

INVESTMENT PERFORMANCE AND OPERATING EXPENSES

The table below contains information about the investment options available in your plan. You can see how these investments have performed over time and compare them with an appropriate benchmark for the same time periods. This table also shows: Total annual operating expenses (expenses that reduce the rate of return of an investment) Shareholder-type fees (these are in addition to total annual operating expenses) Investment limitations/restrictions

You can make changes to your investment options at , or you can call the Retirement Service Center (RSC) at 1-800-377-9188 and speak to a representative .

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Asset Class					Total Annual Expenses	
Fund Name Benchmark	3 Months	1 Year	5 Years	10 Yrs /Since Inception *	Gross Percentage/ Per \$1,000	Net Percentage/ Per \$1,000**
Balanced/LifeStyle						
Vanguard Wellington	4.69%	20.66%	3.87%	8.75%	0.2700% /	0.2700% /
Current Yield:					\$2.70	\$2.70
<i>Morningstar Moderately Aggr Target Risk</i>	5.81%	20.42%	2.04%	9.20%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).						
Bond						
JP Morgan Core Bond R5	1.83%	5.92%	7.27%	7.21%*	0.5400% /	0.4600% /
Current Yield:					\$5.40	\$4.60
<i>Barclays US Agg Bond TR USD</i>	1.59%	5.16%	6.53%	6.60%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Wells Fargo Adv. Total Ret Bond Fd - Adm	2.29%	7.03%	7.58%	5.80%	0.7900% /	0.7000% /
Current Yield:	1.52%				\$7.90	\$7.00
<i>Barclays US Agg Bond TR USD</i>	1.59%	5.16%	6.53%	5.32%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Transfers of \$5000.00 or more OUT of this fund prohibit you from transferring \$5000.00 or more INTO this fund for 30 calendar day(s).						
Domestic Stock						
Allianz NFJ Dividend Value Admin	8.49%	29.47%	-1.32%	8.63%	0.9600% /	0.9600% /
Current Yield:					\$9.60	\$9.60
<i>Russell 1000 Value TR USD</i>	6.51%	30.92%	-0.90%	8.17%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
JP Morgan Large Cap Growth R5	4.42%	25.67%	N/A	21.99%*	0.7700% /	0.7600% /
Current Yield:					\$7.70	\$7.60
<i>Russell 1000 Growth TR USD</i>	6.11%	29.19%	3.24%	20.42%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Vanguard Mid-Cap Idx/Signal	5.21%	26.47%	1.87%	2.61%*	0.1000% /	0.1000% /
Current Yield:					\$1.00	\$1.00
<i>S&P MidCap 400 TR</i>	5.44%	28.54%	3.83%	4.38%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).						

Asset Class					Total Annual Expenses	
Fund Name Benchmark	3 Months	1 Year	5 Years	10 Yrs /Since Inception *	Gross Percentage/ Per \$1,000	Net Percentage/ Per \$1,000**
Domestic Stock						
Vanguard S&P 500 Index	6.31%	30.02%	0.97%	7.90%	0.1700% /	0.1700% /
Current Yield:					\$1.70	\$1.70
<i>S&P 500 TR</i>	6.35%	30.20%	1.05%	8.01%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).						
Vanguard Small Cap Idx/Signal	5.49%	32.37%	3.48%	3.99%*	0.1600% /	0.1600% /
Current Yield:					\$1.60	\$1.60
<i>MSCI US Small Cap 1750 GR USD</i>	5.46%	32.29%	3.36%	3.84%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).						
International Stock						
Thornburg Intl Value R4	6.01%	14.05%	-3.68%	0.76%*	1.4100% /	1.2500% /
Current Yield:					\$14.10	\$12.50
<i>MSCI EAFE NR USD</i>	6.92%	13.75%	-5.24%	-2.88%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Money Market/Stable						
Wells Fargo Adv. MMarket Fund - Service	0.00%	0.01%	0.73%	1.57%	N/A	N/A
Current Yield:					N/A	N/A
<i>Citi Treasury Bill 3 Mon USD</i>	0.02%	0.05%	0.64%	1.73%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						

Asset Class					Total Annual Expenses	
Fund Name Benchmark	3 Months	1 Year	5 Years	10 Yrs /Since Inception *	Gross Percentage/ Per \$1,000	Net Percentage/ Per \$1,000**
Target Maturity						
Vanguard Target Retirement 2010	3.73%	14.74%	3.50%	5.58%*	0.1700% /	0.1700% /
Current Yield:					\$1.70	\$1.70
<i>Morningstar Lifetime Moderate 2010</i>	4.48%	15.36%	4.57%	6.42%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).						
Vanguard Target Retirement 2015	4.31%	16.76%	2.88%	5.90%*	0.1700% /	0.1700% /
Current Yield:					\$1.70	\$1.70
<i>Morningstar Lifetime Moderate 2015</i>	4.81%	16.67%	4.07%	7.98%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).						
Vanguard Target Retirement 2020	4.70%	18.30%	2.30%	5.04%*	0.1700% /	0.1700% /
Current Yield:					\$1.70	\$1.70
<i>Morningstar Lifetime Moderate 2020</i>	5.21%	18.30%	3.33%	5.97%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).						
Vanguard Target Retirement 2025	5.06%	19.89%	1.70%	5.79%*	0.1800% /	0.1800% /
Current Yield:					\$1.80	\$1.80
<i>Morningstar Lifetime Moderate 2025</i>	5.67%	20.11%	2.52%	8.16%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).						
Vanguard Target Retirement 2030	5.43%	21.43%	1.12%	4.48%*	0.1800% /	0.1800% /
Current Yield:					\$1.80	\$1.80
<i>Morningstar Lifetime Moderate 2030</i>	6.08%	21.65%	1.87%	5.18%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).						
Vanguard Target Retirement 2035	5.75%	22.98%	0.83%	5.99%*	0.1900% /	0.1900% /
Current Yield:					\$1.90	\$1.90
<i>Morningstar Lifetime Moderate 2035</i>	6.35%	22.53%	1.51%	8.06%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).						
Vanguard Target Retirement 2040	5.97%	23.43%	0.90%	4.26%*	0.1900% /	0.1900% /
Current Yield:					\$1.90	\$1.90
<i>Morningstar Lifetime Moderate 2040</i>	6.47%	22.79%	1.36%	4.91%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).						
Vanguard Target Retirement 2045	5.87%	23.39%	0.86%	6.35%*	0.1900% /	0.1900% /
Current Yield:					\$1.90	\$1.90
<i>Morningstar Lifetime Moderate 2045</i>	6.51%	22.71%	1.28%	8.14%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).						
Vanguard Target Retirement 2050	5.95%	23.46%	0.88%	4.34%*	0.1900% /	0.1900% /
Current Yield:					\$1.90	\$1.90
<i>Morningstar Lifetime Moderate 2050</i>	6.54%	22.57%	1.22%	4.89%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).						
Vanguard Target Retirement 2055	5.98%	23.56%	N/A	12.18%*	0.1900% /	0.1900% /
Current Yield:					\$1.90	\$1.90
<i>Morningstar Lifetime Moderate 2050</i>	6.54%	22.57%	1.22%	12.06%		
Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.						
Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).						

Asset Class				10 Yrs /Since Inception *	Total Annual Expenses	
Fund Name Benchmark	3 Months	1 Year	5 Years		Gross Percentage/ Per \$1,000	Net Percentage/ Per \$1,000**

Target Maturity

Vanguard Target Retirement 2060	6.05%	N/A	N/A	8.70%*	0.1800% / \$1.80	0.1800% / \$1.80
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Current Yield:

Morningstar Lifetime Moderate 2050 6.54% 22.57% 1.22% 8.29%

Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).

Vanguard Target Retirement Income	3.06%	11.74%	5.06%	5.69%*	0.1700% / \$1.70	0.1700% / \$1.70
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Current Yield:

Morningstar Lifetime Moderate Income 3.88% 12.86% 4.97% 6.85%

Standard Asset Fees: 38.00 bps for plan market value of \$0.00 and greater.

Transfers of \$0.01 or more OUT of this fund prohibit you from transferring \$0.01 or more INTO this fund for 60 calendar day(s).

The performance of your account may be different from the average annual return for the same investments. The timing of transactions in your account will have an impact, either positive or negative on your account return. Past performance is no guarantee of future results.

An index is a composite of securities that provide a performance benchmark for other funds and is not illustrative of fund performance. Indexes are unmanaged, do not incur management fees, costs and expenses and cannot be invested directly. Information is obtained from reliable sources, but is not guaranteed as to completeness or accuracy.

*Returns are since inception for funds that are less than ten years old.

Figures quoted represent past performance, which is no guarantee of future results. Investment return and principal value and yields of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower due to market volatility. These returns include reinvestment of dividends and capital gains. Government bonds are not insured or guaranteed by the U.S. Government.

** Investment options that show a net percentage lower than the gross percentage under total annual expenses have certain fee waivers in effect which reduce the expenses for that investment option. Net expenses per \$1,000 presume (but do not guarantee) that the fee waiver is in effect for the one-year period. For more information about any fee waiver, including its duration, see the investment option's prospectus or similar disclosure document. Any amounts that may have been rebated back to the plan from an investment option's total annual operating expenses are not taken into account in the net percentages or net expenses per \$1,000.

Unless noted in the investment chart above, a plan fiduciary is responsible for voting, tender, and other similar rights for the plan's designated investment options.

Please visit for more information about the investments in your plan, including the most up-to-date investment performance information. For a free copy of this information, or for further information, contact the Retirement Service Center (RSC) at 1-800-377-9188 or write to Institutional Retirement and Trust, D1116-055, 1525 West WT Harris Boulevard, Charlotte, NC 28262. In addition, a glossary of investment related terms is available to help you better understand your investment options at .

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NOT FDIC INSURED - NO BANK GUARANTEE - MAY LOSE VALUE

Customer Service

Please visit for more information about the investments in your plan, including the most up-to-date investment performance information. In addition, a glossary of investment related terms is available to help you better understand your investment options at . For a free copy of this information, or for further information, contact the Retirement Service Center (RSC) at 1-800-377-9188 or write to Institutional Retirement and Trust, D116-055, 1525 West WT Harris Boulevard, Charlotte, NC 28262.