

**start** **saving**

**with three easy steps**

**1**

**Decide**

**2**

**Choose**


**3**

**Get started**

## **Guide to Your Retirement Plan**

Pinnacle Health Management 401k Plan

# save for tomorrow benefit today



## Pinnacle Health Management 401k Plan

This plan is one of the most valuable employee benefits your company offers because it provides a convenient, tax-advantaged way to save for your retirement. Take a few minutes to read through this booklet, then follow the 3 easy steps to start saving for your future.

It's likely you'll need to save a substantial amount to replace your salary in your retirement years, and it's up to you to save enough for your future financial security. By participating in the plan, you can benefit from:

- **An employer matching contribution.**
- **Current income tax breaks today or tax breaks tomorrow.**  
Depending on which type of contributions you decide to make - traditional 401(k) or Roth 401(k) - saving through the plan could either lower the amount of income tax the government takes from your paycheck (pre-tax contributions) or tax your contributions today, and no taxes will be taken at withdrawal when certain conditions are met (Roth).
- **Convenient payroll deductions.**  
Deposits are made to your account directly and automatically from your paycheck.
- **A variety of investment options to choose from.**  
How the money you save is invested is up to you, you can create your asset allocation from the list of investment options offered in your plan.
- **Plan services that make saving easier.**  
Your plan offers account management features that can make your retirement planning easier.
- **An account you can take with you.**  
You may rollover eligible assets from a previous employer into the plan, and should you leave the company, your vested balance is yours to take with you.

### Plan Match

One of the best things about your retirement plan is that your employer gives you money just for saving for your retirement. But if you're not participating in your plan — you're missing out!

# Three easy steps



## **Decide** how much to save

Deciding on a savings goal is an important step in planning for your retirement.



## **Choose** your investment approach

Understanding the various types of investments can help you decide where and how to invest your contributions.



## **Get started** today

Your plan makes it easy to start saving for your future financial security.

## **Ready to enroll?**

Go to Step 3 to find out how to get started saving now.

# decide

## how much to save



### Replacing your salary

Deciding on a savings goal can be overwhelming, but it is an important step in planning for your retirement. Experts believe you'll need between 70% - 90% of your current income annually to replace your salary once you stop working.\* However, depending upon your anticipated plans for your retirement, you may want to save more.

You should calculate your retirement savings goal so you can determine how much to contribute. For help, go to [www.mykplan.com](http://www.mykplan.com) to access retirement planning tools, calculators, and information for all levels of investors. Remember to review your account regularly to ensure you're on track for meeting your retirement savings goal.

### Your plan contributions

Your plan allows you to contribute to your account on a pre-tax basis (up to specified limits). Your plan allows you to contribute

on an after-tax basis through Roth 401(k) contributions. You should consider contributing as much as you can to take full advantage of the employer match and the tax savings your plan offers.

Those age 50 or over, may be eligible to save even more through catch-up contributions, which allow you to save an additional \$5,500 (2010) in your plan.

### A smart way to save more

You may also elect Save Smart®, an account management feature that can help you save more for your retirement and manage your account more easily by allowing you to save gradually over time—as you can afford to. It lets you automatically increase your pre-tax plan contribution by 1, 2, or 3% annually on the date you choose—such as in the month you expect to receive your annual salary increase.

\* Social Security Administration

### Start saving as early as you can

*How much* you save year after year will have the greatest impact on your account balance at retirement—and *when* you start saving is a close second. Michelle and Steve each saved \$200 each month. Michelle started saving at age 25 and contributed for 10 years, leaving her money in the account to compound until she retired at age 65. Steve waited to start saving until age 35 and made contributions for 30 years. By starting 10 years earlier, Michelle's account grew to over \$100,000 more than Steve's at retirement, while she contributed \$48,000 less.

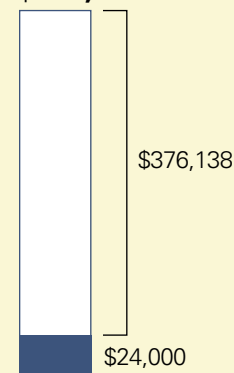
### Social Security

Social Security will provide just a fraction of the income you'll need to replace in retirement—the rest will come from your savings, working, or other sources. To get a better idea of your estimated Social Security benefit, go to [www.ssa.gov](http://www.ssa.gov) or call 1-800-772-1213.

### Michelle starts now

Contributions for 10 years

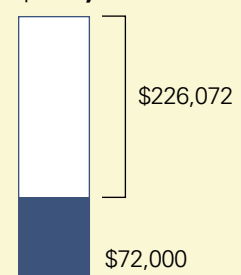
**\$400,138**



### Steve waits 10 years

Contributions for 30 years

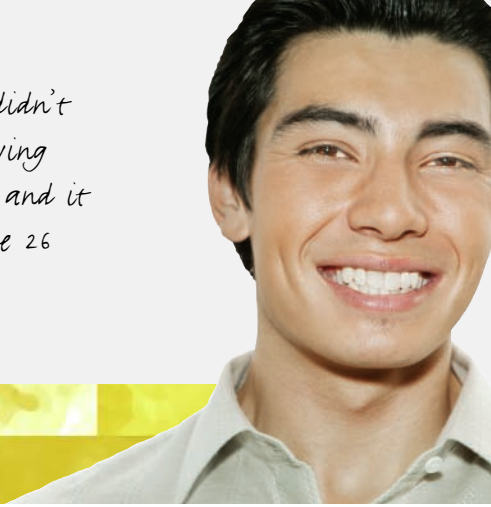
**\$298,072**



□ Earnings ■ Contributions

For illustrative purposes only, results may vary. The investments are not reflective of any specific fund in your plan. Assumes an 8% rate of return and the reinvestment of earnings. A plan of systematic savings does not ensure a profit or prevent a loss in a declining market.

When my company first introduced our retirement plan, I wanted to save, but didn't think I could stretch my paycheck any further. But with the tax benefits of saving through the plan, I found that I could put away some money for my retirement and it didn't change how much I took home in my paycheck all that much. – Rob, age 26



## Reduce your income taxes today

Think you can't afford to save? You can't afford not to. When you save pre-tax, your plan contributions are deposited into your account before taxes are deducted from your salary. And with this tax break, it **costs you less to contribute** so you can afford to save more than you think.

In the chart to the right, you can see the advantage of making contributions from your pay before it is taxed. Notice that the out-of-pocket amount is less than the amount you would be contributing to the plan.

## Your employer contributions help

You decide how to invest this contribution, just as you do your own contributions. This match may be subject to a vesting requirement. See your Plan Administrator for more details about your plan match.

## Choose to pay income taxes now, or later

You can choose to defer paying taxes on your plan contributions until you withdraw your money at retirement by saving pre-tax, or pay the income taxes on your contributions while you're working, rather than when you retire, by saving after-tax through a Roth 401(k). When choosing whether a traditional 401(k) or a Roth 401(k) is right for you, the most important consideration is your current tax rate versus your tax rate at the time of distribution. Your Web site contains information that can help you decide which is right for you.

# Pre-tax saving

It costs less than you think to save for your retirement

Annual Salary: \$30,000

Tax Bracket: 15%

Pre-tax Contribution Rate	2%	4%	6%
<b>Weekly Plan Contribution</b>	\$ 11.54	\$ 23.08	\$ 34.62
<b>Weekly Tax Savings</b>	\$ 1.73	\$ 3.46	\$ 5.19
<b>Weekly Out-of-Pocket Amount</b>	\$ 9.81	\$ 19.62	\$ 29.43
<b>Annual Contribution</b>	\$ 600	\$ 1200	\$ 1800
<b>Annual Tax Savings</b>	\$ 90	\$ 180	\$ 270
<b>Account Balance 30 Years</b>	\$ 75,015	\$ 150,030	\$ 225,044

This chart is for illustrative purposes only. This example assumes an 8% annualized rate of return, compounded monthly.

# choose

## your investment approach

### Understanding and balancing risk

All investments carry some risk. Most people think of risk as the chance their investment will lose money. But if you invest only in those lower risk investments they may not give you the returns you need to reach your goals. Understanding the types of investment risk can help you decide how to invest your savings.

**Market risk** is the change in value of your investment in response to market conditions. Sometimes the value of an investment is up, sometimes it is down. **Market risk may be a reason to consider a more conservative investment strategy.** **Inflation risk** is equally important. It is the risk that your money will not maintain its purchasing power over time. **Inflation risk may be a reason to consider a more aggressive investment strategy.**

Generally, the more risk an investment carries, the greater the potential for a higher return, and the less risk, the lower the potential return. Fortunately, there are ways you can balance your risk:

**Diversify.** Spreading your money across different types of assets (stocks, bonds, and stable value/money market investments) can reduce your overall risk because often different kinds of investments do not perform the same way at the same time. For example, when one type of investment is up, another may be down.

**Put time on your side.** Getting started today can increase your chances of accumulating more savings for your retirement due to the compounding of your contributions and the earnings on those contributions. Starting sooner also can allow you to invest more aggressively.

**Invest regularly.** Making regular contributions is a smart and easy way to invest. Each contribution buys shares in your investments—some at lower prices and some at higher prices. Over time, this process, dollar cost averaging, could lower the average purchase price of your investment.

**Invest for the long term.** Once you've created the right diversified investment mix, stay with it — and keep it balanced. Your investment strategy should take into account your age, years to retirement and tolerance for risk. You should re-review this strategy when you make life changes or as you are nearing retirement, but for the most part, maintain it over the long term. Remember, you can keep your account balanced using the Automatic Account Rebalancing feature.

Diversification does not guarantee a profit or protect against a loss in a declining market. There is no guarantee that your balance will increase over time.

*My plan lets me choose from a variety of investment options so I can create my asset allocation according to my needs. Plus, my plan contributions are deducted directly from my paycheck, which makes it really easy to save. I started as soon as I was eligible, now it's just up to me to stick with my plan for the long-term and stay on top of managing my account so I can help meet my retirement goals. - Fran, age 31*





## Investment options

A complete list of your investment options appears in the Performance Summary. To invest your contributions, create an asset allocation that is appropriate for you:

### Build your own investment mix.

When building your own investment mix, remember it's important to spread your savings among different investments. A diversified allocation can help smooth the ups and downs of market cycles. Experts consider account allocation to be one of the most important decisions you can make in your retirement planning.\*

Take a look at the sample asset allocation models on this page. Complete the Personal Investor Profile questionnaire to help you decide how to allocate your plan savings among the different investment types.

\*Ibbotson, Roger G. and Paul Kaplan, "Does Asset Allocation Policy Explain 40 Percent, 90 Percent or 100 Percent of Performance?" Financial Analysts Journal, Jan./Feb. 2000

## Personal Investor Profile

Answer the following to determine your investor profile.

### Risk Tolerance

#### KEY A-D

- 1 = Strongly Disagree    4 = Agree  
 2 = Disagree            5 = Strongly Agree  
 3 = Neutral

		Circle Score
<b>A</b>	I'm willing to risk short-term loss for a potentially higher long-term total gain.	1 2 3 4 5
<b>B</b>	Earning higher long-term returns to allow my money to outpace inflation is one of my most important investment objectives.	1 2 3 4 5
<b>C</b>	I'm willing to tolerate sharp up and down swings in the value of my investments for a potentially higher return than I might expect from more stable investments.	1 2 3 4 5
<b>D</b>	I do not expect to withdraw money from my retirement savings within the next five years.	1 2 3 4 5

### Time Horizon

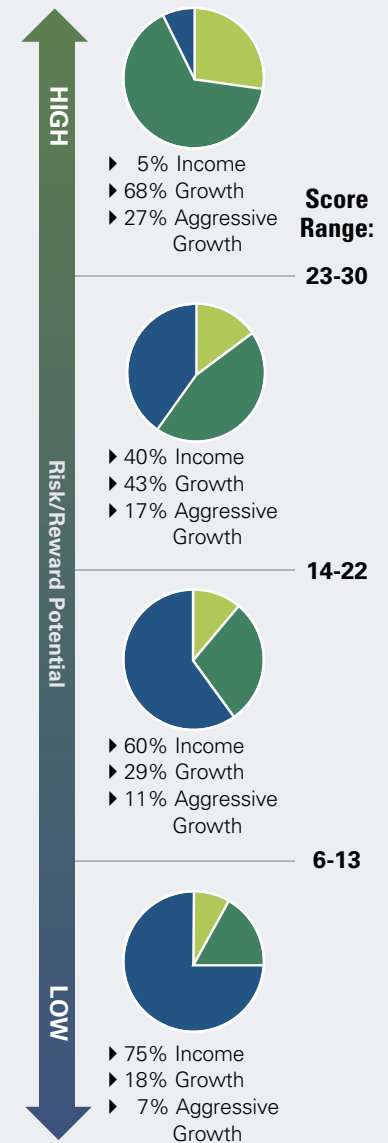
#### KEY E-F

- 1 = 0-4 years    4 = 15-19 years  
 2 = 5-9 years    5 = 20+ years  
 3 = 10-14 years

<b>E</b>	Number of years until I expect to take distributions from my retirement plan.	1 2 3 4 5
<b>F</b>	Number of years until I plan to retire.	1 2 3 4 5
<b>Your Score</b> (Total the circled numbers.)		

## Investor Profile Score

Match your investor profile score to one of the sample portfolios below:



This example portfolio is hypothetical, used for illustrative purposes only.



*I thought saving for my retirement would be overwhelming, but my plan made it really easy for me to get started. It was easy to understand what my plan offered and I had access to the information and resources I needed to make decisions about my retirement. I feel better knowing that I am planning for my future. – John, age 27*

# get started

# 3

## **Start saving today**

It's easy to start saving for your future financial security. Just follow these steps:

- Review the information provided in this guide and either complete any necessary forms or follow the enclosed instructions to start saving for your future today.
- Submit your completed beneficiary designation forms to your employer.

## **Stay on track**

Once you have enrolled in your plan, you will have a number of easy and convenient ways to review your account, make changes, and get help:

- Quarterly Retirement Savings Plan Account Statement
- [www.mykplan.com](http://www.mykplan.com)
- Toll-free Voice Response System

All of these resources can help you manage your account and stay on track for meeting your future financial goals.

## **Learn more**

Now that you know some basics, you can consider how you would like to invest for retirement. To learn more, go to [www.mykplan.com](http://www.mykplan.com) to access calculators and tools, get tips on making the most of your plan, and to brush up on your investment know-how.



# Instructions for Web and Voice-Response System Enrollment

(Do not send to ADP.)



Enrolling in your plan is easy. Just follow the instructions below to enroll on the Web or Voice-Response System. If you choose **not** to enroll at this time, sign the form on the reverse side and return to your **Plan Administrator**.

## STEP I. DECIDE HOW MUCH YOU WANT TO SAVE.

Deductions are subject to maximum deferral and contributions limits. Refer to your Summary Plan Description or consult your Plan Administrator to review plan limits.

**401(k) Contributions:** \_\_\_\_\_ % of before-tax compensation

**Roth 401(k) Contributions:** \_\_\_\_\_ % of after-tax compensation

Your plan offers Save Smart® which can help you save gradually over time, as you can afford to, to help you meet your retirement goals. This feature lets you increase your pre-tax contributions by 1, 2, or 3% annually on the date you choose.

## STEP II. MAKE YOUR INVESTMENT ELECTION

A. Use whole numbers (for example: 0%, 3%, 25%, 72%); total must equal 100%.

6X	SSgA Government Money Market Fund	<input type="text"/>	%	7V	Janus Forty Fund - Class R	<input type="text"/>	%
5I	PIMCO Total Return Fund - Class R	<input type="text"/>	%	7T	Perkins Mid Cap Value Fund - Class R	<input type="text"/>	%
6Z	SSgA U.S. Bond Index Fund	<input type="text"/>	%	2M	Fidelity Advisor Leveraged Company Stock Fund - Class T	<input type="text"/>	%
5Y	Putnam High Yield Trust - Class R	<input type="text"/>	%	4F	Prudential Jennison Mid-Cap Growth Fund - Class R	<input type="text"/>	%
0G	AllianceBernstein Global Bond Fund - Class R	<input type="text"/>	%	6S	Victory Small Company Opportunity Fund - Class R	<input type="text"/>	%
12	American Century LIVESTRONG Income Portfolio - Class R	<input type="text"/>	%	91	JPMorgan Small Cap Growth Fund - Class R2	<input type="text"/>	%
11	American Century LIVESTRONG 2015 Portfolio - Class R	<input type="text"/>	%	40	MainStay ICAP International Fund - Class R3	<input type="text"/>	%
13	American Century LIVESTRONG 2025 Portfolio - Class R	<input type="text"/>	%	7D	SSgA International Index Fund	<input type="text"/>	%
15	American Century LIVESTRONG 2035 Portfolio - Class R	<input type="text"/>	%	7W	Janus Overseas Fund - Class R	<input type="text"/>	%
14	American Century LIVESTRONG 2045 Portfolio - Class R	<input type="text"/>	%	5D	RS Emerging Markets Fund - Class K	<input type="text"/>	%
10	BlackRock Global Allocation Fund, Inc. - Class R	<input type="text"/>	%	4C	Prudential Jennison Natural Resources Fund - Class R	<input type="text"/>	%
1L	BlackRock Equity Dividend Fund - Class R	<input type="text"/>	%	58	Oppenheimer Gold & Special Minerals Fund - Class N	<input type="text"/>	%
23	Davis New York Venture Fund - Class R	<input type="text"/>	%	0K	AllianceBernstein Global Real Estate Investment Fund - Class R	<input type="text"/>	%

**TOTAL**    %

B. You may elect automatic Account Rebalancing to help maintain the long-term investment strategy you decide is appropriate for meeting your savings goals. Once you've created your asset allocation, automatic Account Rebalancing can rebalance your account as often as you choose: quarterly, semi-annually, or annually.

# Instructions for Web and Voice-Response System Enrollment, *continued*

## STEP III. ENROLL

⇒ Please have your User ID and Password ready.



Log on:  
www.mykplan.com (if available)

OR



Call:  
1-800-mykplan(1-800-695-7526)

⇒ Enrolling with no prior account balance:

The first time you access your account on the Web, use your Social Security Number as your user ID and the last 4 digits of your Social Security Number as your password. You will then be required to establish a unique user ID and password. To enroll for the first time through the VRS, use the last four digits of your Social Security Number as your ``one-time`` Personal Identification Number (PIN).

⇒ Enrolling with an existing account balance:

Use your current password to enroll if you have an account balance in your Plan due to a rollover/employer non-elective contribution.

Once you have accessed your account, enter the information in Steps I and II of this form. A confirmation number will be issued and a confirmation letter will be sent to you within two business days.

Once you have enrolled, you'll also want to keep your beneficiary designation information up to date. Please submit your completed Beneficiary Designation Form.

### ***Congratulations!***

*Please review the fund prospectuses before choosing your investments. Prospectuses provide complete information about the funds, including fees and expenses. Visit the Web site (if available) or see your Plan Administrator to obtain fund prospectuses.*

## Decline Enrollment Form

*(Do not send to ADP.)*

**STEP I. TO DECLINE ENROLLMENT, COMPLETE THIS FORM AND RETURN TO YOUR PLAN ADMINISTRATOR.**

Social Security #:  -  -

Employee Name:   
Last, First, Middle

Address:    
Street Apt. # / PO Box #

-   
City State Zip Code

I decline enrollment and have made no contribution elections.

Signature of Employee

Date

Social Security #:

SSN input fields

Employee Name:

Employee Name input fields

Last, First, Middle

Current Marital Status:

Single checkbox

Married checkbox

Divorced checkbox

Legally separated or abandoned checkbox with note



I BENEFICIARY INSTRUCTIONS

The Beneficiary Designation Form is used to designate the recipient of your account balance upon your death. This form must be completed by all employees when completing the Enrollment Form or Rollover Form (if not previously enrolled).

Section II. A primary beneficiary must and a secondary beneficiary may be designated. If you are married, your spouse must be the sole primary beneficiary, unless your spouse approves otherwise and signs the waiver below. If the primary beneficiary(ies) predeceases you, the secondary beneficiary(ies) will receive the account balance. You must attach an additional beneficiary form(s), if you elect to designate more than two primary and/or more than two secondary beneficiaries. Please ensure all primary beneficiaries' benefit percentages total 100%. Also, ensure all secondary beneficiaries' benefit percentages total 100%. Please note that a Joint Primary Beneficiary can be the same person named as the secondary beneficiary. Sign and date the form upon completion.

Section III. If you are legally married and have chosen a primary beneficiary other than your spouse, Section III must be completed and notarized.

II BENEFICIARY DESIGNATION

Primary Beneficiary

SSN#:

Primary Beneficiary SSN input fields

Name:

Primary Beneficiary Name input field

Last, First, Middle

Address:

Primary Beneficiary Address input fields

Street

Apt. # / PO Box #

City, State, Zip

Relationship:

Birth Date:

Primary Beneficiary Birth Date input fields

Month

Day

Year

Primary Beneficiary Birth Date percentage input field

SSN#:

Secondary Beneficiary SSN input fields

Name:

Secondary Beneficiary Name input field

Last, First, Middle

Address:

Secondary Beneficiary Address input fields

Street

Apt. # / PO Box #

City, State, Zip

Relationship:

Birth Date:

Secondary Beneficiary Birth Date input fields

Month

Day

Year

Secondary Beneficiary Birth Date percentage input field

Secondary Beneficiary

SSN#:

Secondary Beneficiary SSN input fields

Name:

Secondary Beneficiary Name input field

Last, First, Middle

Address:

Secondary Beneficiary Address input fields

Street

Apt. # / PO Box #

City, State, Zip

Relationship:

Birth Date:

Secondary Beneficiary Birth Date input fields

Month

Day

Year

Secondary Beneficiary Birth Date percentage input field

SSN#:

Secondary Beneficiary SSN input fields

Name:

Secondary Beneficiary Name input field

Last, First, Middle

Address:

Secondary Beneficiary Address input fields

Street

Apt. # / PO Box #

City, State, Zip

Relationship:

Birth Date:

Secondary Beneficiary Birth Date input fields

Month

Day

Year

Secondary Beneficiary Birth Date percentage input field

If none of my designated beneficiaries are living at the time of my death, or I have not designated a beneficiary, then any distribution of my plan accounts shall be payable to a default beneficiary or beneficiaries in accordance with the terms of the plan. If any primary or contingent beneficiary dies before me, his or her interest and the interest of his or her heirs shall terminate completely, and the percentage share of any remaining beneficiary(ies) shall be increased on a pro rata basis. If no primary beneficiary survives me, the contingent beneficiary(ies) shall acquire the designated share of my plan balance.

Signature of Employee/Participant

Signature of Employee/Participant

Date

Date

III SPOUSAL CONSENT (Do not complete if your spouse is the sole beneficiary.)

I hereby consent to the above designation by my spouse of a beneficiary other than me under the Plan and I understand that my spouse's election is not valid unless I consent to it, and that my consent is irrevocable unless my spouse revokes the election. I have read the instructions above and understand that by consenting to the above designation, either (i) no benefit from the Plan will be payable to me upon my spouse's death or (ii) only a partial benefit from the Plan will be payable to me upon my spouse's death if a Joint Primary Beneficiary Designation was elected above.

Signature of Spouse

Signature of Spouse

Date

Date

Acknowledgment of Witness:

I hereby acknowledge that \_\_\_\_\_, to me known personally, appeared before me on the \_\_\_\_\_ day of \_\_\_\_\_ (mo), \_\_\_\_\_ (yr) and subscribed his/her name above and acknowledged to me that he/she did so as his free and voluntary act and deed for the uses and purposes set forth in this beneficiary designation form.

Notary Public for the State/Commonwealth of: \_\_\_\_\_

Affix Seal Here

My commission expires: \_\_\_\_\_ County of: \_\_\_\_\_

Notary Public signature line







# Performance Summary

For the month ending May 31, 2010

Current performance may be lower or higher than the performance data quoted. For most recent performance, go to [www.mykplan.com](http://www.mykplan.com).

Fund Name/Inception	Morningstar Category	Ticker <sup>2</sup>	Average Annual Total Returns (NAV)						Expense Ratio	
			Month	QTR <sup>3</sup>	1 Yr	3 Yr	5 Yrs	10 Yrs <sup>4</sup>	Net	Gross
<b>Income</b>										
SSgA Government Money Market Fund (03/1983)	N/A	N/A	N/A	N/A	N/A	1.36%	2.42%	2.21%	0.75%	0.75%
PIMCO Total Return Fund - Class R (12/2002)	Intermediate-Term Bond	PTRRX	-0.09%	2.80%	11.41%	9.67%	6.43%	N/A	1.15%	1.33%
SSgA U.S. Bond Index Fund (11/1997)	N/A	N/A	0.80%	1.60%	7.78%	6.36%	4.73%	5.88%	0.70%	0.70%
Putnam High Yield Trust - Class R (01/2003)	High Yield Bond	PHDRX	-3.69%	3.95%	26.42%	3.34%	5.69%	N/A	1.33%	1.37%
AllianceBernstein Global Bond Fund - Class R (11/2007)	World Bond	ANARX	-0.22%	3.60%	17.59%	N/A	N/A	N/A	1.10%	1.31%
<b>Growth &amp; Income</b>										
American Century LIVESTRONG Income Portfolio - Class R (08/2004)	Retirement Income	ARSRX	-3.91%	2.60%	12.13%	-0.76%	2.63%	N/A	1.27%	1.27%
American Century LIVESTRONG 2015 Portfolio - Class R (08/2004)	Target Date 2011-2015	ARFRX	-4.28%	2.75%	13.41%	-1.59%	3.01%	N/A	1.30%	1.30%
American Century LIVESTRONG 2025 Portfolio - Class R (08/2004)	Target Date 2021-2025	ARWRX	-5.06%	3.22%	15.34%	-3.07%	2.91%	N/A	1.36%	1.36%
American Century LIVESTRONG 2035 Portfolio - Class R (08/2004)	Target Date 2031-2035	ARYRX	-5.92%	3.83%	17.60%	-4.88%	2.59%	N/A	1.41%	1.41%
American Century LIVESTRONG 2045 Portfolio - Class R (08/2004)	Target Date 2041-2045	ARORX	-6.64%	4.22%	18.69%	-6.03%	2.25%	N/A	1.45%	1.45%
BlackRock Global Allocation Fund, Inc. - Class R (01/2003)	World Allocation	MRLOX	-5.53%	1.55%	9.39%	0.07%	6.55%	N/A	1.55%	1.56%
<b>Growth</b>										
BlackRock Equity Dividend Fund - Class R (01/2003)	Large Value	MRDVX	-7.71%	3.27%	14.78%	-7.37%	3.11%	N/A	1.47%	1.47%
Davis New York Venture Fund - Class R (08/2003)	Large Blend	NYVRX	-7.83%	3.83%	18.29%	-9.92%	0.08%	N/A	1.32%	1.32%
Janus Forty Fund - Class R (09/2004)	Large Growth	JDCRX	-9.04%	3.66%	13.54%	-2.79%	4.50%	N/A	1.43%	1.43%
Perkins Mid Cap Value Fund - Class R (07/2009)	Mid-Cap Value	JDPRX	-6.81%	5.45%	N/A	N/A	N/A	N/A	1.58%	1.58%
Fidelity Advisor Leveraged Company Stock Fund - Class T (12/2000)	Mid-Cap Blend	FLSTX	-8.38%	7.66%	35.19%	-8.69%	3.66%	N/A	1.42%	1.42%
Prudential Jennison Mid-Cap Growth Fund - Class R (06/2005)	Mid-Cap Growth	JDERX	-4.90%	6.32%	27.27%	-1.32%	N/A	N/A	1.41%	1.66%
<b>Aggressive Growth</b>										
Victory Small Company Opportunity Fund - Class R (08/1983)	Small Value	GOGFX	-7.69%	7.16%	34.08%	-4.23%	5.33%	7.94%	1.65%	1.65%
JPMorgan Small Cap Growth Fund - Class R2 (11/2008)	Small Growth	JSGZX	-6.31%	9.01%	37.34%	N/A	N/A	N/A	1.51%	1.94%
MainStay ICAP International Fund - Class R3 (08/2006)	Foreign Large Value	ICEZX	-10.52%	-0.95%	2.85%	-12.47%	N/A	N/A	1.72%	1.72%
SSgA International Index Fund (11/1993)	N/A	N/A	-11.30%	0.62%	5.29%	-13.61%	0.62%	-0.20%	0.95%	0.95%
Janus Overseas Fund - Class R (07/2009)	Foreign Large Growth	JDIRX	-9.12%	8.33%	N/A	N/A	N/A	N/A	1.44%	1.44%
RS Emerging Markets Fund - Class K (05/2001)	Diversified Emerging Mkts	REMKX	-8.73%	1.02%	25.48%	-0.26%	15.40%	N/A	1.96%	1.96%
Prudential Jennison Natural Resources Fund - Class R (08/2006)	Natural Resources	JNRRX	-9.96%	1.02%	12.10%	-2.85%	N/A	N/A	1.41%	1.66%
Oppenheimer Gold & Special Minerals Fund - Class N (03/2001)	Equity Precious Metals	OGMNX	-4.07%	1.96%	33.67%	11.55%	26.35%	N/A	1.63%	1.63%
AllianceBernstein Global Real Estate Investment Fund - Class R (03/2005)	Global Real Estate	ARRRX	-8.34%	3.13%	25.75%	-15.42%	-0.86%	N/A	1.83%	1.83%

<sup>1</sup> The 7-day yield more closely reflects the current earnings of the money market fund than the total return quotation.

<sup>2</sup> Commingled Funds are not publicly traded mutual funds and are not listed in public stock market listings such as the Wall Street Journal.

<sup>3</sup> Quarter-end returns are for the most recent quarter-end performance. (Quarter-end periods are 3/31, 6/30, 9/30 and 12/31.)

<sup>4</sup> 10 year or since inception of the fund.

Investment Returns and principal value of an investment will fluctuate so that when an investor's shares are redeemed, they may be worth more or less than the original cost. The returns represent past performance. Past performance is no guarantee of future results.

An expense ratio is a fund's annual operating expenses expressed as a percentage of average net assets and includes management fees, administrative fees, and any marketing and distribution fees. Expense ratios directly reduce returns to investors. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. For publicly traded mutual funds, the net prospectus expense ratio is collected from the fund's most recent prospectus and provided by Morningstar. This is the percentage of fund assets paid for operating expenses and management fees. In contrast to the net expense ratio, the gross expense ratio does not reflect any fee waivers in effect during the time period. Morningstar pulls the prospectus gross expense ratio from the fund's most recent prospectus. Commingled Fund expense ratios are provided by the investment managers.

For complete information on the funds, please see the prospectus and consider the investment objective, risks, charges and expenses before investing. The prospectus contains this and other important information related to the funds and the investment company. Please read it carefully before investing. To obtain a prospectus, please see your plan sponsor or your plan administrator or go to [www.mykplan.com](http://www.mykplan.com).

Investment options are available through ADP Broker-Dealer, Inc., an affiliate of ADP, Inc., One ADP Blvd, Roseland, NJ. Member FINRA, SIPC.

**SSgA Government Money Market Fund**

STRATEGY: Seeks to provide the safety of principal and current income offered by short term U.S. Government securities. Primarily invests in direct obligations of the U.S. Treasury, U.S. Government agencies, repurchase agreements and money markets with maturities of 13 months or less. (The fund itself is not insured or guaranteed by the U.S. Government.)

**PIMCO Total Return Fund - Class R**

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

**SSgA U.S. Bond Index Fund**

STRATEGY: The investment seeks to maximize total return by investing in fixed-income securities, including, but not limited to, those represented by the Barclays Capital U.S. Aggregate Bond Index. The fund invests at least 80% of total assets in debt instruments. It primarily invests in debt instruments rated investment-grade or better. The fund may also invest in various fixed-income securities and money market funds, including money market funds advised by the funds investment adviser, in order to manage its cash.

**Putnam High Yield Trust - Class R**

STRATEGY: The investment seeks high current income. Capital growth is a secondary goal when consistent with achieving high current income. The fund mainly invests in securities rated below investment-grade and have intermediate- to long-term maturities (three years or longer). It may also use derivatives, such as futures, options, warrants and swap contracts, for both hedging and non-hedging purposes.

**AllianceBernstein Global Bond Fund - Class R**

STRATEGY: The investment seeks to generate current income consistent with preservation of capital. The fund normally invests at least 80% of assets in fixed-income securities. It may invest in a broad range of fixed-income securities with short- to long-term maturity denominated in local currency or U.S. Dollar. The fund normally invests at least 75% of assets in fixed-income securities rated investment grade at the time of investment and may invest up to 25% of assets in below investment grade fixed-income securities. It is nondiversified.

**American Century LIVESTRONG Income Portfolio - Class R**

STRATEGY: The investment seeks current income; capital appreciation is a secondary objective. The fund invests in other American Century mutual funds that represent a variety of asset classes and investment styles. The target asset mix for Livestrong Income Portfolio is expected to remain fixed over time. For each fund with a target year, the target asset mix may be adjusted annually in a step-like fashion. In general, as the target year approaches, the allocation to stocks may decrease and the allocation to bonds and money market instruments may increase.

**American Century LIVESTRONG 2015 Portfolio - Class R**

STRATEGY: The investment seeks the highest total return (capital appreciation plus dividend and interest income) consistent with its asset mix. The fund invests in other American Century mutual funds that represent a variety of asset classes and investment styles. The target date in the fund name refers to the approximate year an investor plans to retire and stop making new investments in the fund. The funds target asset mix will be adjusted annually in a step-like fashion. As the target year approaches, the funds asset mix will become more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and cash.

**American Century LIVESTRONG 2025 Portfolio - Class R**

STRATEGY: The investment seeks the highest total return (capital appreciation plus dividend and interest income) consistent with its asset mix. The fund invests in other American Century mutual funds that represent a variety of asset classes and investment styles. The target date in the fund name refers to the approximate year an investor plans to retire and stop making new investments in the fund. The funds target asset mix will be adjusted annually in a step-like fashion. As the target year approaches, the funds asset mix will become more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and cash.

**American Century LIVESTRONG 2035 Portfolio - Class R**

STRATEGY: The investment seeks the highest total return (capital appreciation plus dividend and interest income) consistent with its asset mix. The fund invests in other American Century mutual funds that represent a variety of asset classes and investment styles. The target date in the fund name refers to the approximate year an investor plans to retire and stop making new investments in the fund. The funds target asset mix will be adjusted annually in a step-like fashion. As the target year approaches, the funds asset mix will become more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and cash.

**American Century LIVESTRONG 2045 Portfolio - Class R**

STRATEGY: The investment seeks the highest total return (capital appreciation plus dividend and interest income) consistent with its asset mix. The fund invests in other American Century mutual funds that represent a variety of asset classes and investment styles. The target date in the fund name refers to the approximate year an investor plans to retire and stop making new investments in the fund. The funds target asset mix will be adjusted annually in a step-like fashion. As the target year approaches, the funds asset mix will become more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and cash.

**BlackRock Global Allocation Fund, Inc. - Class R**

STRATEGY: The investment seeks to provide high total investment return. The fund invests in domestic and foreign equities, debt securities, and money market instruments, the combination of which can be varied based on market and economic conditions. It may invest up to 35% of its total assets in below investment grade debt securities (junk bonds). The Fund may also invest in Real Estate Investment Trusts (REITs).



**BlackRock Equity Dividend Fund - Class R**

STRATEGY: The investment seeks long-term total return and current income. The fund invests primarily in a portfolio of equity securities. It normally invests at least 80% of assets in equity securities and at least 80% of assets in dividend paying securities. The fund focuses on issuers that have good prospects for capital appreciation. It may also invest in convertible securities and non-convertible preferred stock.

**Davis New York Venture Fund - Class R**

STRATEGY: The investment seeks long-term growth of capital. The fund invests the majority of the assets in equity securities issued by large companies with market capitalizations of at least \$10 billion. It has the flexibility to invest a limited portion of assets in companies of any size, to invest in companies whose shares may be subject to controversy, to invest in foreign securities, and to invest in non-equity securities.

**Janus Forty Fund - Class R**

STRATEGY: The investment seeks long-term growth of capital. The fund invests primarily in a core group of 20-40 common stocks selected for their growth potential. It may invest in companies of any size, from larger, well-established companies to smaller, emerging growth companies. The portfolio manager applies a "bottom up" approach in choosing investments. The fund may invest without limit in foreign equity and debt securities, which may include investments in emerging markets. It is nondiversified.

**Perkins Mid Cap Value Fund - Class R**

STRATEGY: The investment seeks capital appreciation. The fund primarily invests in the common stocks of mid-sized companies whose stock prices the portfolio managers believe to be undervalued. It normally invests at least 80% of assets in equity securities of companies whose market capitalization falls, at the time of purchase, within the 12-month average of the capitalization range of the Russell Midcap Value index. The fund may invest in foreign equity and debt securities, which may include investments in emerging markets. It can also invest assets in derivatives.

**Fidelity Advisor Leveraged Company Stock Fund - Class T**

STRATEGY: The investment seeks capital appreciation. The fund invests at least 80% of assets in stock issued by both domestic and foreign issuers. It normally invests in common stocks of leveraged companies (companies that issue lower-quality debt and other companies with leveraged capital structures). The fund typically invests in either "growth" stocks or "value" stocks or both.

**Prudential Jennison Mid-Cap Growth Fund - Class R**

STRATEGY: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of assets in equity and equity-related securities of medium-sized companies with the potential for above-average growth.

**Victory Small Company Opportunity Fund - Class R**

STRATEGY: The investment seeks capital appreciation. The fund invests primarily in common stocks of smaller companies that the adviser believes to be undervalued relative to their underlying earnings potential. It normally invests at least 80% of net assets in equity securities of small companies which have market capitalization within the range of companies comprising the Russell 2000 Value index.

**JPMorgan Small Cap Growth Fund - Class R2**

STRATEGY: The investment seeks long-term capital growth. The fund normally invests at least 80% of assets in the securities of small-capitalization companies which are companies with market capitalizations equal to those within the universe of the Russell 2000 Growth index stocks at the time of purchase.

**MainStay ICAP International Fund - Class R3**

STRATEGY: The investment seeks a superior total return with income as a secondary objective. The fund invests primarily in equity securities of foreign companies with market capitalizations of at least \$2 billion. It may invest in equity securities of companies that trade in developed, emerging or developing markets. The fund's investments may be publicly traded in the U.S. or on a foreign exchange, and may be bought or sold in a foreign currency. The fund typically holds between 30 and 50 securities.

**SSgA International Index Fund**

STRATEGY: The Fund seeks to match the performance of the MSCI EAFE Index while providing daily liquidity. The MSCI EAFE Index consists of almost 1,000 stocks in 21 countries outside of North and South America, and represents approximately 85% of the total market capitalization in those countries. The Fund invests in 3 country/regional funds which together make up the MSCI EAFE Index. Those funds include Europe, Japan, and Pacific Basin ex-Japan. This approach allows investors to gain daily exposure to EAFE as a whole, or any combination of the 3 component parts. The Fund employs an index replication approach in an attempt to match the returns of the Index. Replication results in low turnover, accurate tracking, and low costs. The Fund uses a hierarchy of trading processes when appropriate including internal crossing, external crossing, futures, and agency trades to attempt to capitalize on every opportunity to reduce the Fund's transaction costs. In order to facilitate daily liquidity, the Fund may hold up to 20% of its value in international equity index futures.

**Janus Overseas Fund - Class R**

STRATEGY: The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in securities of issuers from countries outside of the United States. It normally invests in securities of issuers from several different countries, excluding the United States. The fund may have significant exposure to emerging markets. It may invest in foreign equity and debt securities. The fund may invest assets in derivatives.

**RS Emerging Markets Fund - Class K**

STRATEGY: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of assets in securities of emerging market companies, which may include common stocks, preferred stocks, or other securities convertible into common stock. It may invest up to 20% of assets in bonds, stocks and cash or money market instruments. It also invests up to 10% of assets in below-investment-grade securities.

**Prudential Jennison Natural Resources Fund - Class R**

STRATEGY: The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in equity securities of natural resource companies and in asset-based securities. Natural resource companies are U.S. and foreign (non-U.S. based) companies that own, explore, mine, process or otherwise develop, or provide goods and services with respect to, natural resources. Asset-based securities are securities, the values of which are related to the market value of a natural resource. The principal type of equity and equity-related security in which the Fund invests is common stock. The fund is nondiversified.

### **Oppenheimer Gold & Special Minerals Fund - Class N**

STRATEGY: The investment seeks capital appreciation. The fund currently invests mainly in common stocks of U.S. and foreign companies that are involved in mining, processing or dealing in gold or other metals or minerals. It normally invests at least 80% of assets (plus borrowings for investment purposes) in those companies. The fund invests at least 25% of investments in mining securities and metal investments. It is nondiversified.

### **AllianceBernstein Global Real Estate Investment Fund - Class R**

STRATEGY: The investment seeks total return from long-term growth of capital and income. The fund invests at least 80% of net assets in the equity securities of real estate investment trusts or REITs and other real estate industry companies, such as real estate operating companies or REOCs. It normally invests significantly (at least 40%--unless market conditions are not deemed favorable by the Adviser) in securities of non-U.S. companies.

### **ADDITIONAL DISCLOSURES**

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NAV (Net Asset Value) is determined by calculating the total assets, deducting total liabilities and dividing the result by the number of shares outstanding.

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Expressed in percentage terms, Morningstar's calculation of total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital-gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly.

The Investment Strategy is provided by Morningstar® for all publicly traded mutual funds. Investment Strategy information for Money Market funds and certain other types of funds are provided by the respective fund manager.

### **Investment Type Definitions:**

The investment types are four broad investment categories; each fund is categorized based on where the fund is listed in Morningstar, Inc.'s investment category. Income: Money Market, Stable Value, and Fixed Income investment funds. Growth and Income: Balanced and Lifestyle investment funds. Growth: Large and Mid Capitalization investment funds. Aggressive Growth: Small Capitalization, Specialty, Foreign Stock and World Stock investment funds.

The 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.

For complete information on the funds, please see the prospectus and consider the investment objective, risks, charges and expenses before investing. The prospectus contains this and other important information related to the funds and the investment company. Please read it carefully before investing. To obtain a prospectus, please see your plan sponsor or your plan administrator or go to [www.mykplan.com](http://www.mykplan.com).

Investment options are available through ADP Broker-Dealer, Inc., an affiliate of ADP, Inc., One ADP Blvd, Roseland, NJ. Member FINRA, SIPC.

# enroll

## in your plan

### Account Access

You may access your account and conduct transactions 24 hours a day, 7 days a week at [www.mykplan.com](http://www.mykplan.com).\* You may speak with a Customer Service Representative at **1-800-mykplan (1-800-695-7526)**.

### Plan Eligibility

You will want to begin saving for your future as soon as possible. You can take advantage of this employee benefit as soon as you have met your plan's eligibility requirements. Ask your Plan Administrator when you are eligible to begin saving through your plan.

### Vesting

Vesting is simply your ownership of the money in your account. You are always 100% vested in your own contributions, and any rollover contributions (if applicable), as adjusted for any earnings or losses on these contributions.

### Plan Investments

You choose how to invest your savings. You may choose from:

- The variety of investments listed in the Performance Summary

### Distributions

Vested savings may be eligible for distribution upon retirement, death, disability or termination of employment.

### Rollovers

You can consolidate your retirement assets into one account by rolling over account balances from former employers or other qualified plans. Keeping your retirement assets in one account can help you manage your savings more easily as well as allow you to review a single account statement and maintain one asset allocation for all of your retirement assets. The Rollover form includes instructions for transferring money into your current plan.

### Account Management Features

**Save Smart®** allows you to save gradually over time, as you can afford to, to help you meet your retirement savings goals. This feature lets you increase your pre-tax plan contribution by 1, 2, or 3% annually on the date you choose. You may elect this feature on-line at [www.mykplan.com](http://www.mykplan.com).

**Automatic Account Rebalancing** can help you maintain the long-term investment strategy you decide is appropriate for meeting your savings goals. Once you have created your diversified asset allocation for your savings, automatic Account Rebalancing will rebalance your account as often as you choose: quarterly, semi-annually, or annually. You may elect this feature on-line at [www.mykplan.com](http://www.mykplan.com).

For more information about the details of your plan, contact your Plan Administrator.

\*Except during scheduled maintenance.

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