

New fund lineup

Diversify with core funds

Conservative

JPMorgan Prime Money Market

Ticker VPMXX

The fund aims to provide the highest possible level of current income while still maintaining liquidity and preserving capital. The fund invests in high quality, short-term money market instruments, which are issued and payable in U.S. dollars. Such investments include high quality commercial paper and other short-term debt securities, debt securities issued or guaranteed by qualified U.S. and foreign banks, securities issued or guaranteed by the U.S. government, its agencies or instrumentalities, asset-backed securities, repurchase agreements and reverse repurchase agreements, and taxable municipal obligations.

Inception Date: November 15, 1993

Benchmark Index: Lipper Inst Mny Mkt IX

Western Asset Core Plus Bond Portfolio-FI

Ticker WACIX

The fund seeks to maximize total return by investing to obtain an average duration of generally 2.5 to 7 years. It invests primarily in U.S. dollar-denominated fixed income securities and other debt instruments of domestic and foreign entities, including corporate bonds, securities issued or guaranteed by the U.S. Government, its agencies or instrumentalities, mortgage-backed securities and money market instruments. The fund may invest up to 20% of its total assets in non-U.S. dollar-denominated securities.

Inception Date: January 7, 2002

Benchmark Index: Lehman Aggregate Bond

Allianz NFJ Dividend Value-A*

Ticker PNEAX

The fund seeks long-term growth of capital and income. It seeks to achieve its investment objective by normally investing at least 80% of its net assets in equity securities. In addition, the fund normally invests at least 80% of its net assets in securities that pay or are expected to pay dividends. It will invest a significant portion of its assets in common stocks of companies with market capitalizations greater than \$2 billion. The fund may also invest a portion of its assets in non-U.S. securities, including emerging markets securities.

Inception Date: May 8, 2000

Benchmark Index: Russell 1000 Value Index

Davis New York Venture-A

Ticker NYVTX

The investment seeks long-term capital growth. The fund invests the majority of 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.

Inception Date: February 17, 1969

Benchmark Index: S&P 500 Index

JPMorgan Equity Index-Select

Ticker HLEIX

The investment seeks results that correspond to the aggregate price and dividend performance of the securities in the S&P 500 Index. The fund normally invests in nearly all of the stocks included in the S&P 500 Index, attempting to duplicate each stock's respective index weighting. It may hold up to 10% of assets in cash or cash equivalents.

Inception Date: July 21, 1991

Benchmark Index: S&P 500 Index

American Funds Growth Fund of America-A

Ticker AGTHX

The fund seeks capital growth by investing in common stocks. It primarily invests in high potential growth companies. The fund may also invest up to 15% of assets in securities of issuers domiciled outside the United States and Canada and not included in Standard & Poors 500 Composite Index. It may invest up to 10% of assets in lower quality nonconvertible debt securities.

Inception Date: December 1, 1973

Benchmark Index: S&P 500 Index

Fidelity Advisor New Insights-A

Ticker FNIAX

The fund seeks capital appreciation. It normally invests the fund's assets primarily in common stocks. The fund invests its assets in securities of companies whose value it believes is not fully recognized by the public. The types of companies in which the fund may invest include companies experiencing positive fundamental change. It may invest its assets in securities of foreign issuers in addition to securities of domestic issuers.

Inception Date: July 31, 2003

Benchmark Index: S&P 500 Index

Goldman Sachs Mid Cap Value-A

Ticker GCMAX

The investment seeks long-term capital appreciation. The fund normally invests at least 80% of assets in equity securities, typically with market capitalizations within the range of the market capitalization of companies in the Russell Midcap Value Index. It may invest up to 25% of assets in foreign securities, including securities of issuers in emerging countries. The fund may also invest up to 20% of assets in companies with market capitalizations outside the range of companies in the Russell Midcap Value Index and in fixed-income securities, such as government, corporate and bank debt obligations.

Inception Date: August 15, 1997

Benchmark Index: Russell Mid Cap Value

Moderate

Moderate



Aggressive

Van Kampen American Value-A**Ticker MSAVX**

The fund seeks to provide a high total return by investing in securities of small- to medium-sized companies. The fund seeks attractively valued companies experiencing a change that could have a positive impact on a company's outlook. It emphasizes a value style of investing.

Inception Date: October 18, 1993**Benchmark Index:** Russell Mid Cap Value Index**Columbia Acorn Fund-A******Ticker LACAX**

The investment seeks to provide long-term growth of capital. The fund invests primarily in the stocks of small- and medium-sized companies. It generally invests in the stocks of companies with market capitalizations of less than \$5 billion at the time of purchase. The fund invests the majority of assets in U.S. companies, but also may invest up to 33% of assets in foreign companies in developed markets.

Inception Date: October 16, 2000**Benchmark Index:** Russell 2500 Index**Columbia Small Cap Index-Z******Ticker NMSCX**

The fund seeks total return before fees and expenses that correspond to the total return of the Standard & Poor's (S&P) Small Cap 600 Index. Under normal circumstances, the fund invests at least 80% of net assets in common stocks that comprise the S&P Small Cap 600 Index.

Inception Date: October 15, 1996**Benchmark Index:** S&P Small Cap 600 Index**Columbia Acorn USA-Z******Ticker AUSAX**

The fund seeks to provide long-term growth of capital. It generally invests in stocks of small- and medium-sized U.S. companies. The fund generally invests in the stocks of U.S. companies with market capitalizations of less than \$5 billion at the time of initial purchase.

Inception Date: September 4, 1996**Benchmark Index:** Russell 2000 Index**American Funds EuroPacific Growth-A****Ticker AEPGX**

The investment seeks long-term capital growth. The fund normally invests at least 80% of assets in securities of issuers located in Europe and the Pacific Basin. It considers a country to be part of the Pacific Basin if any of the country's borders touch the Pacific Ocean. The fund may also hold cash, money market instruments and fixed-income securities.

Inception Date: April 16, 1984**Benchmark Index:** MSCI AC World -USA GD**AIM International Growth-A*****Ticker AIIEX**

The fund seeks to provide long-term growth of capital. The fund seeks to meet its objective by investing in a diversified portfolio of international equity securities whose issuers are considered by the fund to have strong earning momentum. The fund focuses its investments in marketable equity securities of foreign companies that are listed on a recognized foreign or U.S. securities exchange or traded in a foreign or U.S. over-the-counter market.

Inception Date: April 7, 1992**Benchmark Index:** MSCI EAFE Growth Index**Lazard Emerging Markets-Inst*****Ticker LZEMX**

The investment seeks long-term capital appreciation. The fund normally invests at least 80% of assets in equity securities of companies whose principal business activities are located in emerging market countries but focuses on companies in Latin America, the Pacific Basin and Eastern Europe. It may also engage in foreign currency transactions and lending portfolio securities.

Inception Date: July 15, 1994**Benchmark Index:** MSCI Emerging Markets Index**First American Real Estate Securities-Y****Ticker FARCX**

The investment seeks current income and long-term capital appreciation. The fund normally invests at least 80% of net assets in income-producing common stocks of publicly traded companies engaged in the real estate industry. The fund may invest up to 25% of total assets in securities of foreign issuers, including up to 15% of total assets in non-dollar denominated securities of foreign issuers. It is nondiversified.

Inception Date: June 30, 1995**Benchmark Index:** MS REIT

JPMorgan SmartRetirement portfolios

Conservative

JPMorgan Smart Retirement Income-Inst

Ticker JSIIX

The investment seeks current income and some capital appreciation. The fund is a fund of funds that invests assets in a combination of equity, fixed income and short-term mutual funds in the same group of investment companies. The advisor uses an asset allocation strategy designed for investors who are retired or expect to retire soon. It may invest 30-90% of assets in JPMorgan U.S. Fixed Income Funds.

Inception Date: May 15, 2006

Benchmark Index: SmartRetirement Income Index

JPMorgan Smart Retirement 2010-Inst

Ticker JSWIX

The investment seeks total return with a shift to current income and some capital appreciation. The fund is a fund of funds that invests assets in a combination of equity, fixed-income and short-term mutual funds in the same group of investment companies. The advisor uses an asset allocation strategy designed for investors expecting to retire around the year 2010. It may invest 20%-80% of assets in JPMorgan U.S. Fixed Income Funds.

Inception Date: May 15, 2006

Benchmark Index: SmartRetirement 2010 Index

JPMorgan Smart Retirement 2015-Inst

Ticker JSFIX

The investment seeks total return with a shift to current income and some capital appreciation. The fund is a fund of funds that invests assets in a combination of equity, fixed-income and short-term mutual funds in the same group of investment companies. The advisor uses an asset allocation strategy designed for investors expecting to retire around the year 2015. It may invest 20-60% of assets in JPMorgan U.S. Fixed Income Funds.

Inception Date: May 15, 2006

Benchmark Index: SmartRetirement 2015 Index

JPMorgan Smart Retirement 2020-Inst

Ticker JTTIX

The investment seeks total return with a shift to current income and some capital appreciation. The fund is a fund of funds that invests assets in a combination of equity, fixed-income and short-term mutual funds in the same group of investment companies. The advisor uses an asset allocation strategy designed for investors expecting to retire around the year 2020. It may invest 10-50% of assets in JPMorgan U.S. Large Cap Equity Funds.

Inception Date: May 15, 2006

Benchmark Index: SmartRetirement 2020 Index

JPMorgan Smart Retirement 2030-Inst

Ticker JSMIX

The investment seeks total return with a shift to current income and some capital appreciation. The fund is a fund of funds that invests assets in a combination of equity, fixed-income and short-term mutual funds in the same group of investment companies. The advisor uses an asset allocation strategy designed for investors expecting to retire around the year 2030. It may invest 26-46% of assets in JPMorgan U.S. Large Cap Equity Funds.

Inception Date: May 15, 2006

Benchmark Index: SmartRetirement 2030 Index

JPMorgan Smart Retirement 2040-Inst

Ticker SMTIX

The investment seeks total return with a shift to current income and some capital appreciation. The fund is a fund of funds that invests assets in a combination of equity, fixed-income and short-term mutual funds in the same group of investment companies. The advisor uses an asset allocation strategy designed for investors expecting to retire around the year 2040. It may invest 26-46% of assets in JPMorgan U.S. Large Cap Equity Funds.

Inception Date: May 15, 2006

Benchmark Index: SmartRetirement 2040 Index

Aggressive

JPMorgan Smart Retirement 2050-Inst

Ticker JTSIX

This fund is a multi-asset fund and is appropriate for someone who is retiring in or around 2050. Investors with long time horizons are better able to support higher levels of price fluctuation. The fund is invested with a high level of risk in JPMorgan equity (domestic and international), fixed income, real estate and money market strategies and will have a high level of price fluctuation. The allocation to different asset classes will change over time. The fund will become increasingly conservative as retirement approaches.

Inception Date: May 15, 2006

Benchmark Index: SmartRetirement 2050 Index

For more complete information about any of the mutual funds available within the retirement plan, please call 800-345-2345. Investors should carefully consider the investment objectives, risks, charges and expenses of the fund. Please carefully read the prospectus, which contains this and other important information, before you invest or send money.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although money market funds strive to preserve the value of the investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.

You can view the prospectus at each fund company's web site. You will also be able to view prospectuses at www.retireonline.com after the plan is live.