

Comparison Report

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SAMPLE

Morgan Stanley
Smith Barney

Prepared For
Sample Prospect

Prepared By
Morgan Stanley Smith
Barney FA

Defined Contribution Comparison Report

Introduction

We are pleased to provide this Defined Contribution Comparison Report, which has been prepared for you by your Morgan Stanley Smith Barney financial advisor using Morningstar's Advisor Workstation Defined Contribution Module, a portfolio analysis tool licensed to Morgan Stanley Smith Barney by Morningstar, Inc., an independent global investment research firm.

The Defined Contribution Comparison Report provides a side-by-side review of two plans and may include some or all of the following:

- Fund performance relative to benchmarks and Morningstar Categories;
- Fund risk and return characteristics;
- Fund expenses relative to category averages;
- Fund operations including Manager Stewardship, regulatory issues, and tenure;
- Illustrations of fund style drift and correlation.

This report has been designed to assist you in considering an overall selection of investment options for your plan or for monitoring funds in your plan. The funds detailed in this report are either currently available in your plan or have been identified as potential investment options based on a review of your current plan. The final determination to select or change any investment options must be made by you, in accordance with your fiduciary responsibilities, as well as the plan's governing documents, including the investment policy statement, if applicable.

The performance data contained in this report is for illustrative purposes and is not intended to reflect the plan's actual performance. When comparing fund performance, it is important to consider fund composition, fees, holding periods and benchmark selections. You should also be aware that there may be costs associated with replacing your current investments and any such costs would impact fund performance.

Please read carefully all accompanying notes and disclosures provided in this report.

This report, which is based in part upon information that you provided, is not intended as an offer or solicitation with respect to the purchase or sale of any security. Any information contained herein should be considered together with the specific information for each fund, such as disclosure documents, fund prospectuses, and any other relevant factors that you may discuss with your financial advisor. You should review carefully the applicable prospectus prior to making any decision to offer a mutual fund within your plan.

Neither Morgan Stanley Smith Barney nor any financial advisor is (by virtue of this report or otherwise) a fiduciary with respect to your plan for purposes of the Employee Retirement Income Security Act of 1974, as amended (ERISA), or similar laws, unless such fiduciary status is conferred by some other agreement. The furnishing of this report is not intended to constitute investment advice, and there is no agreement or understanding between Morgan Stanley Smith Barney, the financial advisor, the plan or any plan fiduciary under which the latter receives information, recommendations or advice concerning investments which are to be used as a primary basis for any plan fiduciary's investment decisions relating to the plan.

Certain funds included in this report may be affiliated with Morgan Stanley Smith Barney. Since Van Kampen Investments is affiliated with Morgan Stanley Smith Barney, any fund with a name referencing "Van Kampen" or "Morgan Stanley" is affiliated with Morgan Stanley Smith Barney.

This report does not take into account any tax considerations and does not constitute legal or tax advice of any kind. You should consult your legal and tax advisors regarding all tax considerations.

For accounts established pursuant to an advisory agreement, we have available at no cost an investment advisory services disclosure document, which describes our investment advisory services. If you would like a copy, please contact your financial advisor.

Past performance is not a guarantee of future results.

Current 401k Options

Diversification and Consistency

Style Count

0	1	2
0	0	0
0	0	1

Value Blend Growth

Large
Mid
Small

0	1	0
0	0	0
0	0	0

Short Intermed Long

High
Med
Low

Equity Style Options: 4

Fixed-Income Options: 1

Potential 401k Options

Diversification and Consistency

Style Count

2	1	2
0	1	1
1	0	1

Value Blend Growth

Large
Mid
Small

1	1	0
0	0	1
0	1	0

Short Intermed Long

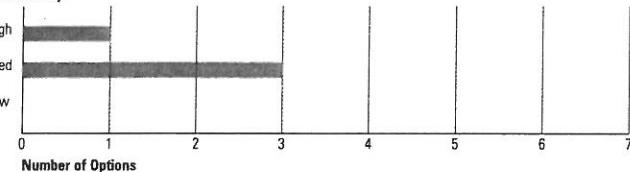
High
Med
Low

Equity Style Options: 9

Fixed-Income Options: 4

Equity Style Consistency 5-31-2009

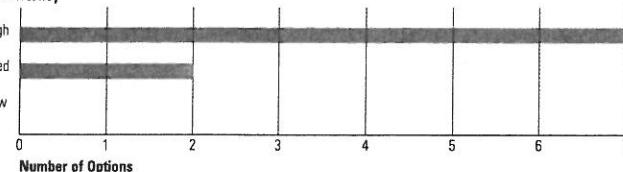
Consistency



* Style Consistency is not available for 1 holding.

Equity Style Consistency 5-31-2009

Consistency



* Style Consistency is not available for 4 holdings.

Style Detail 5-31-2009

	Type	Mstar Category	Eq Style Constnct	Eq Style Constnct	Turnover %
Large Value	Avg	—	Medium	Medium	—
Hartford Capital Appreciation A	MF	LB	Medium	Medium	82
Large Growth	Avg	—	Medium	Medium	—
AIM Large Cap Growth A	MF	LG	Medium	Medium	41
Mid-Cap Growth	Avg	—	Medium	Medium	—
Small Value	Avg	—	Medium	Medium	—
Putnam Small Cap Growth A	MF	SG	Medium	Medium	138
Foreign Large Value	Avg	—	Medium	Medium	—
Fidelity Advisor Diversified Intl A	MF	FB	High	High	88
Foreign Small/Mid Growth	Avg	—	Medium	Medium	—
Intermediate Government	Avg	—	—	—	—
MFS Government Securities A	MF	GI	—	—	57
Intermediate-Term Bond	Avg	—	High	High	—
Ultrashort Bond	Avg	—	—	—	—
High Yield Bond	Avg	—	—	—	—

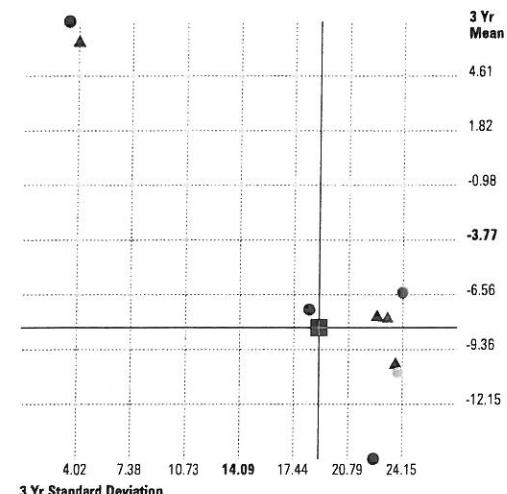
Style Detail 5-31-2009

	Type	Mstar Category	Eq Style Constnct	Eq Style Constnct	Turnover %
American Funds Washington Mutual A	Avg	—	Medium	Medium	—
American Funds Washington Mutual A	MF	LV	Medium	Medium	18
Davis NY Venture A	Avg	—	Medium	Medium	—
Davis NY Venture A	MF	LB	High	High	16
American Funds Growth Fund of Amer	Avg	—	Medium	Medium	—
American Funds Growth Fund of Amer	MF	LG	High	High	32
Alger MidCap Growth A	Avg	—	Medium	Medium	—
Alger MidCap Growth A	MF	MG	Medium	Medium	329
Allianz NFJ Small Cap Value A	Avg	—	Medium	Medium	—
Allianz NFJ Small Cap Value A	MF	SV	High	High	33
Alger SmallCap Growth A	Avg	—	Medium	Medium	—
Alger SmallCap Growth A	MF	SG	High	High	62
Delaware Intl Value Equity A	Avg	—	Medium	Medium	—
Delaware Intl Value Equity A	MF	FV	High	High	32
Fidelity Advisor Diversified Intl A	Avg	—	Medium	Medium	—
Fidelity Advisor Diversified Intl A	MF	FB	High	High	88
MFS International New Discovery A	Avg	—	Medium	Medium	—
MFS International New Discovery A	MF	FR	High	High	66
MFS Government Securities A Load Wa	Avg	—	—	—	—
MFS Government Securities A Load Wa	MF	GI	—	—	57
Delaware Corporate Bond A	Avg	—	High	High	—
Delaware Corporate Bond A	MF	CI	—	—	355
Franklin Adjustable U.S. Govt Secs	Avg	—	—	—	—
Franklin Adjustable U.S. Govt Secs	MF	UB	—	—	24
Pioneer High Yield A	Avg	—	—	—	—
Pioneer High Yield A	MF	HY	—	—	29

Current 401k Options

Risk and Return

Risk/Return 5-31-2009

**Holdings**

- MFS Government Securities A
- Hartford Capital Appreciation A
- Putnam Small Cap Growth A

- AIM Large Cap Growth A
- Fidelity Advisor Diversified Intl A

Benchmarks

- S&P 500 TR
- ▲ BarCap US Agg Bond TR USD
- ▲ Russell 2000 TR USD
- ▲ MSCI EAFE NR USD

Risk/Return Detail 5-31-2009

	Type	Sortino Ratio	Sharpe Ratio	Alpha 3Yr	Beta 3Yr	Bear Mkt %Rank
Large Value	Avg	-0.66	-0.57	-1.28	1.02	—
Hartford Capital Appreciation A	MF	-0.36	-0.28	5.08	1.21	67
Russell 1000 TR USD	MF	-0.60	-0.51	0.28	1.02	—
Large Blend	Avg	-0.60	-0.51	0.01	1.00	—
Hartford Capital Appreciation A	MF	-0.36	-0.28	5.08	1.21	67
Russell 1000 Value TR USD	MF	-0.60	-0.51	0.28	1.02	—
Large Growth	Avg	-0.50	-0.42	1.50	1.00	—
AIM Large Cap Growth A	MF	-0.57	-0.49	-0.04	0.91	51
Russell 1000 Growth TR USD	MF	-0.46	-0.38	2.39	0.99	—

Performance Disclosure

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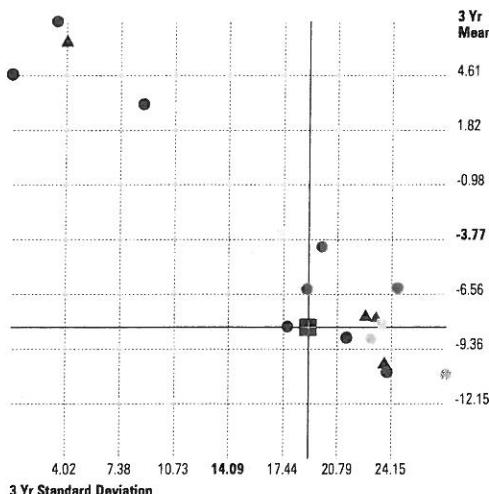
An investment in a money-market vehicle is not insured or guaranteed by the FDIC or any other government agency. The current yield quotation reflects the current earnings of the money market more closely than the total return quotation. Although money markets seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in them.

See Disclosure Page for Standardized Returns.

Potential 401k Options

Risk and Return

Risk/Return 5-31-2009

**Holdings**

- Franklin Adjustable U.S. Govt Secs
- American Funds Growth Fund of Amer
- Davis NY Venture A
- Allianz NFJ Small Cap Value A
- Fidelity Advisor Diversified Intl A
- MFS International New Discovery A
- Pioneer High Yield A

- Delaware Corporate Bond A
- Alger SmallCap Growth A
- American Funds Washington Mutual A
- Delaware Intl Value Equity A
- MFS Government Securities A Load Wa
- Alger MidCap Growth A

Benchmarks

- S&P 500 TR
- ▲ BarCap US Agg Bond TR USD
- ▲ Russell 2000 TR USD
- ▲ MSCI EAFE NR USD

Risk/Return Detail 5-31-2009

	Type	Sortino Ratio	Sharpe Ratio	Alpha 3Yr	Beta 3Yr	Bear Mkt %Rank
Large Value	Avg	-0.66	-0.57	-1.28	1.02	—
American Funds Washington Mutual A	MF	-0.65	-0.57	-0.98	0.92	25
Russell 1000 Value TR USD	MF	-0.70	-0.61	-1.86	1.06	—
Large Blend	Avg	-0.60	-0.51	0.01	1.00	—
Davis NY Venture A	MF	-0.58	-0.47	0.98	1.11	46
Russell 1000 TR USD	MF	-0.60	-0.51	0.28	1.02	—
Large Growth	Avg	-0.50	-0.42	1.50	1.00	—
American Funds Growth Fund of Amer	MF	-0.50	-0.41	1.68	0.96	29
Russell 1000 Growth TR USD	MF	-0.46	-0.38	2.39	0.99	—

Current 401k Options

Risk and Return

	Type	Sortino Ratio	Sharpe Ratio	Alpha 3Yr	Beta 3Yr	Bear Mkt %Rank
Mid-Cap Growth	Avg	-0.48	-0.41	1.57	1.09	—
Small Value	Avg	-0.59	-0.49	-0.29	1.15	—
Small Growth	Avg	-0.58	-0.49	-0.13	1.14	—
Putnam Small Cap Growth A	MF	-0.83	-0.74	-5.58	1.12	94
Russell 2000 Growth TR USD	MF	-0.47	-0.39	2.41	1.19	—
Foreign Large Value	Avg	-0.43	-0.35	0.27	1.00	—
Foreign Large Blend	Avg	-0.43	-0.36	0.07	1.02	—
Fidelity Advisor Diversified Intl A	MF	-0.58	-0.47	-2.73	1.01	67
MSCI AC World Ex USA NR USD	MF	-0.28	-0.22	3.45	1.07	—
Foreign Small/Mid Growth	Avg	-0.41	-0.34	0.27	1.11	—
Intermediate Government	Avg	1.44	0.68	0.19	0.75	—
MFS Government Securities A	MF	2.94	1.18	1.67	0.79	53
BarCap US Government TR USD	MF	1.82	0.88	—	—	—
Intermediate-Term Bond	Avg	0.32	0.11	-3.16	0.95	—
Ultrashort Bond	Avg	0.03	-0.53	-3.22	-0.01	—
High Yield Bond	Avg	-0.28	-0.24	7.04	0.94	—

Standard Benchmarks 5-31-2009

S&P 500 TR	Idx	-0.61	-0.52	—	—	—
S&P MidCap 400 TR	Idx	-0.47	-0.38	—	—	—
Russell 2000 TR USD	Idx	-0.55	-0.46	—	—	—
MSCI EAFE NR USD	Idx	-0.45	-0.36	—	—	—
BarCap US Agg Bond TR USD	Idx	1.48	0.77	—	—	—

Performance Disclosure

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See Disclosure Page for Standardized Returns.

Potential 401k Options

Risk and Return

	Type	Sortino Ratio	Sharpe Ratio	Alpha 3Yr	Beta 3Yr	Bear Mkt %Rank
Mid-Cap Growth	Avg	-0.48	-0.41	1.57	1.09	—
Alger MidCap Growth A	MF	-0.44	-0.38	2.33	1.28	94
Russell Mid Cap Growth TR USD	MF	-0.46	-0.38	2.64	1.16	—
Small Value	Avg	-0.59	-0.49	-0.29	1.15	—
Allianz NFJ Small Cap Value A	MF	-0.33	-0.27	4.52	1.00	32
Russell 2000 Value TR USD	MF	-0.61	-0.51	-0.87	1.17	—
Small Growth	Avg	-0.58	-0.49	-0.13	1.14	—
Alger SmallCap Growth A	MF	-0.44	-0.37	2.78	1.16	85
Russell 2000 Growth TR USD	MF	-0.47	-0.39	2.41	1.19	—
Foreign Large Value	Avg	-0.43	-0.35	0.27	1.00	—
Delaware Intl Value Equity A	MF	-0.51	-0.42	-1.51	0.96	55
MSCI EAFE Value NR USD	MF	-0.45	-0.36	—	—	—
Foreign Large Blend	Avg	-0.43	-0.36	0.07	1.02	—
Fidelity Advisor Diversified Intl A	MF	-0.58	-0.47	-2.73	1.01	67
MSCI AC World Ex USA NR USD	MF	-0.28	-0.22	3.45	1.07	—
Foreign Small/Mid Growth	Avg	-0.41	-0.34	0.27	1.11	—
MFS International New Discovery A	MF	-0.33	-0.26	2.38	1.04	57
MSCI World Ex US NR USD	MF	-0.41	-0.33	0.83	1.01	—
Intermediate Government	Avg	1.44	0.68	0.19	0.75	—
MFS Government Securities A Load Wa	MF	2.94	1.18	1.67	0.79	53
BarCap US Government TR USD	MF	1.82	0.88	—	—	—
Intermediate-Term Bond	Avg	0.32	0.11	-3.16	0.95	—
Delaware Corporate Bond A	MF	0.06	0.04	-4.54	1.58	95
BarCap US Govt/Credit 5-10 Yr TR US	MF	0.82	0.47	—	—	—
Ultrashort Bond	Avg	0.03	-0.53	-3.22	-0.01	—
Franklin Adjustable U.S. Govt Secs	MF	5.67	1.85	1.32	0.06	1
USTREAS CD Sec Mkt 6 Mon	MF	111.79	3.49	—	—	—
High Yield Bond	Avg	-0.28	-0.24	-7.04	0.94	—
Pioneer High Yield A	MF	-0.35	-0.29	-7.16	0.68	87
ML US HY Master II TR USD	MF	-0.09	-0.07	—	—	—

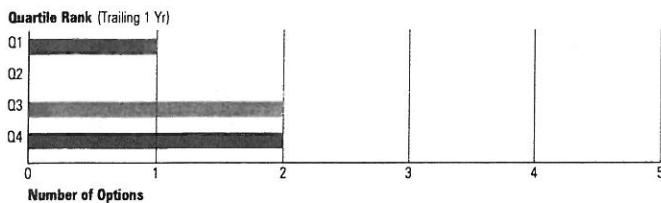
Standard Benchmarks 5-31-2009

S&P 500 TR	Idx	-0.61	-0.52	—	—	—
S&P MidCap 400 TR	Idx	-0.47	-0.38	—	—	—
Russell 2000 TR USD	Idx	-0.55	-0.46	—	—	—
MSCI EAFE NR USD	Idx	-0.45	-0.36	—	—	—
BarCap US Agg Bond TR USD	Idx	1.48	0.77	—	—	—

Current 401k Options

Category Performance

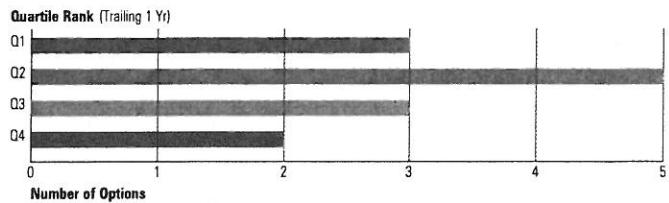
Performance Quartiles 5-31-2009



Potential 401k Options

Category Performance

Performance Quartiles 5-31-2009



Category % Rank Detail 5-31-2009

	Type	Mstar Cat.	1Yr % Rank	5Yr % Rank	10Yr % Rank
Large Value	Avg	—	—	—	—
Large Blend	Avg	—	—	—	—
Hartford Capital Appreciation A	MF	LB 84 (2048)	3 (1355)	1 (672)	
Large Growth	Avg	—	—	—	—
AIM Large Cap Growth A	MF	LG 59 (1836)	61 (1298)	46 (660)	
Mid-Cap Growth	Avg	—	—	—	—
Small Value	Avg	—	—	—	—
Small Growth	Avg	—	—	—	—
Putnam Small Cap Growth A	MF	SG 86 (814)	88 (582)	27 (310)	
Foreign Large Value	Avg	—	—	—	—
Foreign Large Blend	Avg	—	—	—	—
Fidelity Advisor Diversified Intl A	MF	FB 64 (792)	76 (453)	7 (242)	
Foreign Small/Mid Growth	Avg	—	—	—	—
Intermediate Government	Avg	—	—	—	—
MFS Government Securities A	MF	GI 5 (360)	11 (324)	24 (231)	
Intermediate-Term Bond	Avg	—	—	—	—
Ultrashort Bond	Avg	—	—	—	—
High Yield Bond	Avg	—	—	—	—

Category % Rank Detail 5-31-2009

	Type	Mstar Cat.	1Yr % Rank	5Yr % Rank	10Yr % Rank
Large Value	Avg	—	—	—	—
American Funds Washington Mutual A	MF	LV 34 (1368)	56 (940)	46 (451)	
Large Blend	Avg	—	—	—	—
Davis NY Venture A	MF	LB 70 (2048)	35 (1355)	15 (672)	
Large Growth	Avg	—	—	—	—
American Funds Growth Fund of Amer	MF	LG 44 (1836)	12 (1298)	4 (660)	
Mid-Cap Growth	Avg	—	—	—	—
Alger MidCap Growth A	MF	MG 92 (897)	79 (664)	46 (335)	
Small Value	Avg	—	—	—	—
Allianz NJF Small Cap Value A	MF	SV 34 (387)	2 (239)	11 (113)	
Small Growth	Avg	—	—	—	—
Alger SmallCap Growth A	MF	SG 40 (814)	8 (582)	93 (310)	
Foreign Large Value	Avg	—	—	—	—
Delaware Intl Value Equity A	MF	FV 36 (310)	70 (199)	60 (110)	
Foreign Large Blend	Avg	—	—	—	—
Fidelity Advisor Diversified Intl A	MF	FB 64 (792)	76 (453)	7 (242)	
Foreign Small/Mid Growth	Avg	—	—	—	—
MFS International New Discovery A	MF	FR 20 (143)	44 (82)	20 (42)	
Intermediate Government	Avg	—	—	—	—
MFS Government Securities A Load Wa	MF	GI 5 (360)	11 (324)	24 (231)	
Intermediate-Term Bond	Avg	—	—	—	—
Delaware Corporate Bond A	MF	CI 57 (1143)	43 (865)	10 (484)	
Ultrashort Bond	Avg	—	—	—	—
Franklin Adjustable U.S. Govt Secs	MF	UB 4 (126)	8 (96)	16 (46)	
High Yield Bond	Avg	—	—	—	—
Pioneer High Yield A	MF	HY 94 (550)	91 (407)	1 (256)	

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Current 401k Options

Fund Performance

Fund Performance 5-31-2009

	Type	Ret % 1 Yr	Ret % 5 Yr	Ret % 10 Yr	Ret % Since Incep
Large Value	Avg	-33.04	-1.65	0.29	—
Hartford Capital Appreciation A	MF	-35.65	2.37	5.82	12.75
Russell 1000 TR USD	Idx	-32.95	-1.55	-1.28	—
Large Growth	Avg	-32.23	-1.72	-1.05	—
AIM Large Cap Growth A	MF	-33.10	-2.18	-1.80	-1.58
Russell 1000 Growth TR USD	Idx	-30.71	-1.80	-3.64	—
Mid-Cap Growth	Avg	-35.35	-0.66	1.56	—
Small Value	Avg	-31.04	-0.79	5.82	—
Small Growth	Avg	-33.46	-2.18	2.00	—
Putnam Small Cap Growth A	MF	-38.60	-5.25	3.89	7.42
Russell 2000 Growth TR USD	Idx	-31.55	-1.31	-0.70	—
Foreign Large Value	Avg	-35.47	2.78	3.61	—
Foreign Large Blend	Avg	-37.02	2.69	1.44	—
Fidelity Advisor Diversified Intl A	MF	-38.82	1.10	4.93	5.83
MSCI AC World Ex USA NR USD	Idx	-35.89	5.16	3.10	—
Foreign Small/Mid Growth	Avg	-37.72	5.37	6.27	—
Intermediate Government	Avg	5.44	4.31	1.94	—
MFS Government Securities A	MF	8.82	5.43	5.52	7.21
BarCap US Government TR USD	Idx	7.40	5.52	6.06	—
Intermediate-Term Bond	Avg	-0.44	2.80	4.42	—
Ultrashort Bond	Avg	-3.81	1.18	2.99	—
High Yield Bond	Avg	-12.49	1.74	2.39	—

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See Disclosure Page for Standardized Returns.

Potential 401k Options

Fund Performance

Fund Performance 5-31-2009

	Type	Ret % 1 Yr	Ret % 5 Yr	Ret % 10 Yr	Ret % Since Incep
Large Value	Avg	-33.04	-1.65	0.29	—
American Funds Washington Mutual A	MF	-31.62	-1.88	0.33	11.67
Russell 1000 Value TR USD	Idx	-35.35	-1.52	0.21	—
Large Blend	Avg	-32.23	-1.72	-1.05	—
Davis NY Venture A	MF	-33.90	-1.16	1.12	11.50
Russell 1000 TR USD	Idx	-32.95	-1.55	-1.28	—
Large Growth	Avg	-32.33	-1.55	-1.83	—
American Funds Growth Fund of Amer	MF	-31.44	0.85	3.31	13.84
Russell 1000 Growth TR USD	Idx	-30.71	-1.80	-3.64	—
Mid-Cap Growth	Avg	-35.35	-0.66	1.56	—
Alger MidCap Growth A	MF	-44.52	-3.01	1.94	5.51
Russell Mid Cap Growth TR USD	Idx	-35.72	-0.22	0.65	—
Small Value	Avg	-31.04	-0.79	5.82	—
Allianz NJF Small Cap Value A	MF	-29.27	4.32	8.54	8.45
Russell 2000 Value TR USD	Idx	-32.22	-1.24	5.41	—
Small Growth	Avg	-33.46	-2.18	2.00	—
Alger SmallCap Growth A	MF	-32.75	1.53	-3.06	-0.54
Russell 2000 Growth TR USD	Idx	-31.55	-1.31	-0.70	—
Foreign Large Value	Avg	-35.47	2.78	3.61	—
Delaware Intl Value Equity A	MF	-33.80	1.76	2.80	5.72
MSCI EAFE Value NR USD	Idx	-35.06	3.19	3.26	—
Foreign Large Blend	Avg	-37.02	2.69	1.44	—
Fidelity Advisor Diversified Intl A	MF	-38.82	1.10	4.93	5.83
MSCI AC World Ex USA NR USD	Idx	-35.89	5.16	3.10	—
Foreign Small/Mid Growth	Avg	-37.72	5.37	6.27	—
MFS International New Discovery A	MF	-34.94	5.19	10.48	10.81
MSCI World Ex US NR USD	Idx	-36.28	3.55	2.12	—
Intermediate Government	Avg	5.44	4.31	4.94	—
MFS Government Securities A Load Wa	MF	8.82	5.43	5.52	7.21
BarCap US Government TR USD	Idx	7.40	5.52	6.06	—
Intermediate-Term Bond	Avg	-0.44	2.80	4.42	—
Delaware Corporate Bond A	MF	0.05	3.58	5.79	5.45
BarCap US Govt/Credit 5-10 Yr TR US	Idx	3.96	4.86	6.26	—
Ultrashort Bond	Avg	-3.81	1.18	2.99	—
Franklin Adjustable U.S. Govt Secs	MF	4.32	3.71	3.89	4.88
USTREAS CD Sec Mkt 6 Mon	Idx	2.41	3.82	3.60	—
High Yield Bond	Avg	-12.49	1.74	2.39	—
Pioneer High Yield A	MF	-22.59	0.46	7.22	6.47
ML US HY Master II TR USD	Idx	-9.04	3.74	4.09	—

Current 401k Options**Fund Performance****Potential 401k Options****Fund Performance**

Type	Ret % 1 Yr	Ret % 5 Yr	Ret % 10 Yr	Ret % Since Incep
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Type	Ret % 1 Yr	Ret % 5 Yr	Ret % 10 Yr	Ret % Since Incep
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Standard Benchmarks 5-31-2009**Standard Benchmarks 5-31-2009**

S&P 500 TR	Idx	-32.57	-1.90	-1.71	—
S&P MidCap 400 TR	Idx	-33.50	0.69	5.10	—
Russell 2000 TR USD	Idx	-31.79	-1.18	2.68	—
MSCI EAFE NR USD	Idx	-36.61	2.87	1.61	—
BarCap US Agg Bond TR USD	Idx	5.36	5.01	5.88	—

S&P 500 TR	Idx	-32.57	-1.90	-1.71	—
S&P MidCap 400 TR	Idx	-33.50	0.69	5.10	—
Russell 2000 TR USD	Idx	-31.79	-1.18	2.68	—
MSCI EAFE NR USD	Idx	-36.61	2.87	1.61	—
BarCap US Agg Bond TR USD	Idx	5.36	5.01	5.88	—

Performance Disclosure

The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and ten-year (if applicable) Morningstar metrics. Morningstar % rank within Morningstar Category is based upon total return and does not account for a fund's sales charge (if applicable). Rankings will not be provided for a period of less than one year.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate, thus an investor's shares, when redeemed, may be worth more or less than their original cost. The performance does not include any applicable loads. If the performance included applicable loads, it would be lower. Performance may also be lower if your plan participates in a program that is subject to wrap fees (e.g., certain group annuities, group variable/trust funding agreements or other fee-based contracts). Please contact your plan provider for performance specific to your plan. Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please visit <http://advisor.morningstar.com/familyinfo.asp>.

An investment in a money-market vehicle is not insured or guaranteed by the FDIC or any other government agency. The current yield quotation reflects the current earnings of the money market more closely than the total return quotation. Although money markets seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in them.

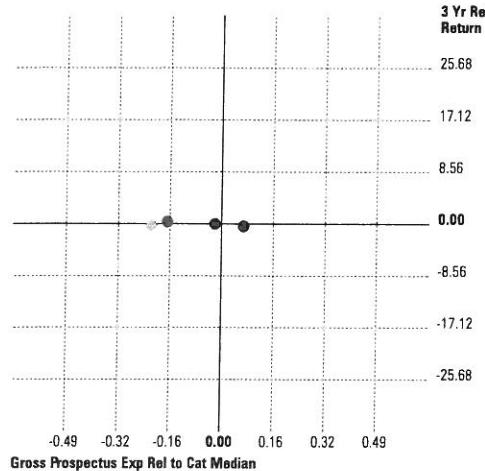
See Disclosure Page for Standardized Returns.

SAMPLE

Current 401k Options

Expenses Relative to Category

Expense/Return 5-31-2009



Gross Prospectus Exp Rel to Cat Median

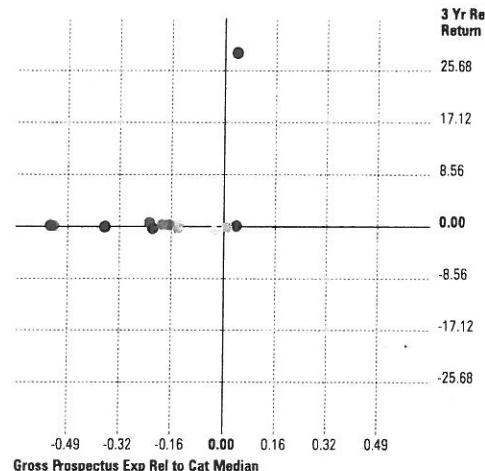
Holdings

- MFS Government Securities A
- Hartford Capital Appreciation A
- Putnam Small Cap Growth A
- AIM Large Cap Growth A
- Fidelity Advisor Diversified Intl A

Potential 401k Options

Expenses Relative to Category

Expense/Return 5-31-2009

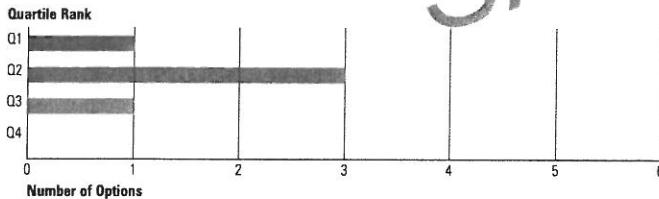


Gross Prospectus Exp Rel to Cat Median

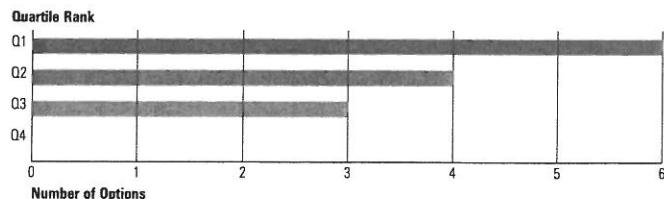
Holdings

- Franklin Adjustable U.S. Govt Secs
- American Funds Growth Fund of Amer
- Davis NY Venture A
- Allianz NFJ Small Cap Value A
- Fidelity Advisor Diversified Intl A
- MFS International New Discovery A
- Pioneer High Yield A
- Delaware Corporate Bond A
- Alger SmallCap Growth A
- American Funds Washington Mutual A
- Delaware Intl Value Equity A
- MFS Government Securities A Load Wa
- Alger MidCap Growth A

Prospectus Gross Expense Ratio Quartiles



Prospectus Gross Expense Ratio Quartiles



Expense Detail 5-31-2009

	Type	Prosperity Gross Exp	Prosperity Net Exp	Exp Rel to Cat Med	Annual Rep Gross
Large Value	Med	1.31	1.20	—	1.29
Large Blend	Med	1.34	1.20	—	1.19
Hartford Capital Appreciation A	MF	1.11	1.11	-0.17	1.12
Large Growth	Med	1.39	1.26	—	1.35
AIM Large Cap Growth A	MF	1.36	1.32	-0.02	1.36
Mid-Cap Growth	Med	1.52	1.37	—	1.50
Small Value	Med	1.58	1.44	—	1.53
Small Growth	Med	1.60	1.48	—	1.57
Putnam Small Cap Growth A	MF	1.72	1.52	0.07	1.72
Foreign Large Value	Med	1.47	1.34	—	1.45

Expense Detail 5-31-2009

	Type	Prosperity Gross Exp	Prosperity Net Exp	Exp Rel to Cat Med	Annual Rep Gross
Large Value	Med	1.31	1.20	—	1.29
American Funds Washington Mutual A	MF	0.60	0.60	-0.54	0.60
Large Blend	Med	1.34	1.20	—	1.19
Davis NY Venture A	MF	0.85	0.85	-0.37	0.85
Large Growth	Med	1.39	1.26	—	1.35
American Funds Growth Fund of Amer	MF	0.65	0.65	-0.53	0.65
Mid-Cap Growth	Med	1.52	1.37	—	1.50
Alger MidCap Growth A	MF	1.30	1.30	-0.14	1.30
Small Value	Med	1.58	1.44	—	1.53
Allianz NFJ Small Cap Value A	MF	1.22	1.22	-0.23	1.22
Small Growth	Med	1.60	1.48	—	1.57
Alger SmallCap Growth A	MF	1.38	1.38	-0.14	1.38
Foreign Large Value	Med	1.47	1.34	—	1.45
Delaware Intl Value Equity A	MF	1.49	1.49	0.01	1.49

Current 401k Options

Expenses Relative to Category

	Type	Prospectus Gross Exp	Prospectus Net Exp	Exp Rel to Cat Med	Annual Rep Gross
Foreign Large Blend	Med	1.61	1.45	—	1.50
Fidelity Advisor Diversified Intl A	MF	1.26	1.26	-0.22	1.26
Foreign Small/Mid Growth	Med	1.73	1.59	—	1.68
Intermediate Government	Med	1.06	0.96	—	1.04
MFS Government Securities A	MF	0.88	0.80₃	-0.17	0.91
Intermediate-Term Bond	Med	1.04	0.90	—	1.03
Ultrashort Bond	Med	0.90	0.70	—	0.90
High Yield Bond	Med	1.24	1.11	—	1.23
Plan Holding Averages	—	1.27	1.20	-0.10	1.27

1. Contractual waiver; expires 06/30/2009.
2. Contractual waiver; expires 06/30/2009.
3. Contractual waiver; expires 02/28/2009.

Potential 401k Options

Expenses Relative to Category

	Type	Prospectus Gross Exp	Prospectus Net Exp	Exp Rel to Cat Med	Annual Rep Gross
Foreign Large Blend	Med	1.61	1.45	—	1.50
Fidelity Advisor Diversified Intl A	MF	1.26	1.26	-0.22	1.26
Foreign Small/Mid Growth	Med	1.73	1.59	—	1.68
MFS International New Discovery A	MF	1.40	1.40	-0.19	1.50
Intermediate Government	Med	1.06	0.96	—	1.04
MFS Government Securities A Load Wa	MF	0.88	0.80₁	-0.17	0.84
Intermediate-Term Bond	Med	1.04	0.90	—	1.03
Delaware Corporate Bond A	MF	1.08	0.90₂	0.04	1.08
Ultrashort Bond	Med	0.90	0.70	—	0.90
Franklin Adjustable U.S. Govt Secs	MF	0.94	0.92₃	0.04	0.90
High Yield Bond	Med	1.24	1.11	—	1.23
Pioneer High Yield A	MF	1.20	1.20	-0.03	1.20
Plan Holding Averages	—	1.10	1.07	-0.19	1.10

1. Contractual waiver; expires 02/28/2009.
2. Contractual waiver; expires 11/30/2009.
3. Non-contractual waiver that may expire at any time.

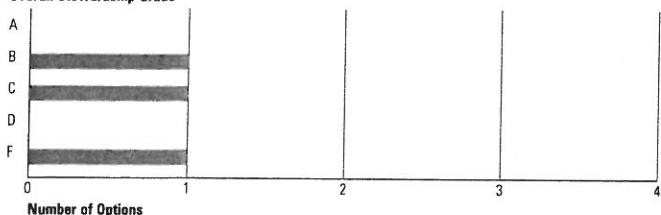
SAMPLE

Current 401k Options

Operations

Stewardship Grades 5-31-2009

Overall Stewardship Grade



* Overall Stewardship Grade is not available for 2 holdings.

Operations Detail 5-31-2009

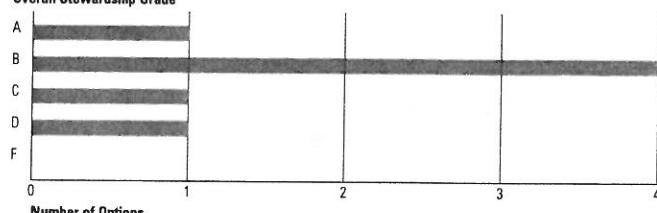
	Type	Overall Stewardship	Corp Culture	Fees	Avg Mngr Tenure
Large Value	Avg	C	C	B	5.19
Hartford Capital Appreciation A	MF	—	—	—	11.67
Large Blend	Avg	C	B	B	4.62
Davis NY Venture A	MF	—	—	—	12.33
Large Growth	Avg	C	C	C	4.91
AIM Large Cap Growth A	MF	—	—	—	10.17
Mid-Cap Growth	Avg	C	C	B	4.89
Alger MidCap Growth A	MF	—	—	—	7.75
Small Value	Avg	B	B	B	4.57
Alizan NJF Small Cap Value A	MF	—	—	—	8.33
Small Growth	Avg	C	B	B	4.44
Putnam Small Cap Growth A	MF	F	D	F	5.00
Foreign Large Value	Avg	C	C	B	4.54
Delaware Intl Value Equity A	MF	—	—	—	3.08
Foreign Large Blend	Avg	C	C	B	3.53
Fidelity Advisor Diversified Intl A	MF	B	B	A	0.33
Foreign Small/Mid Growth	Avg	C	C	B	4.24
MFS International New Discovery A	MF	B	C	A	4.67
Intermediate Government	Avg	C	C	B	5.88
MFS Government Securities A	MF	C	C	A	3.17
Intermediate-Term Bond	Avg	C	C	B	5.49
Delaware Corporate Bond A	MF	—	—	—	2.00
Ultrashort Bond	Avg	C	C	C	5.55
Franklin Adjustable U.S. Govt Secs	MF	—	—	—	11.92
High Yield Bond	Avg	C	C	B	4.92
Pioneer High Yield A	MF	D	C	F	2.17
Plan Holding Averages	—	C	C	B	6.07

Potential 401k Options

Operations

Stewardship Grades 5-31-2009

Overall Stewardship Grade



* Overall Stewardship Grade is not available for 6 holdings.

Operations Detail 5-31-2009

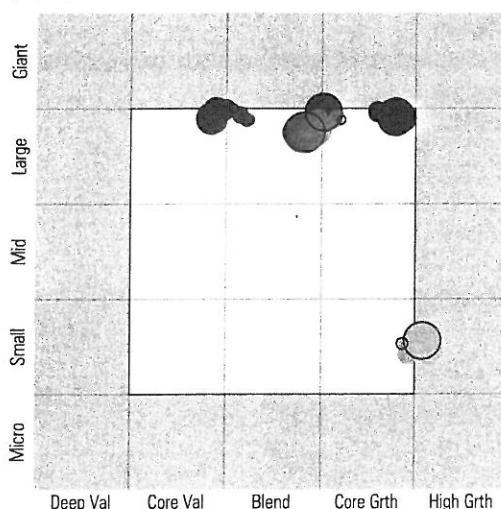
	Type	Overall Stewardship	Corp Culture	Fees	Avg Mngr Tenure
American Funds Washington Mutual A	MF	B	B	A	9.50
Large Blend	Avg	C	B	B	4.62
Davis NY Venture A	MF	A	A	A	12.33
Large Growth	Avg	C	C	C	4.91
American Funds Growth Fund of Amer	MF	B	B	A	12.42
Mid-Cap Growth	Avg	C	C	B	4.89
Alger MidCap Growth A	MF	—	—	—	7.75
Small Value	Avg	B	B	B	4.57
Alizan NJF Small Cap Value A	MF	—	—	—	8.33
Small Growth	Avg	C	B	B	4.44
Alger SmallCap Growth A	MF	—	—	—	7.58
Foreign Large Value	Avg	C	C	B	4.54
Delaware Intl Value Equity A	MF	—	—	—	3.08
Foreign Large Blend	Avg	C	C	B	3.53
Fidelity Advisor Diversified Intl A	MF	B	B	A	0.33
Foreign Small/Mid Growth	Avg	C	C	B	4.24
MFS International New Discovery A	MF	B	C	A	4.67
Intermediate Government	Avg	C	C	B	5.88
MFS Government Securities A Load Wa	MF	C	C	A	3.17
Intermediate-Term Bond	Avg	C	C	B	5.49
Delaware Corporate Bond A	MF	—	—	—	2.00
Ultrashort Bond	Avg	C	C	C	5.55
Franklin Adjustable U.S. Govt Secs	MF	—	—	—	11.92
High Yield Bond	Avg	C	C	B	4.92
Pioneer High Yield A	MF	D	C	F	2.17
Plan Holding Averages	—	B	B	B	6.56

Current 401k Options

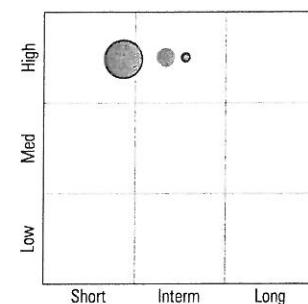
Style Drift

Style Orientation

Equity Style Drift



Fixed Income Style Drift



○ Older Portfolios 2008-05-31
○ Most Recent Portfolios 2009-04-30

Equity Options

- AIM Large Cap Growth A
- Fidelity Advisor Diversified Intl A
- Hartford Capital Appreciation A
- Putnam Small Cap Growth A

Fixed-Income Options

- MFS Government Securities A

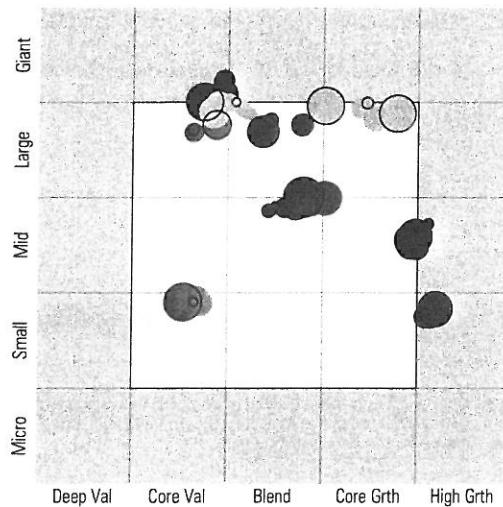
SAMPLE

Potential 401k Options

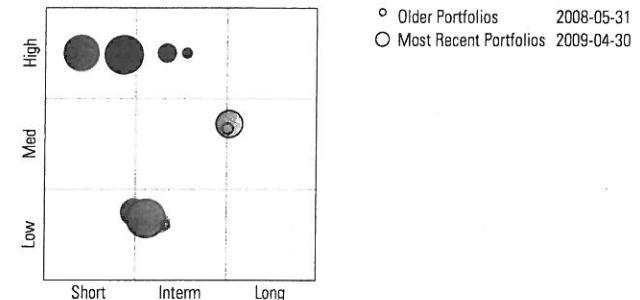
Style Drift

Style Orientation

Equity Style Drift



Fixed Income Style Drift



Equity Options

- Alger MidCap Growth A
- Alger SmallCap Growth A
- Allianz NFJ Small Cap Value A
- American Funds Growth Fund of Amer
- American Funds Washington Mutual A
- Davis NY Venture A
- Delaware Int'l Value Equity A
- Fidelity Advisor Diversified Intl A
- MFS International New Discovery A

Fixed-Income Options

- Delaware Corporate Bond A
- Franklin Adjustable U.S. Govt Secs
- MFS Government Securities A Load Wa
- Pioneer High Yield A

Current 401k Options

Correlation Matrix

Correlation Matrix 3 Year

		1		
1		2		
2	0.90		3	
3	0.95	0.95		4
4	-0.07	0.06	-0.04	
5	0.94	0.88	0.93	-0.14

Investment Key

- 1. AIM Large Cap Growth A
- 2. Fidelity Advisor Diversified Intl A
- 3. Hartford Capital Appreciation A
- 4. MFS Government Securities A
- 5. Putnam Small Cap Growth A

Degree of Correlation

High .70 to 1.0	Moderate .11 to .69	None .10 to -.10	Moderately Negative -.11 to -.69	Highly Negative -.70 to -1.0
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The Correlation Matrix demonstrates the relationship of return patterns among investments. It is based upon the correlation coefficient, a number between -1.0 and 1.0. A perfect negative linear relationship between two investments has a correlation of -1.0, whereas a perfect positive linear relationship exists with a correlation of 1.0.

A correlation coefficient of 0.0 indicates no linear relationship between the investments. Correlation information can be valuable in assessing the diversification effect of combining an investment with other investing options.

SAMPLE

Potential 401k Options

Correlation Matrix

Correlation Matrix 3 Year

Investment Key

1. Alger MidCap Growth A
 2. Alger SmallCap Growth A
 3. Allianz NFJ Small Cap Value A
 4. American Funds Growth Fund of Amer
 5. American Funds Washington Mutual A
 6. Davis NY Venture A
 7. Delaware Corporate Bond A
 8. Delaware Intl Value Equity A
 9. Fidelity Advisor Diversified Intl A
 10. Franklin Adjustable U.S. Govt Secs
 11. MFS Government Securities A Load Wa
 12. MFS International New Discovery A
 13. Pioneer High Yield A

Degree of Correlation

High .70 to 1.0	Moderate .11 to .69	None .10 to -.10
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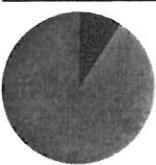
A correlation coefficient of 0.0 indicates no linear relationship between the investments. Correlation information can be valuable in assessing the diversification effect of combining an investment with other investing options.

Current 401k Options

Stock Intersection

Concentration Ratio 05-31-2009

See how much of the plan's portfolio is concentrated in the top 10 stock holdings.



Stock Details 05-31-2009

This table shows how the top 10 stock holdings are distributed across the portfolio, ranked by the percentage of portfolio net assets.

The Portfolio Date is the date that the fund's portfolio was last updated. When making comparisons among funds, it is an important date to keep in mind. It is possible that a fund's portfolio could be up to eight months old at the time of publication. See disclosures for more information.

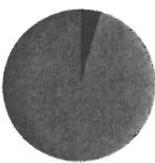
Stock	Ticker	% of Investments	Holding Portfolio Date	Sector
Hewlett-Packard Company	HPQ	1.40		Hardware
Source of Stock				
AIM Large Cap Growth A	LCGAX	1.01	03/31/09	
Hartford Capital Appreciation A	ITHAX	0.39	04/30/09	
Oracle Corporation	ORCL	0.95		Software
Source of Stock				
AIM Large Cap Growth A	LCGAX	0.59	03/31/09	
Hartford Capital Appreciation A	ITHAX	0.36	04/30/09	
Lockheed Martin Corporation	LMT	0.90		Industrial Materials
Source of Stock				
AIM Large Cap Growth A	LCGAX	0.90	03/31/09	
Amgen, Inc.	AMGN	0.89		Healthcare Services
Source of Stock				
AIM Large Cap Growth A	LCGAX	0.79	03/31/09	
Hartford Capital Appreciation A	ITHAX	0.10	04/30/09	
Goldman Sachs Group, Inc.	GS	0.89		Financial Services
Source of Stock				
Fidelity Advisor Diversified Intl A	FDVAX	0.06	03/31/09	
Hartford Capital Appreciation A	ITHAX	0.82	04/30/09	
ACE, Ltd.	ACE	0.86		Financial Services
Source of Stock				
Hartford Capital Appreciation A	ITHAX	0.86	04/30/09	
Roche Holding AG	RHHVF	0.85		Healthcare Services
Source of Stock				
Fidelity Advisor Diversified Intl A	FDVAX	0.36	03/31/09	
Hartford Capital Appreciation A	ITHAX	0.49	04/30/09	
International Business Machines Corp	IBM	0.81		Hardware
Source of Stock				
AIM Large Cap Growth A	LCGAX	0.49	03/31/09	
Hartford Capital Appreciation A	ITHAX	0.32	04/30/09	
Cisco Systems, Inc.	CSCO	0.79		Hardware
Source of Stock				
AIM Large Cap Growth A	LCGAX	0.33	03/31/09	
Hartford Capital Appreciation A	ITHAX	0.46	04/30/09	
Accenture, Ltd.	ACN	0.74		Software
Source of Stock				
AIM Large Cap Growth A	LCGAX	0.74	03/31/09	

Potential 401k Options

Stock Intersection

Concentration Ratio 05-31-2009

See how much of the plan's portfolio is concentrated in the top 10 stock holdings.



Stock Details 05-31-2009

This table shows how the top 10 stock holdings are distributed across the portfolio, ranked by the percentage of portfolio net assets.

The Portfolio Date is the date that the fund's portfolio was last updated. When making comparisons among funds, it is an important date to keep in mind. It is possible that a fund's portfolio could be up to eight months old at the time of publication. See disclosures for more information.

Type	Stock	Ticker	% of Investments	Holding Portfolio Date	Sector
Top 10 Stocks	Google, Inc.	GOOG	0.50		Business Services
Source of Stock					
American Funds Growth Fund of Amer A AGTHX					
	American Funds Washington Mutual A AWSHX		0.30	03/31/09	
	Davis NY Venture A NYVTX		0.05	03/31/09	
	Fidelity Advisor Diversified Intl A LW FDVAX.LW		0.12	01/31/09	
			0.02	03/31/09	
J.P. Morgan Chase & Co.					
Source of Stock					
American Funds Growth Fund of Amer A AGTHX					
	American Funds Washington Mutual A AWSHX		0.08	03/31/09	
	Davis NY Venture A NYVTX		0.13	03/31/09	
	Fidelity Advisor Diversified Intl A LW FDVAX.LW		0.26	01/31/09	
			0.02	03/31/09	
Chevron Corporation					
Source of Stock					
American Funds Growth Fund of Amer A AGTHX					
	American Funds Washington Mutual A AWSHX		0.03	03/31/09	
	Davis NY Venture A NYVTX		0.39	03/31/09	
Wells Fargo Company					
Source of Stock					
American Funds Growth Fund of Amer A AGTHX					
	American Funds Washington Mutual A AWSHX		0.04	03/31/09	
	Davis NY Venture A NYVTX		0.10	03/31/09	
	Fidelity Advisor Diversified Intl A LW FDVAX.LW		0.26	01/31/09	
			0.03	03/31/09	
Berkshire Hathaway Inc. A					
Source of Stock					
American Funds Growth Fund of Amer A AGTHX					
	Davis NY Venture A NYVTX		0.09	03/31/09	
			0.32	01/31/09	
Microsoft Corporation					
Source of Stock					
American Funds Growth Fund of Amer A AGTHX					
	American Funds Washington Mutual A AWSHX		0.17	03/31/09	
	Davis NY Venture A NYVTX		0.09	03/31/09	
			0.14	01/31/09	
AT&T, Inc.					
Source of Stock					
American Funds Washington Mutual A AWSHX					
			0.38	03/31/09	
ConocoPhillips					
Source of Stock					
American Funds Growth Fund of Amer A AGTHX					
	American Funds Washington Mutual A AWSHX		0.01	03/31/09	
	Davis NY Venture A NYVTX		0.06	03/31/09	
			0.32	01/31/09	

Potential 401k Options

Stock Intersection

Mitsubishi UFJ Financial Group, Inc.	0.36	\$ Financial Services
Source of Stock		
Delaware Intl Value Equity A	DEGIX	0.25 12/31/08
Fidelity Advisor Diversified Intl A LW	FDVAX.LW	0.11 03/31/09
Philip Morris International Inc	PM	0.36
Source of Stock		
American Funds Growth Fund of Amer A	AGTHX	0.10 03/31/09
Davis NY Venture A	NYVTX	0.24 01/31/09
Fidelity Advisor Diversified Intl A LW	FDVAX.LW	0.02 03/31/09

SAMPLE

Current 401k Options

Standardized Return

Disclosure

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end please visit <http://advisor.morningstar.com/familyinfo.asp>

Standardized Returns assume reinvestment of dividends and capital gains. It depicts performance without adjusting for the effects of taxation, but are adjusted to reflect sales charges and ongoing fund expenses. If adjusted for taxation, the performance quoted would be significantly reduced.

An investment in a money-market vehicle is not insured or guaranteed by the FDIC or any other government agency. The current yield quotation reflects the current earnings of the money market more closely than the total return quotation. Although money markets seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in them.

Standardized Returns 2009-03-31

	7-Day Yield	1Yr	5Yr	10Yr	Since Inception	Inception Date	Max Front Load %	Max Back Load %	Net Exp Ratio %	Gross Exp Ratio %
AIM Large Cap Growth A (LCGAX)	—	-36.70	-4.97	-3.76	-3.07	03-01-99	5.50	NA	1.32 ¹	1.36
Fidelity Advisor Diversified Int'l A (FDVAX)	—	-49.99	-5.12	2.24	3.02	12-17-98	5.75	NA	1.26	1.26
Hartford Capital Appreciation A (ITHAX)	—	-46.34	-3.77	3.73	10.35	07-22-96	5.50	NA	1.11	1.11
MFS Government Securities A (MFGSX)	—	2.00	3.75	4.89	7.04	07-25-84	4.75	NA	0.80 ²	0.88
Putnam Small Cap Growth A (PNSAX)	—	-45.33	-9.69	2.55	5.57	12-30-97	5.75	NA	1.52 ³	1.72
S&P 500 TR	—	-38.09	-4.76	-3.00	—	—	—	—	—	—
BarCap US Agg Bond TR USD	—	3.13	4.13	5.70	—	—	—	—	—	—
MSCI EAFE NR USD	—	-46.51	2.18	0.84	—	—	—	—	—	—
S&P MidCap 400 TR	—	-36.69	-2.84	4.20	—	—	—	—	—	—
Russell 2000 TR USD	—	-37.50	5.24	1.93	—	—	—	—	—	—

1. Contractual waiver; expires 06/30/2009.

2. Contractual waiver; expires 02/28/2009.

3. Contractual waiver; expires 06/30/2009.

Note: load-waived A share funds display non-standardized returns.

Potential 401k Options

Standardized Return

Disclosure

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end please visit <http://advisor.morningstar.com/familyinfo.asp>

Standardized Returns assume reinvestment of dividends and capital gains. It depicts performance without adjusting for the effects of taxation, but are adjusted to reflect sales charges and ongoing fund expenses. If adjusted for taxation, the performance quoted would be significantly reduced.

An investment in a money-market vehicle is not insured or guaranteed by the FDIC or any other government agency. The current yield quotation reflects the current earnings of the money market more closely than the total return quotation. Although money markets seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in them.

Standardized Returns 2009-03-31

	7-Day Yield	1Yr	5Yr	10Yr	Since Inception	Inception Date	Max Front Load %	Max Back Load %	Net Exp Ratio %	Gross Exp Ratio %
Alger MidCap Growth A (AMGAX)	—	-51.69	-7.79	-0.38	3.63	12-31-96	5.25	NA	1.30	1.30
Alger SmallCap Growth A (ALSAX)	—	-39.65	-2.81	-5.13	-2.18	12-31-96	5.25	NA	1.38	1.38
Allianz NFJ Small Cap Value A (PCVAX)	—	-37.81	-0.73	7.38	6.61	01-20-97	5.50	NA	1.22	1.22
American Funds Growth Fund of Amer (AGTHX)	—	-40.16	-3.46	1.54	13.21	11-30-73	5.75	NA	0.65	0.65
American Funds Washington Mutual A (AWSHX)	—	-40.55	-5.54	0.88	11.35	07-31-52	5.75	NA	0.60	0.60
Davis NY Venture A (NYVTX)	—	-44.71	-6.22	0.85	10.86	02-17-69	4.75	NA	0.85	0.85
Delaware Corporate Bond A (DGCAZ)	—	-14.25	-0.15	4.17	4.12	09-15-98	4.50	NA	0.90	1.08
Delaware Int'l Value Equity A (DEGIX)	—	-47.74	4.05	-0.03	4.08	10-31-91	5.75	NA	1.49	1.49
Fidelity Advisor Diversified Int'l A (FDVAX.LW)	—	-46.53	-3.99	2.85	3.62	12-17-98	NA	NA	1.26	1.26
Franklin Adjustable U.S. Govt Secs (FISAX)	—	1.50	3.01	3.64	4.78	10-20-87	2.25	NA	0.92	0.94
MFS Government Securities A Load Wa (MFGSX.LW)	—	7.09	4.77	5.40	7.25	07-25-84	NA	NA	0.80	0.88
MFS International New Discovery A (MIDAX)	—	-48.45	-1.76	7.76	8.01	10-09-97	5.75	NA	1.40	1.40
Pioneer High Yield A (TAHYX)	—	-34.70	-4.74	5.08	4.42	02-12-98	4.50	NA	1.20	1.20
S&P 500 TR	—	-38.09	-4.76	-3.00	—	—	—	—	—	—
BarCap US Agg Bond TR USD	—	3.13	4.13	5.70	—	—	—	—	—	—
MSCI EAFE NR USD	—	-46.51	-2.18	-0.84	—	—	—	—	—	—
S&P MidCap 400 TR	—	-36.09	-2.84	4.20	—	—	—	—	—	—
Russell 2000 TR USD	—	-37.50	-5.24	1.93	—	—	—	—	—	—

1. Contractual waiver; expires 11/30/2009.

2. Non-contractual waiver that may expire at any time.

3. Contractual waiver; expires 02/28/2009.

Note: load-waived A share funds display non-standardized returns.

Defined Contribution Comparison Report

Disclosure

Morningstar Associates, LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. (Morningstar), provides various institutional investment consulting services, including asset allocation advice to investment advisors who have or will be creating a fund-of-fund/asset allocation product. However, despite the fact that such a relationship may exist, the information displayed for those products will not be influenced as they are objective measures and/or are derived by quantitative driven formulas (i.e., Morningstar Rating™).

Morningstar is not a FINRA-member firm.

This report employs data and analysis as well as asset and style classifications as determined by Morningstar. Any judgments and opinions that might be inherent in those data, analyses or classifications are those of Morningstar and not of Morgan Stanley Smith Barney. Please read carefully all accompanying notes and disclosures provided in this report.

In addition to data provided by Morningstar, Morgan Stanley Smith Barney inputs certain information including plan assets and the number of participants. Such information is based on information provided by you as well as the most current available data. Although the statements of fact and data in this report have been obtained from, and are based upon sources that Morningstar and Morgan Stanley Smith Barney believe to be reliable, neither Morgan Stanley Smith Barney nor Morningstar guarantees their accuracy, or timeliness, and any such information may be incomplete or condensed. Data on individual mutual funds are as of the date last updated by Morningstar, as noted on the report, and do not reflect any changes that may have occurred since that time.

You should carefully consider the investment objectives, risks, charges and expenses of mutual funds. This and other important information is contained in the prospectus, which can be obtained from the plan provider or from your financial advisor and should be read carefully before investing.

The performance data given represents past performance and should not be considered indicative of future results. Principal value and investment return will fluctuate, so that an investor's shares when redeemed may be worth more or less than the original investment. The fund is not FDIC-insured, may lose value and is not guaranteed by a bank or other financial institution.

Glossary

Alpha

Alpha measures the difference between a fund's actual returns and its expected performance, given its level of risk (as measured by Beta).

Average Credit Quality

Average Credit Quality is calculated by taking the weighted average of the credit rating for each bond in the portfolio.

Average Effective Maturity

Average Effective Maturity is a weighted average of all the maturities of the bonds in a portfolio, computed by weighting each maturity date by the market value of the security.

Average Price Ratios (P/E, P/B and P/S)

Morningstar calculates Average Price Ratios for indexes and investment portfolios using the harmonic weighted average. This method compares the total market value of the portfolio to the portfolio's share of the underlying stocks' earnings (or book value, cash flow, sales or dividends). Morningstar prefers the harmonic method to an arithmetic

weighted average, because outliers can easily skew the results of the arithmetic method. The harmonic method evaluates a portfolio like a single stock and measures its overall valuation.

Bear Market Rank %

The Bear-Market Rank details how a fund has performed during bear markets. For stock funds, a bear market is defined as all months in the past five years that the S&P 500 lost more than 3%; for bond funds, it's all months in the past five years that the Lehman Brothers Municipal Bond index lost more than 1%. Morningstar adds a fund's performance during each bear-market month to reach a total bear-market return. Based on these returns, each fund is then assigned a percentile ranking. Stock funds are ranked separately from bond funds. The highest (or most favorable) percentile rank is 1 and the lowest (or least favorable) percentile rank is 100. The top-performing fund in a category will always receive a rank of 1.

Beta

Beta is a measure of a fund's sensitivity to market movements. A fund with a Beta greater than 1 is more volatile than the market, and a fund with a Beta less than 1 is less volatile than the market.

Capture Ratio (Upside/Downside)

Capture Ratio compares the fund's results to the peer group index in periods of both positive and negative returns. The Downside Capture Ratio uses the annualized cumulative returns for both the fund and the S&P 500 for all the quarters when the S&P 500 had negative returns. Dividing the fund's return during the down quarters by the S&P 500's return during the same quarters provides the Downside Capture Ratio. The Upside Capture Ratio uses the annualized cumulative returns for both the fund and the S&P 500 for all quarters when the S&P 500 had positive returns. Dividing the fund's return during the positive quarters by the S&P 500's return during the same quarters provides the Upside Capture Ratio.

Category % Rank Detail

Morningstar calculates the percentile rankings of options' one year, five year, and ten year total-returns versus their category peers. The Category % Rank Detail shows these percentile rankings (1 = best) as well as the number of options within that category (appears in parenthesis after the ranking value). By 'normalizing' for the category, this detail yields insights on how well options are performing relative to their comparative universe as opposed to all funds.

Correlation Matrix

The Correlation Matrix is based on the correlation coefficient, a number between -1.0 and 1.0. If there is perfect positive linear relationship between two funds, the correlation will be 1.0. If there is a perfect negative linear relationship between two funds, the correlation coefficient is -1.0. A correlation coefficient of zero means that there is no linear relationship between the funds. A maximum of 26 holdings can be included in the graph at one time.

Custom Benchmark Returns

Returns for custom benchmarks are calculated by applying user-supplied weightings to each benchmark's returns every month. Trailing returns are calculated by geometrically linking these weighted-average monthly returns. Custom Benchmark Returns thus assume monthly rebalancing.

Defined Contribution Comparison Report

Disclosure

Duration

Duration is a time measure of a bond's interest rate sensitivity. Average effective duration is a weighted average of the duration of the underlying fixed income securities within the portfolio.

Equity Ownership Zone

The Equity Ownership Zone is a graphical representation of each equity option's weighted average placement in the Morningstar Style Box.

Equity Style Consistency

Equity Style Consistency is derived directly from the Style Consistency Metric as follows: HIGH: Style Consistency Metric is less than 9, MEDIUM: Style Consistency Metric is between 9 and 29 and LOW: Style Consistency Metric is greater than 29. The breakpoints of 9 and 29 are static following a 20-60-20 rule. That is, roughly 60% of portfolios will be labeled as Medium, and 20% each as Low and High. The Style Consistency Metric measures the extent of historical portfolio/strategy movement in both the value-growth (x axis) and size (y axis) dimensions. Investments with low scores are considered more consistent, while investments with high scores are considered less consistent. The metric is calculated by taking the standard deviation of $\text{SQRT}(\text{Value-Growth Score}_2 + \text{Size Score}_2)$ of all available portfolios from the past three years. When the number of eligible portfolios is fewer than six, no calculation will be made.

Equity Style Consistency Graph

The Equity Style Consistency Graph denotes the number of options scoring High, Medium, and Low on the Equity Style Consistency measure (defined in this disclosure section).

Expense/Return Graph

The Expense/Return Graph is meant to capture each security's return and expense performance relative to its category peers. It's important to understand the context in which returns and expenses are experienced. For example, slightly higher than category median expenses may be acceptable if the option provides much higher than category average returns. The desirable quadrant of the Expense/Return Graph is the upper left, where options have demonstrated lower expenses and higher returns than their category peers.

Expense Ratio

Expense Ratio is the percentage of assets deducted each year for operating expenses, management fees, and all other asset-based costs incurred by the fund, excluding brokerage fees. Please note for mutual funds, Morningstar uses the prospectus gross expense ratio as provided in the prospectus.

Expense Detail Section

In the Expense Detail Section of this report, net expenses will be shown in addition to gross expenses. Please note that net expense ratios reflect a voluntary expense reimbursement that may be changed or terminated at any time. The fees and expenses in this report are based solely on fund expense ratios. If your plan participates in a program that is subject to wrap fees (e.g., certain group annuities, group variable/trust funding agreements or other fee-based contracts), please contact your plan provider for information about fees and expenses specific to your plan.

Fund Performance

For mutual funds, the standardized total return is reflected as of month- and quarter-end time periods. It depicts performance without adjusting for the effects of taxation; however, in addition to assuming the reinvestment of dividends and capital gains, standardized total return is also adjusted for sales charges and all ongoing fund expenses. If adjusted for the effects of taxation, the performance quoted would be reduced. The sales charge used in the calculation was obtained from the fund's most recent prospectus and/or shareholder report available to Morningstar. Standardized returns never include pre-inception history.

Geometric Average Market Capitalization

The Geometric Average Market Capitalization of a fund's equity portfolio offers a measure of the size of the companies in which the mutual fund invests.

Investment Risk

Bond Funds: Investors should note that bond funds are subject to interest rate risk. As the prevailing level of bond interest rates rise, the value of bonds already held in a portfolio declines. Funds that hold bonds are subject to declines and increases in value due to general changes in interest rates.

Derivative: A contract whose value is based on the performance of an underlying financial asset, index or other investment. Derivatives can be illiquid, may have disproportionately increased losses and may have a potentially large negative impact on fund performance.

Emerging Market Funds: Investing in foreign securities involves special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks.

Foreign Securities Funds: Investing in foreign securities involves special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards.

High-Yield Bond Funds: Investing in lower-rated debt securities (commonly referred to as junk bonds), involves additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility, and increased risk of default.

Mid Cap Funds: Investing in companies with smaller market capitalizations involves additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

Non-Diversified Funds: Investing most of their assets in a small number of issuers involves additional risks, including share price fluctuations, because of the increased concentration of investments.

Sector Funds: Investing exclusively in one sector or industry involves additional risks. The lack of industry diversification subjects the investor to increased industry-specific risks.

Defined Contribution Comparison Report

Disclosure

Small Company Stock Funds: Investing in stocks of small companies involves

additional risks. Smaller companies typically have a higher risk of failure, and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.

Items to Note Regarding Certain Underlying Securities:

An open-end mutual fund is an investment company that buys a portfolio of securities selected by a professional investment advisor to meet a specified financial goal. Mutual fund investors buy shares in the fund that represent ownership in all the fund's securities. A mutual fund stands ready to buy back its shares at their current net asset value, which is the total market value of the fund's investment portfolio, minus its liabilities, divided by the number of shares outstanding. Open-end mutual funds continuously offer new shares to investors.

Manager Tenure Average

Manager Tenure Average is the number of years that the current manager has been the portfolio manager of the fund. For funds with more than one manager, the average tenure is shown. If there is only one manager who has been at the fund for less than six months (and for whom Morningstar obtains biographical information), a dash will appear. If the fund designates the manager as a management team and does not disclose the names of the portfolio manager or co-portfolio managers to Morningstar, Average Manager Tenure will appear as a dash for the fund.

Low Manager Tenure

For funds with more than one manager, the tenure of the manager who has been with the fund the shortest amount of time is shown. If there is only one manager, Average Manager Tenure and Low Manager Tenure will be the same.

Mean

Mean represents the annualized geometric return for the period shown.

Morningstar Category

Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, we estimate where it will fall before assigning a more permanent category. When necessary, we may change a category assignment based on current information. See below table for explanation of abbreviations:

BL	Bank Loan	BM	Bear Market
CA	Conservative Allocation	CI	Intermediate-Term Bond
CL	Long-Term Bond	CS	Short-Term Bond
CV	Convertibles	DP	Diversified Pacific/Asia
EB	Emerging Markets Bond	EM	Diversified Emerging Mkts
ES	Europe Stock	FA	Foreign Small/Mid Value
FB	Foreign Large Blend	FG	Foreign Large Growth
FL	Muni Florida	FR	Foreign Small/Mid Growth
FV	Foreign Large Value	GI	Intermediate Government
GL	Long Government	GS	Short Government
HM	High Yield Muni	HY	High Yield Bond
IB	World Bond	IH	World Allocation

IP	Inflation-Protected Bond	JS	Japan Stock
LB	Large Blend	LG	Large Growth
LO	Long Short	LS	Latin America Stock
LV	Large Value	MA	Moderate Allocation
MB	Mid-Cap Blend	MC	Muni California Long
MF	Muni California Int/Sh	MG	Mid-Cap Growth
MI	Muni National Iterm	MJ	Muni New Jersey
ML	Muni National Long	MN	Muni New York Int/Sh
MO	Muni Ohio	MP	Muni Pennsylvania
MS	Muni National Short	MT	Muni Massachusetts
MU	Multisector Bond	MV	Mid-Cap Value
MY	Muni New York Long	PJ	Pacific/Asia ex-Japan Stk
SB	Small Blend	SC	Specialty-Communications
SF	Specialty-Financial	SG	Small Growth
SH	Specialty-Health	SI	Muni Single State Iterm
SL	Muni Single State Long	SM	Muni Minnesota
SN	Specialty-Natural Res	SP	Specialty-Precious Metals
SR	Specialty-Real Estate	SS	Muni Single State Short
ST	Specialty-Technology	SU	Specialty-Utilities
SV	Small Value	TA	Target-Date 2000-2014
TB	Target-Date 2015-2029	TC	Target-Date 2030+
UB	Ultrashort Bond	WS	World Stock

The following abbreviations appear in the Security Type column:

Avg	Category Average	FM	Money Market
Med	Category Median	LW	Load-Waived A Share
Idx	Index	NS	Cash
MF	Mutual Fund		

% Rank within Morningstar Category

Morningstar % Rank within Morningstar Category does not account for a fund's sales charge (if applicable). Rankings will not be provided for periods less than one year.

Performance Detail

For mutual funds, the standardized total return is reflected as of month- and quarter-end time periods. It depicts performance without adjusting for the effects of taxation; however, in addition to assuming the reinvestment of dividends and capital gains, standardized total return is also adjusted for sales charges and all ongoing fund expenses. If adjusted for the effects of taxation, the performance quoted would be reduced. The sales charge used in the calculation was obtained from the fund's most recent prospectus and/or shareholder report available to Morningstar. Standardized returns never include pre-inception history.

Performance Quartiles

Morningstar calculates the percentile rankings of options' calendar-year total-returns versus their category peers. The Performance Quartiles graph displays a count of the number of options' ranking within each quartile (first through fourth). By 'normalizing' for the category, this graph yields insights on how well options are performing relative to their comparative universe as opposed to all funds.

Defined Contribution Comparison Report

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Pre-inception Returns

The analysis in this report may be based, in part, on adjusted historical returns for periods prior to the fund's actual inception. These calculated returns reflect the historical performance of the oldest share class of the fund, adjusted to reflect the fees and expenses of this share class. These fees and expenses are referenced in the report's Performance section. **When pre-inception data are presented in the report, the header at the top of the report will indicate this. In addition, the pre-inception data included in the report will appear in italics.**

While the inclusion of pre-inception data provides valuable insight into the probable long-term behavior of newer share classes of a fund, investors should be aware that an adjusted historical return can only provide an approximation of that behavior. For example, the fee structures between a retail share class will vary from that of an institutional share class, as retail shares tend to have higher operating expenses and sales charges. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

The information contained in this report is from the most recent information available to Morningstar as of the release date, and may or may not be an accurate reflection of the current composition of the securities included in the portfolio. There is no assurance that the weightings, composition, and ratios will remain the same.

A money market fund is an investment company that invests in commercial paper, banker's acceptances, repurchase agreements, government securities, certificates of deposit and other highly liquid securities, and pays money market rates of interest. Money markets are not FDIC-insured, may lose money, and are not guaranteed by a bank or other financial institution. Although the money market seeks to preserve a stable per share value (i.e. \$1.00 per share), it is possible to lose money by investment in the fund.

Prospectus Gross Expense Ratio

The Prospectus Gross Expense Ratio is the maximum expense ratio which a fund may charge as detailed in the prospectus. The purpose of this data point is to identify the maximum exposure an investor has to fund expenses. While the Prospectus Gross Expense Ratio may not equal the actual expenses paid (Audited Expense Ratio), it is an accurate measure of future exposure.

Prospectus Gross Expense Ratio Quartiles

Morningstar calculates the percentile rankings of options' prospectus gross expense ratios versus their category peers. The Prospectus Gross Expense Ratio Quartiles graph displays a count of the number of options ranking within each quartile (first through fourth). By 'normalizing' for the category, this graph yields insights on how expensive options are relative to their comparative universe as opposed to all funds.

Prospectus Gross Expense Relative to Category Median

This ratio shows how an individual fund compares to the median of all funds within its Morningstar Category. The Category Median is always set to equal 0.0. For example, a Large Blend fund with a Relative Expense Ratio weighting of 0.5 has 50% more expense than its median peer. The Prospectus Gross Expense Relative to Category Median is calculated by dividing the fund's Prospectus Expense Ratio by the Category Prospectus Gross Expense Ratio median, then subtracting 1.

Prospectus Net Expense Ratio

Prospectus Net Expense Ratio is the percentage of fund assets, net of reimbursements, used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund. Sales charges are not included in the expense ratio. In contrast to the gross expense ratio, the net expense ratio reflects fee waivers in effect during the time period and is also detailed in the prospectus.

R-squared

R-squared reflects the percentage of a fund's movements that can be explained by movements in its benchmark index. An R-squared of 100 indicates that all movements of a fund can be explained by movements in the index. Thus, index funds that invest only in S&P 500 stocks will have an R-squared very close to 100. Conversely, a low R-squared indicates that very few of the fund's movements can be explained by movements in its benchmark index. An R-squared measure of 35, for example, means that only 35% of the fund's movements can be explained by movements in the benchmark index.

Regional Exposure

Regional Exposure is the broad breakdown of a portfolio's geographical exposure, by region and by market maturity. Only non-cash equity assets are evaluated in determining the exposures. "Not Classified" indicates the percentage of the equity portion of the portfolio for which Morningstar is unable to assess region or origin.

Relative Return

The Relative Return shows how an individual fund compares to the average of all funds within its Morningstar Category. The Category is always set equal to 1.00. For example, a Small Cap Growth fund with a Relative Return weighting of 1.25 had 25% more return than its average peer. The Relative Return is calculated by taking the fund's 3 Year Return and dividing it by the Category 3 Year Return average and then subtracting 1.

Risk/Return Scatterplot

The Risk/Return Scatterplot graphs up to 26 investments with at least 3 years of investment history on an x/y axis. Each point on the Risk/Reward Scatterplot represents a holding and reveals the standard deviation and mean return figures for that holding. The desired quadrant of the Risk/Return Scatterplot is the upper-left, where holdings have higher returns and lower standard deviations.

Sharpe Ratio

The Sharpe Ratio is a risk-adjusted measure developed by Nobel Laureate William Sharpe. It is calculated by using standard deviation and excess return to determine reward per unit of risk. The higher the Sharpe Ratio, the better the portfolio's historical risk-adjusted performance. It can be used to compare two portfolios directly on how much excess return each portfolio achieved for a certain level of risk.

Sortino Ratio

Sortino Ratio is similar to the Sharpe Ratio except it uses downside risk (Downside Deviation) in the denominator. Since upside variability is not necessarily undesirable, the Sortino Ratio is sometimes preferable to a Sharpe Ratio. It measures the annualized rate of return for a given level of downside risk.

Standard Benchmark Returns

Standard Benchmark Returns may or may not be adjusted to reflect ongoing expenses such as sales charges. An investment's portfolio may differ significantly from the securities in the benchmark.

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Star Ratings

The Morningstar Rating™ is calculated for funds with at least a three-year history. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. The Overall Morningstar Rating for a mutual fund is derived from a weighted average of the performance figures associated with its three-, five- and 10-year (if applicable) Morningstar Rating metrics.

Unregistered group variable annuities and registered group variable annuities that are solely available for use in qualified plans are rated and ranked based on their position within the bell curve of the open end fund peer group (a.k.a. category), rather than the variable annuity subaccount peer group. These ratings and ranks are calculated by using an overlay of the open end fund peer group break points and therefore do not contribute to the category average or number of funds within the peer group.

Stewardship Grades

Stewardship Grades are assigned to each fund from A (best) to F (worst). Funds are graded on an absolute basis. There is no "curve." Morningstar analysts' qualitative evaluation of five factors determines the grade for each fund: Regulatory History, Board Quality, Manager Incentives, Fees and Corporate Culture.

The Corporate Culture score can range from 0 to 4 points. Board Quality, Manager Incentives, and Fees can range from 0 to 2 points. Regulatory History can range from -2 to 0 points. Points for each component are awarded in increments as small as .5 points. The maximum total score is 10 points.

We assign each fund's overall letter grade as follows:

- A: 9 - 10 points
- B: 7 - 8.5 points
- C: 5 - 6.5 points
- D: 3 - 4.5 points
- F: 2.5 points or fewer

Stock Intersection

The Stock Intersection reviews the top 10 stock holdings across the plan's investment option offerings. It identifies (both at the plan-level and the fund-level) the overall weighting in a particular security or sector. (While this report only displays the top 10 holdings, your plan portfolio may hold substantially more.)

For purposes of this Stock Intersection report, all investment option offerings in the plan are considered on an equally weighted basis, regardless of the actual amount of plan assets invested in each fund.

Style Analysis

The number of underlying holdings in the portfolio will display in each of the nine boxes. Please note that all holdings will not flow into the Style Box, such as domestic hybrid holdings, and will be denoted below these graphs.

Style Count

The Morningstar Style Box reveals a plan's investment strategy. For equity holdings, the vertical axis shows the market capitalization of the stocks owned and the horizontal axis shows investment style (value, blend, or growth). For fixed-income holdings, the vertical axis shows the average credit quality of the bonds owned and the horizontal axis shows interest rate sensitivity as measured by a bond's duration (short, intermediate or long).

The number of underlying holdings in the portfolio will display in each of the nine boxes. Please note that all holdings will not flow into the Style Box, such as domestic hybrid holdings, and will be denoted below these graphs.

Style Drift

Equity Style Drift: The Equity Style Drift graph displays historical portfolio/strategy movement on both the value-growth (x axis) and size (y axis) dimensions over the last 10 portfolios collected by Morningstar. The largest circles represent the most recent portfolios and smallest represent the oldest portfolios. Style Box assignments for portfolios are based on the asset-weighted average of the style and size scores of the underlying stocks. Few or no portfolios contain only stocks with extreme value-growth orientations, and both value and growth managers often hold core stocks for diversification or other reasons. Therefore, for portfolios, the central column of the Style Box represents the "blend" style (a mixture of growth and value stocks or mostly core stocks).

Fixed Income Style Drift: The Fixed Income Style Drift displays historical portfolio/strategy movement on both the interest-rate sensitivity (x axis), as measured by the bond's portfolio duration or average maturity, and quality (y axis) dimensions over the last 10 portfolios collected by Morningstar. The largest circles represent the most recent portfolios and the smallest represent the oldest portfolios. Style Box assignments for portfolios are based on the asset-weighted average of the style and size scores of the underlying holdings.

All circles represent a distinct month-end date where a maximum of 12 circles are available for companies that submit monthly portfolios and a maximum of 4 circles are available for companies that submit quarterly portfolios.

Stock Sectors

This table shows the percentage of the portfolio's equity assets invested in each of the three "supersectors" (in bold) and 12 major industry classifications, in comparison with a benchmark. The Sector Delta™ accompanying the table demonstrates the sector orientation of the portfolio in relation to the Morningstar Broad Market Index. The percentage of each sector that composes the benchmark index is also listed.

Turnover Ratio

Turnover Ratio is a decent proxy for how frequently a manager trades his or her portfolio. The inverse of a fund's turnover ratio is the average holding period for a security in the fund. As turnover increases, a fund's brokerage costs typically rise as well.

Trailing Total Returns

The portfolio's trailing returns reflect the weighted average of the underlying holding's non-standardized returns during the same periods. **Past performance is no guarantee of future results.**

For mutual funds, total return is not adjusted for sales charges and reflects all ongoing fund expenses for various time periods. These returns assume reinvestment of dividends and capital gains. If adjusted for sales charges and the effects of taxation, the mutual fund returns would be reduced. Please note these returns can include pre-inception data and if included, this data will be represented in italics.

Defined Contribution Comparison Report

Benchmark Disclosure

Please note, it is not possible to invest directly in an index.

Standard Benchmarks

BarCap US Agg Bond TR USD

This index is composed of the BarCap Government/Credit Index, the Mortgage-Backed Securities Index, and the Asset-Backed Securities Index. The returns we publish for the index are total returns, which include reinvestment of dividends.

MSCI EAFE NR USD

This Europe, Australasia, and Far East index is a market-capitalization-weighted index of 21 non-U.S. industrialized country indexes.

Russell 2000 TR USD

Consists of the 2000 smallest companies in the Russell 3000 Index.

S&P MidCap 400 TR

This index is comprised of stocks in the middle-capitalization range, and includes approximately 10% of the capitalization of U.S. equity securities. TR (Total Return) indexes include daily reinvestment of dividends.

S&P 500 TR

A market capitalization-weighted index of 500 widely held stocks often used as a proxy for the stock market. TR (Total Return) indexes include daily reinvestment of dividends.

Russell 2000 Growth TR USD

Tracks the companies within the Russell 2000 Index that have higher price-to-book ratios and higher forecasted growth values.

Russell 2000 Value TR USD

Tracks the companies within the Russell 2000 Index that have lower price-to-book ratios and lower forecasted growth values.

Russell Mid Cap Growth TR USD

Tracks the companies within the Russell Midcap Index with higher price-to-book ratios and higher forecasted growth values.

USTREAS CD Sec Mkt 6 Mon

This index tracks the average rate on 6-month negotiable certificates of deposit available on the secondary market. This index represents the arithmetic mean of dealer bid rates on nationally traded certificates of deposit for a given month.

Secondary Benchmarks

BarCap US Government TR USD

Tracks the returns of U.S. Treasuries, agency bonds, and one- to three-year U.S. government obligations.

BarCap US Govt/Credit 5-10 Yr TR USD

Represents a combination of the Government and Corporate Bond indices for bonds with maturities between 5 and 10 years. Includes both corporate (publicly-issued, fixed-rate, nonconvertible, investment grade, dollar-denominated, SEC registered, corporate debt) and government (Treasury Bond index, Agency Bond index, and Government index) indices. The returns we publish for the index are total returns, which include reinvestment of dividends.

ML US HY Master II

The US High Yield Master II Index tracks the performance of below investment grade US dollar-denominated corporate bonds publicly issued in the US domestic market. "Yankee" bonds are included in the Index provided the issuer is domiciled in a country having an investment grade foreign currency long-term debt rating. 144a issues are not included in the index until they are exchanged for registered securities. Qualifying bonds must have at least one year remaining term to maturity, a fixed coupon schedule and a minimum amount outstanding of USD 100 million.

MSCI AC World Ex USA NR USD

The MSCI AC World ex USA is a free float-adjusted market capitalization index that is designed to measure equity market performance in the global developed and emerging markets. The index consists of 48 developed and emerging market country indices. The returns we publish for the index are total returns, which include reinvestment of dividends.

MSCI World Ex US NR USD

This index measures the performance of the stock market in 21 non-U.S. industrialized countries.

Russell 1000 Growth TR USD

Tracks the companies within the Russell 1000 with higher price-to-book ratios and higher forecasted growth values.

Russell 1000 TR USD

Consists of the 1000 largest companies within the Russell 3000 index, which represents approximately 98% of the investable US equity market. Also known as the Market-Oriented Index, because it represents the group of stocks from which most active money managers choose.

Russell 1000 Value TR USD

Tracks the companies within the Russell 1000 with lower price-to-book ratios and lower forecasted growth values.