Moderate Glide Path (Ages 31-40)	03/31/2011	4.69%	4.69%	15.64%	5.35%	5.18%	8.62%
Prudent Retirement Services Moderate Glide Path (Ages 41-50)	03/31/2011	4.13%	4.13%	14.02%	5.45%	5.44%	8.29%
Prudent Retirement Services Moderate Glide Path (Ages 51-60)	03/31/2011	3.52%	3.52%	12.41%	5.42%	5.63%	7.91%
Prudent Retirement Services Moderate Glide Path (Ages 61+)	03/31/2011	2.90%	2.90%	10.76%	5.34%	5.77%	7.47%

View Your Personal Rate of Return

Your personal rate of return is available for your overall portfolio and for each fund on a monthly, quarterly and annual basis. View by clicking on the Investments Tab and selecting Rate of Return

Personal Rate of Return

Select "total return" or one of your funds to view your personal rate of return.

Investment filter: Total Return

Date range: June, 2010 to May, 2011

Month Ending	Rate of Return (%)
May, 2011	-1.15%
April, 2011	2.51%
March, 2011	0.54%
February, 2011	2.63%
January, 2011	9.67%
December, 2010	3.46%
November, 2010	Not Available
October, 2010	Not Available
September, 2010	Not Available
August, 2010	Not Available
July, 2010	Not Available
June, 2010	Not Available

Change Your Contribution %

Change your Contribution Percentage online. Your Plan Sponsor will receive notification of your change within 24 hours. Click on the Transaction Tab, and select Contributions.

Contributions

A confirmation e-mail will be sent to the address listed in your personal information. [edit your personal information.](#)

Confirmation e-mail address: info@benefitguard.com

Current Contribution Amounts	
Last Web/VRU Contributions	Total
Pre-Tax Deferral	\$0.00 per pay period
Roth:	\$0.00 per pay period

Change Contribution Amounts

Please enter a contribution percentage that your employer will deduct from your compensation each payroll period for deposit to your 401(k) account.

Change	Contribution Type	Current Contribution	New Contribution	%/\$
<input type="checkbox"/>	Pre-Tax Deferral	\$50.00 per pay period	0.00 per pay period	Percent
<input type="checkbox"/>	Roth:	Not contributing	0.00 per pay period	Percent

Request a New Loan

Interested in a loan from your retirement savings plan? Model different loan options online and then submit your request.

Messages Close Participant Benefits Summary Summary Investments Transactions Tools Personal Profile Enrollment Toolbox

New Loan

Please follow the following steps to apply for a loan on

Click here to verify your email address. A valid email address

To model different loan amounts and durations, enter the an

To finalize your choices, enter the desired loan amount and c

Complete the online loan application by following the promp

you will receive an email attaching your Promissory Note, Irrevocable Pledge and Disclosure, and Regulation Z Notification within one business day of completing your online loan application. Sign and return as instructed on the forms. **YOUR LOAN WILL NOT BE PROCESSED UNTIL THIS PAPERWORK IS RECEIVED.**

Please note that if you reside in the state of Florida, a Documentary Stamp Tax in the amount of \$0.35 per \$100 or fraction thereof the amount borrowed will be assessed as a fee against your account and remitted to the Florida Department of Revenue in accordance with Florida law.

[Manage your portfolio](#)
[Transfer Funds](#)
[Contributions](#)
[New Loan](#)
[Transaction History](#)
[Web/VRU Requests](#)

Loan Limits	
All plans vested account balance:	
Minimum Loan	
Maximum Loan	
Minimum duration	
Maximum duration	
Business days to complete request after receiving required paperwork:	
All plans vested account balance:	

Loan Calculator: calculations based on a payroll payment frequency of based on a payment frequency of "Semimonthly"

A confirmation email will be sent to the address listed below. If this address is incorrect, please edit your personal information.

Select loan type:	Personal loan
Interest rate:	4.25%
Enter a loan amount:	\$ 0
Number of payments:	0

Reset Model Submit

Enter your desired loan amount and loan duration. Loans from your retirement plan cannot be longer than 5 years unless you are borrowing money to purchase your home, in which case you may take a loan for up to 15 years.

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Take a Distribution

If you are no longer employed with your worksite employer, you can choose to rollover your account to a new qualified account or take a cash distribution. Apply online for the fastest processing. Click on the Transactions Tab, and select Termination.

The screenshot shows a web browser window titled "online 401(k)". The navigation menu includes: Messages, Close Participant, Benefits Summary, Summary, Investments, Transactions (selected), Tools, Personal Profile, and Enrollment Toolbox. A sidebar on the right contains the following options: Manage your portfolio, Transfer Funds, Termination (highlighted), New Loan, Transaction History, and Web/VRU Requests. The main content area is titled "Termination Distribution".

Please follow the following steps to apply for a termination distribution.

Verify your email address on the personal information screen. A confirmation email will be sent within 1 day of your online request.

Enter the payment type and then click "Submit."
Choose a cash distribution or rollover your funds to an IRA or another qualified Plan.

Enter the amount of the distribution requested, review the Special Tax Notice Regarding Plan Payments by clicking on the hyperlink, and then click on "Submit."

Return to termination participant selection screen

Payment type:

Payment method:

Submit

Termination Distribution Fee: \$75.00

Create a Report

Don't wait for your quarterly statement. You can generate daily statements for any specified time period, so that you always know how your account is doing. Click on the Tools Tab, and select Reports.

online 401(k)


Messages Close Participant Benefits Summary Summary Investments Transactions Tools Personal Profile Enrollment Toolbox

Reports

Forms & Documents

Retirement Calculator

If you are married and select a beneficiary other than your spouse, you must obtain your spouse's notarized consent. A Beneficiary Designation Form for your spouse to sign is available online by clicking on "Forms" on the left toolbar.

 I elect to only receive electronic statements that I can view online
 I elect to receive statements both electronically and through the mail

Submit

Create Reports

Select report group: Select report:

From date: From date: (mm/dd/yyyy) (mm/dd/yyyy)

To date: (mm/dd/yyyy) (mm/dd/yyyy)

Submit

Refresh Delete

Name	Size	File Type	From Date	To Date	Delete
On demand account statement	67kb	Adobe	01/01/2011	01/01/2011	<input type="checkbox"/>

Access Forms and Documents

We want it to be easy for your. Download the forms you need any time, pre-populated with your information. Click on the Tools Tab, and select Forms & Documents

The screenshot shows a web browser window titled "online 401(k)". The navigation bar includes tabs for Messages, Close Participant, Benefits Summary, Summary, Investments, Transactions, Tools, Personal Profile, and Enrollment Toolbox. The "Tools" tab is active, displaying a sidebar with "Reports", "Forms & Documents", and "Retirement Calculator". The main content area is titled "Forms" and features an Adobe Acrobat Reader logo. Below the logo is a "Create Forms" section with a "Select form group:" dropdown menu set to "Forms" and a "Select form:" dropdown menu set to "---None---". A "Submit" button is located to the right of the "Select form:" dropdown. A "Refresh" button is positioned below the "Create Forms" section.

View Your Transaction History

Never wonder what is going on with your account. Want to know if your recent payroll deduction has been deposited, or if a loan request has been processed? If it happened, you'll see it. Click on the Transactions Tab, and select Transaction History.

The screenshot shows a web browser window titled "online 401(k)". The navigation bar includes tabs for Messages, Close Participant, Benefits Summary, Summary, Investments, Transactions, Tools, Personal Profile, and Enrollment Toolbox. The Transactions tab is active, and a dropdown menu is open, listing options: Manage your portfolio, Transfer Funds, Contributions, New Loan, Transaction History (highlighted), and Web/VRU Requests. Below the navigation, the "Transaction History" section is visible. It includes several filter fields: "Investment:" with a dropdown set to "All"; "Source:" with a dropdown set to "All"; "Transactions to display:" with a dropdown set to "All"; "Show account history from:" with a date field set to "06/15/2011" and a "To date:" field; and "Transaction status:" with a dropdown set to "All". There is also an unchecked checkbox labeled "Only display records with redemption fees" and a "Submit" button.

Contact Us

Phone (800) 878-5220

Fax (800) 260-4066

Email service@capitalsg.com

Address 822 A1A North
Suite 211
Ponte Vedra Beach, FL 32082

P.O. Box 2349
Ponte Vedra Beach, FL 32004-2349

BenefitGuard Retirement Income Security Plan Enrollment Form

Instructions: Please complete Steps 1 through 4 to avoid delays in processing your request. **Return this form at the address listed below.**

Original Form 1/1/2011 Updated Form, Effective Date of Update _____

STEP 1: PARTICIPANT INFORMATION

Participant's Name (Last Name, First Name, Middle Initial):	Social Security Number:	Date of Birth:
Street Address:		
City:	State:	Zip Code:
Email Address:	Daytime Phone:	Evening Phone:
Company/Worksite Employer:	Date of Hire:	Employment Status: <input type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> Seasonal

STEP 2: DEFERRAL ELECTION

Please note that the total amount of deferrals (Regular and Roth) may not exceed \$16,500 in 2011 (an additional \$5,500 may be deferred by participants who are over 50 years old and are eligible for catch-up contributions). Federal restrictions on contributions by Key and Highly Compensated Employees may limit the deferrals by these individuals further.

I wish to participate at this time by making the following deferral elections (you may select Regular and/or Roth deferrals):

- Regular 401(k) deferrals (pre-tax).** The total amount to be deducted from my paycheck on a pre-tax basis will be ____% or \$ ____ per pay. I understand that this will reduce my current compensation which is includible in income for the taxable year of the deferral.
- Roth 401(k) deferrals (post-tax).** The total amount to be deducted from my paycheck on a post-tax basis will be ____% or \$ ____ per pay period. I understand that this will NOT reduce my current compensation which is includible in income and that my deferrals will be includible in income for the taxable year of the deferral.

STEP 3: BENEFICIARY DESIGNATION

Designate your Beneficiary(ies) below. The percentage for each category must total 100%. Contingent Beneficiaries receive funds only if no Primary Beneficiary survives you. **If you are married and a beneficiary other than your spouse is designated as a Primary Beneficiary, spousal consent is required and the spouse's signature must be notarized.** If you are not married at this time but later become so, your beneficiary designation becomes null and void and your spouse becomes the beneficiary unless a second Beneficiary Designation form is completed and spousal consent is obtained.

Primary Beneficiary:	Social Security Number:	Date of Birth:	Relationship to Participant:	Percentage:
Primary Beneficiary:	Social Security Number:	Date of Birth:	Relationship to Participant:	Percentage:
Contingent Beneficiary:	Social Security Number:	Date of Birth:	Relationship to Participant:	Percentage:
Contingent Beneficiary:	Social Security Number:	Date of Birth:	Relationship to Participant:	Percentage:

I, the undersigned, being the lawful spouse of the above named Participant, do hereby consent to the beneficiaries designated by my spouse in this instrument. I understand that if this consent is in effect at the time of my spouse's death, I have waived any right I might then have to any benefit under the Plan payable due to spouse's death, except to the extent that my spouse may name me specifically as a beneficiary herein. This consent and waiver is my free and voluntary act. I understand that my consent is irrevocable unless my spouse revokes the above beneficiary designation.

Signature (Spouse): _____ **Printed Name:** _____ **Date:** _____

To be completed by a Notary Public:

Sworn before me this day: _____ In the State of: _____ County of: _____

Notary Public Signature: _____ Notary Public Stamp: _____

My Commission Expires: _____

STEP 4: YOUR SIGNATURE

By signing this form I authorize (1) My employer to deduct from my compensation the amount stated in my employee deferral election instruction on the front of this form; (2) My Trustee(s)/Plan Administrator/Capital Retirement Plan Services to invest my contributions according to the Plan's default investment options; participants may change their investments at any time; (3) My Trustee(s)/Plan Administrator/Capital Retirement Plan Services to redeem from my account balance the recordkeeping fee and any other applicable per-participant, portfolio model, and other fees; and (4) My Trustee(s)/Plan Administrator/Capital Retirement Plan Services to pay all sums payable by reason of my death to my named beneficiary(ies). By signing this form I acknowledge and agree that (1) I have read the prospectus of any fund in which I invest and that it is my responsibility to read the prospectus(es) of any fund into which I exchange and agree to the terms; (2) I am fully and completely responsible for making sure that the amount of my contributions for any calendar year does not exceed the legal limit under the Internal Revenue Code and that my employer has no duty or obligation to do that for me, but that my employer has the right to reduce the contributions I have elected to make or stop them entirely if my employer determines that the legal limit has been or will be reached; (3) My Trustee(s)/Plan Administrator/Capital Retirement Plan Services shall not be responsible for any investments made contrary to this form unless notified of such contrary investment within 10 days after my receipt of the account statement reflecting such contrary investment; and (4) Withdrawals prior to retirement at age 59½ from a qualified retirement plan are limited by federal law and that such withdrawals will be subject to a distribution fee. I certify under penalties of perjury that my Social Security number in Step 1 on this form is correct.

Signature: _____ **Printed Name:** _____ **Date:** _____

RETURN TO: Capital Retirement Plan Services, P.O. Box 2349, Ponte Vedra Beach, FL 32004-2349 or FAX: 800.260.4066