

Plan Review

PLAN NAME | PLAN NUMBER
Reporting Period Ending December 31, 2011

Advisor Name Advisor
Company Advisor
Phone Number Advisor
Email Address

SAMPLE
For Illustrative Purposes Only

Table of Contents

Executive Summary

Plan Assets Asset

Allocation Plan

Utilization

Participant Details

Contribution Analysis

Distributions

Loans

Web Site & Voice Response Utilization

Advisory Services

Services Offered

Glossary of Terms

SAMPLE
For Illustrative Purposes Only

Executive Summary

| Plan Assets | As of 12/31/2009 | As of 12/31/2010 | As of 12/31/2011 |
|---------------------------------------|------------------|------------------|------------------|
| Plan Asset Balance | \$23,361,032 | \$26,586,990 | \$26,863,812 |
| <u>Account Reduction Loan Balance</u> | <u>\$193,375</u> | <u>\$190,897</u> | <u>\$270,589</u> |
| Total Plan Asset Balance | \$23,554,407 | \$26,777,887 | \$27,134,402 |

| Cash Flow | 01/01/2009 to 12/31/2009 | 01/01/2010 to 12/31/2010 | 01/01/2011 to 12/31/2011 |
|----------------------|--------------------------------|--------------------------------|--------------------------------|
| Contributions | \$2,031,194 | \$2,184,612 | \$2,117,547 |
| <u>Distributions</u> | <u>\$386,734</u> | <u>\$1,624,775</u> | <u>\$1,110,485</u> |
| Net Cash Flow | \$1,644,461 | \$559,837 | \$1,007,062 |

SAMPLE
 For Illustrative Purposes Only

Executive Summary

| Participants | 12/31/2009 | 12/31/2010 | 12/31/2011 |
|---------------------------------------|------------|------------|------------|
| Eligible Employees | 246 | 253 | 267 |
| Participants Contributing | 197 | 198 | 212 |
| Active Participants with Balances | 176 | 186 | 187 |
| Terminated Participants with Balances | 31 | 26 | 25 |
| Participants with Loan Balance | 21 | 17 | 32 |

| Plan Utilization | 12/31/2009 | 12/31/2010 | 12/31/2011 |
|--|------------|------------|------------|
| Participation Rate | 80.08% | 78.26% | 79.40% |
| Average Participant Paycheck Contribution Percentage Rate* | N/A | N/A | N/A |
| Average Participant Paycheck Contribution Dollar Amount** | N/A | N/A | N/A |
| Average Participant Contribution Amount*** | \$10,091 | \$9,918 | \$9,936 |
| Average Participant Balance | \$112,612 | \$125,380 | \$126,316 |
| Investment Options in Plan with a Balance | 28 | 28 | 28 |

SAMPLE
For Illustrative Purposes Only

*If your plan only allows participant paycheck elections by amount, this will reflect 0%.

**If your plan only allows participant paycheck elections by percent, this will reflect \$0.

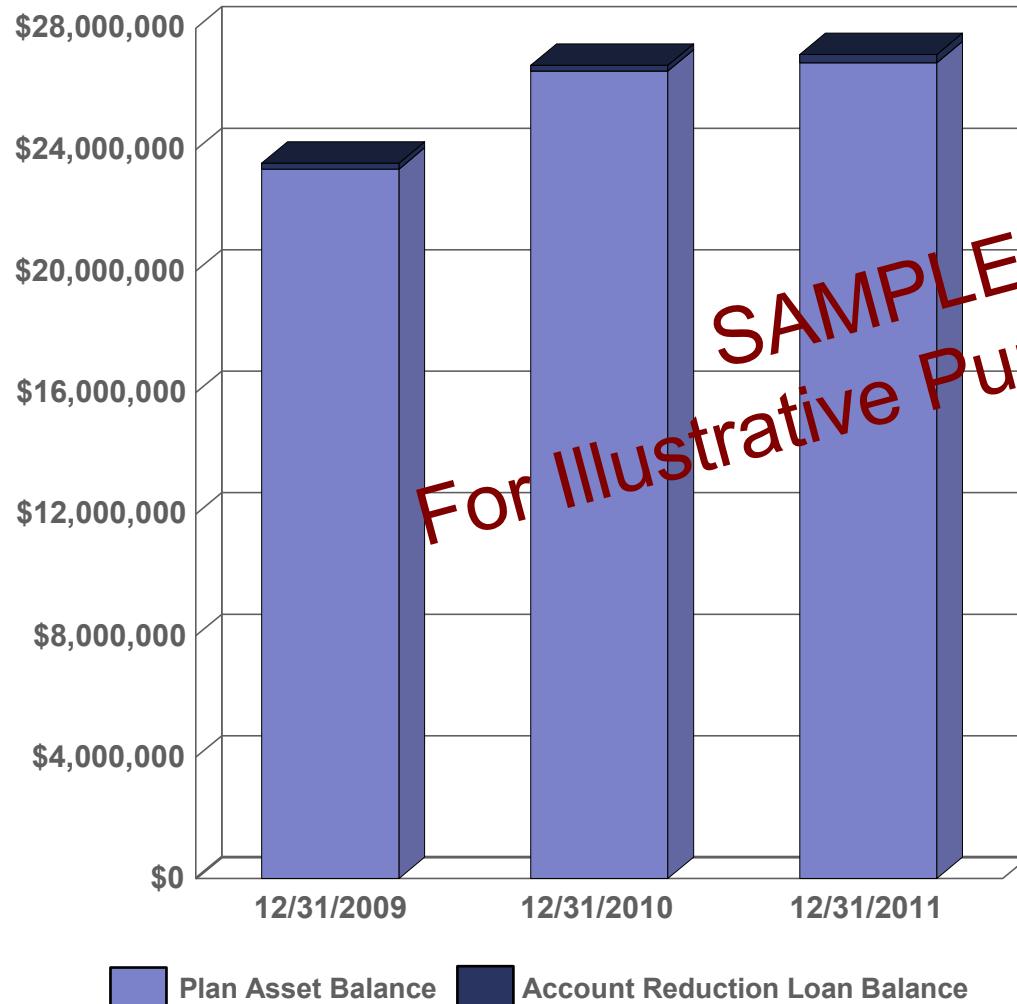
***Average of total contributions during the reporting period.

Figures provided represent plan information as of the reporting date listed. Please refer to the Glossary of Terms for a description of each figure's calculation.

Plan Assets

Your plan's total asset balance is illustrated here. Total asset balance includes the balances of all employed and previously employed participants, in addition to plan forfeiture assets. Total loan balance includes all outstanding account reduction loans.

Plan Asset History



% Change in Plan Assets

| | |
|--------------------------|--------|
| 12/31/2010 to 12/31/2011 | 1.33% |
| 12/31/2009 to 12/31/2010 | 13.69% |

Number of Investment Options

As of 12/31/2011, your plan offered **29** investment options.

The average number of investment options offered in Defined Contribution plans is 21.4.*

*Source: PLANSPPONSOR Defined Contribution Survey, 2010, Overall Results

Plan Asset History

(Includes Plan Asset Balance and Account Reduction Loan Balance)

| | |
|------------|--------------|
| 12/31/2011 | \$27,134,402 |
| 12/31/2010 | \$26,777,887 |
| 12/31/2009 | \$23,554,407 |

Asset Allocation

| Asset Class | Investment Option | Assets | | | Assets | | |
|--------------------|--|--------------------|--------------------|------------------------|--------------------|--------------------|------------------------|
| | | As of 12/31/2010 | % of Total | Number of Participants | As of 12/31/2011 | % of Total | Number of Participants |
| Asset Allocation | T. Rowe Price Retirement 2010 Fund - R (*) | \$626 | 0.00% | 1 | \$927 | 0.00% | 1 |
| | T. Rowe Price Retirement 2020 Fund - R (*) | \$386,755 | 1.45% | 7 | \$302,023 | 1.12% | 7 |
| | T. Rowe Price Retirement 2030 Fund - R (*) | \$617,582 | 2.32% | 7 | \$586,930 | 2.18% | 9 |
| | T. Rowe Price Retirement 2040 Fund - R (*) | \$43,814 | 0.16% | 4 | \$229,424 | 0.85% | 9 |
| | T. Rowe Price Retirement 2050 Fund - R (*) | \$11,765 | 0.04% | 4 | \$13,692 | 0.05% | 6 |
| | T. Rowe Price Retirement Income Fund - R (*) | \$49,551 | 0.19% | 3 | \$115,646 | 0.43% | 4 |
| | | | \$1,110,092 | 4.18% | | \$1,248,642 | 4.65% |
| International Fund | American Funds EuroPacific Growth Fund A | \$3,511,417 | 13.21% | 141 | \$3,018,693 | 11.24% | 135 |
| | Oppenheimer Developing Markets Fund - N | \$935,099 | 3.52% | 46 | \$371,767 | 1.38% | 46 |
| | | \$4,446,517 | 16.72% | | \$3,390,459 | 12.62% | |
| Small Cap | Allianz NFJ Small Cap Value Fund - A | \$596,135 | 2.25% | 30 | \$418,265 | 1.56% | 29 |
| | Baron Small Cap Fund | \$614,850 | 2.31% | 52 | \$599,990 | 2.23% | 52 |
| | Loomis Sayles Small Cap Value - Admin | \$427,645 | 1.61% | 70 | \$385,657 | 1.44% | 65 |
| | | \$1,638,630 | 6.17% | | \$1,403,912 | 5.23% | |
| Mid Cap | Aston/Optimum Mid Cap Fund N | \$0 | 0.00% | 0 | \$310,131 | 1.15% | 33 |
| | Perkins Mid Cap Value Fund R | \$495,828 | 1.86% | 31 | \$473,081 | 1.76% | 31 |
| | T. Rowe Price Mid-Cap Growth Fund - R | \$780,867 | 2.94% | 68 | \$483,567 | 1.80% | 67 |
| | Victory Special Value R | \$331,223 | 1.25% | 34 | \$0 | 0.00% | 0 |
| | | \$1,607,919 | 6.05% | | \$1,266,779 | 4.72% | |
| Large Cap | American Funds Fundamental Investors R3 | \$1,342,267 | 5.05% | 76 | \$1,347,904 | 5.02% | 76 |
| | American Funds Growth Fund of America A | \$2,251,205 | 8.47% | 140 | \$2,030,040 | 7.56% | 131 |
| | Davis New York Venture Fund - A | \$763,982 | 2.87% | 46 | \$628,966 | 2.34% | 37 |
| | Federated Max Cap Index Fund SS | \$32,050 | 0.12% | 3 | \$7,629 | 0.03% | 2 |
| | Franklin Growth Fund - R | \$0 | 0.00% | 0 | \$667,733 | 2.49% | 42 |
| | Janus Growth & Income Fund T | \$699,108 | 2.63% | 44 | \$0 | 0.00% | 0 |
| | MFS Value Fund - A | \$985,737 | 3.71% | 115 | \$961,669 | 3.58% | 108 |
| | T. Rowe Price Equity Income Fund - R | \$2,216,681 | 8.34% | 89 | \$2,335,533 | 8.69% | 85 |
| | | \$8,291,030 | 31.18% | | \$7,979,473 | 29.70% | |
| Balanced | Invesco Van Kampen Equity & Income R | \$188,156 | 0.71% | 12 | \$215,283 | 0.80% | 16 |
| | | \$188,156 | 0.71% | | \$215,283 | 0.80% | |
| Bond | Federated Adjustable Rate Securities SS | \$0 | 0.00% | 0 | \$334,075 | 1.24% | 12 |
| | Federated Govt Ultra Short Duration SS | \$301,202 | 1.13% | 11 | \$0 | 0.00% | 0 |
| | Federated Mortgage SS | \$1,050,724 | 3.95% | 72 | \$1,268,809 | 4.72% | 72 |

SAMPLE
For Illustrative Purposes Only

Asset Allocation

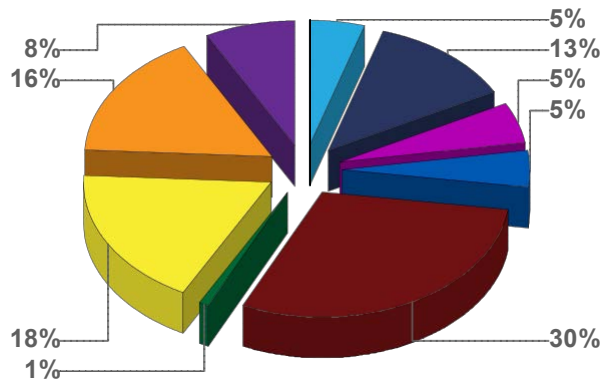
| Asset Class | Investment Option | Assets | | | Assets | | |
|--------------------|-------------------------------------|---------------------|----------------|---------------------------|---------------------|----------------|---------------------------|
| | | As of 12/31/2010 | % of Total | Number of Participants | As of 12/31/2011 | % of Total | Number of Participants |
| Bond | Federated Total Return Bond Svc | \$2,678,979 | 10.08% | 137 | \$3,268,260 | 12.17% | 134 |
| | | \$4,030,906 | 15.16% | | \$4,871,144 | 18.13% | |
| Fixed | Federated Capital Preservation Fund | \$3,378,202 | 12.71% | 122 | \$4,364,525 | 16.25% | 118 |
| | | \$3,378,202 | 12.71% | | \$4,364,525 | 16.25% | |
| Brokerage | Schwab SDB Money Market | \$368,841 | 1.39% | 7 | \$362,254 | 1.35% | 6 |
| | Schwab SDB Securities | \$1,525,898 | 5.74% | 4 | \$1,761,340 | 6.56% | 4 |
| | | \$1,894,739 | 7.13% | | \$2,123,595 | 7.91% | |
| Grand Total | | \$26,586,990 | 100.00% | | \$26,863,812 | 100.00% | |

**Your plan's default investment election(s).*

SAMPLE
For Illustrative Purposes Only

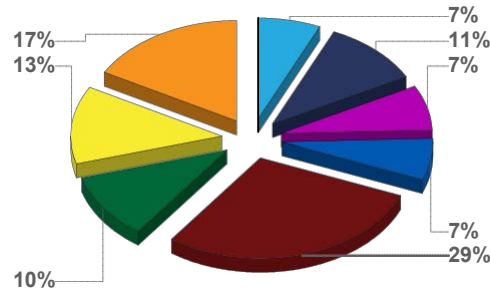
Asset Allocation by Age (As of 12/31/2011)

212 Participants
Your Plan's Asset Allocation

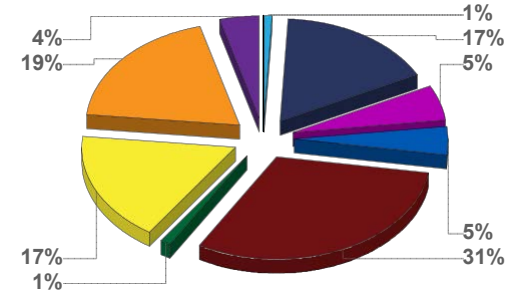


| | |
|--------------------|------|
| Asset Allocation | 5% |
| International Fund | 13% |
| Small Cap | 5% |
| Mid Cap | 5% |
| Large Cap | 30% |
| Balanced | 1% |
| Bond | 18% |
| Fixed | 16% |
| Brokerage | 8% |
| Total: | 100% |

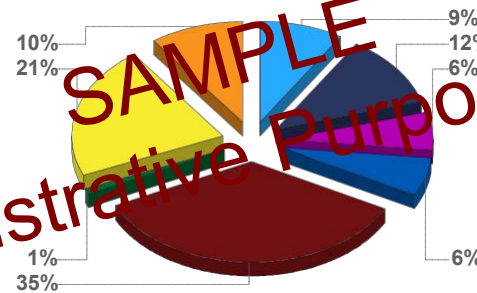
27 Participants
Age <=29



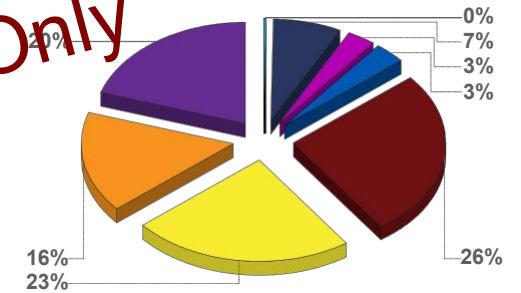
55 Participants
Age 50 - 59



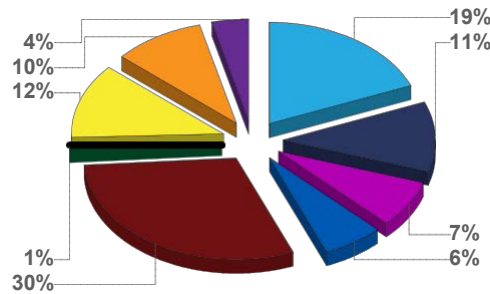
56 Participants



35 Participants



39 Participants
Age 40 - 49



0 Participants
Age Unknown

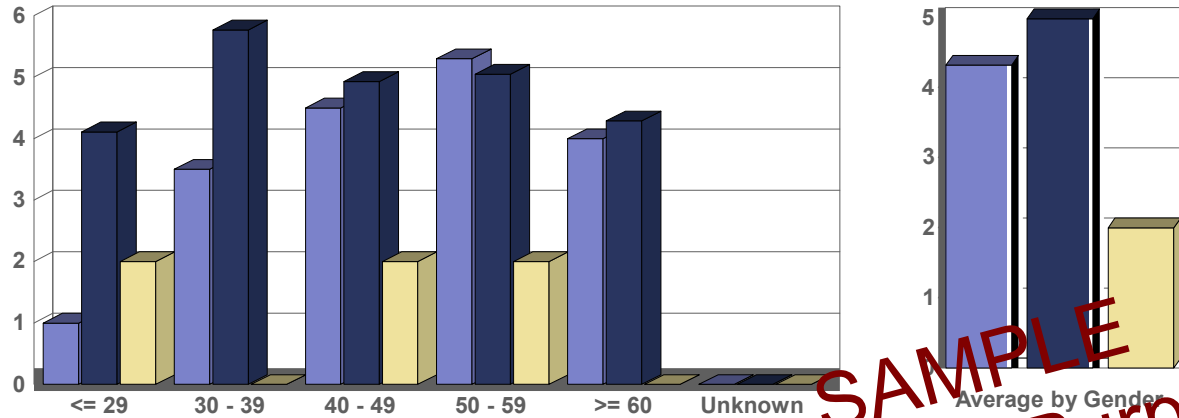
There are no assets for this age group

SAMPLE
For Illustrative Purposes Only

Asset Allocation

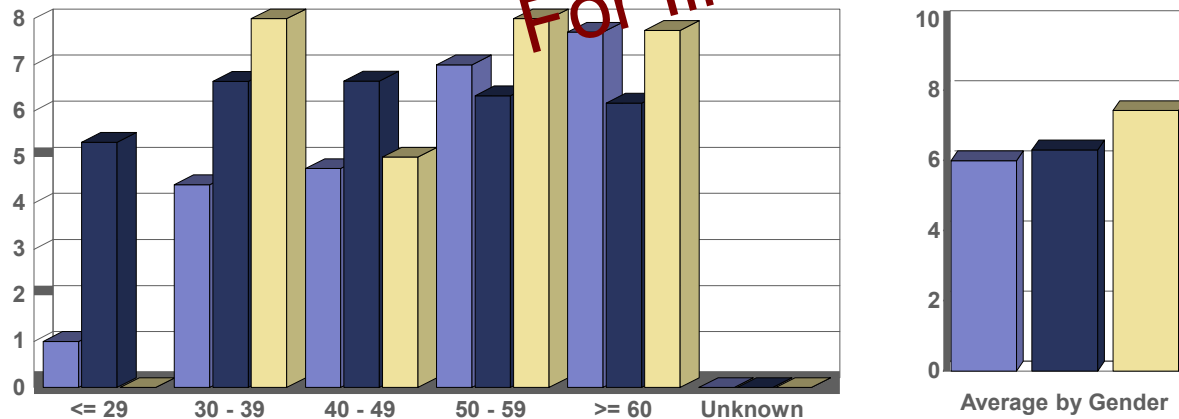
The number of investment options that plan participants direct contributions, as well as the number of investment options where balances are held in plan participant accounts, is shown here, by age and gender.

Average Number of Investment Option Allocations for New Contributions As of 12/31/2011



| Age | Male | Female | Unknown |
|---------|------|--------|---------|
| ≤29 | 1 | 4 | 2 |
| 30 - 39 | 4 | 6 | 0 |
| 40 - 49 | 5 | 5 | 2 |
| 50 - 59 | 5 | 5 | 2 |
| ≥60 | 4 | 4 | 0 |
| Unknown | 0 | 0 | 0 |

Average Number of Investment Options for Existing Account Balances As of 12/31/2011



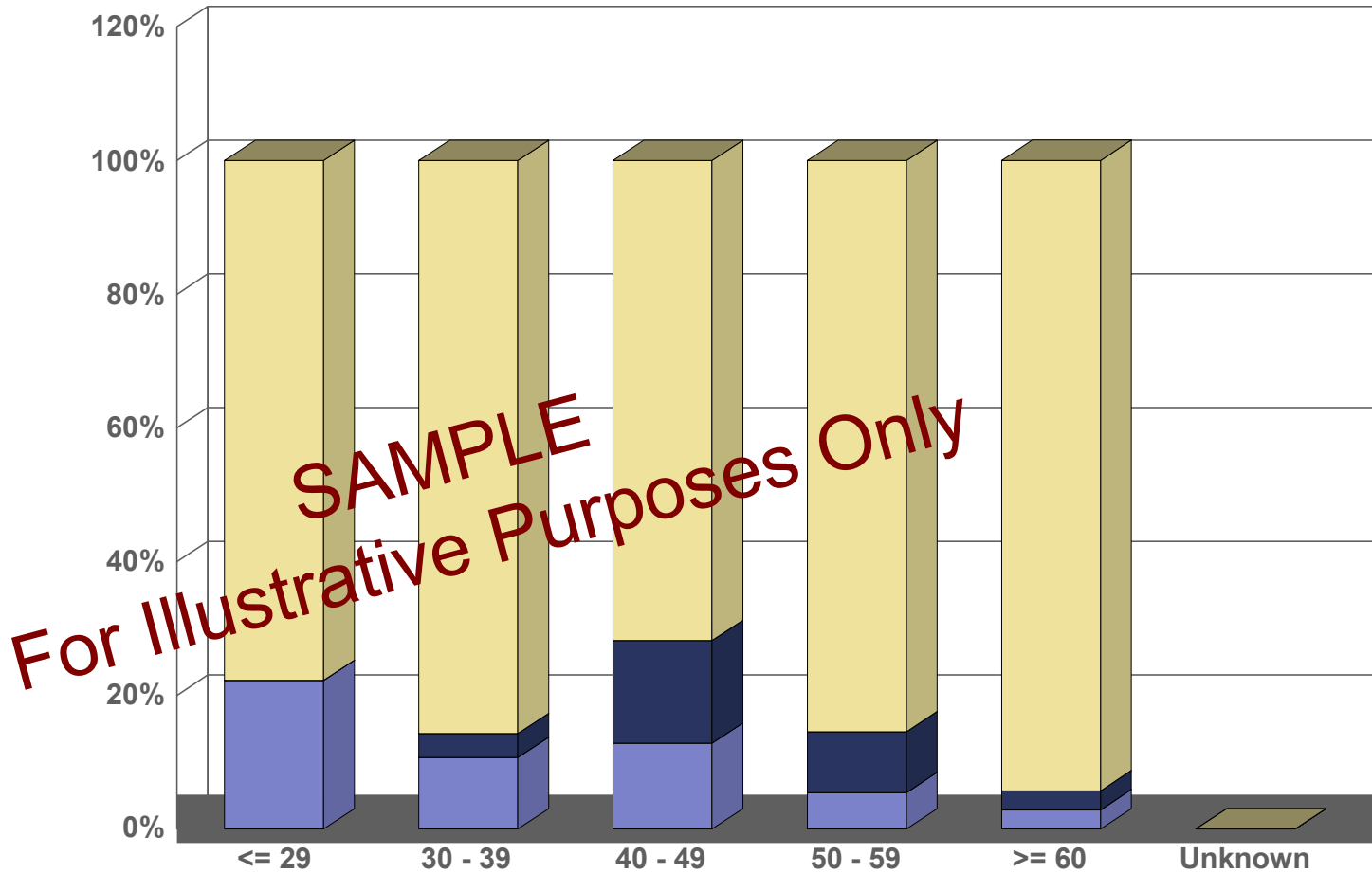
| Age | Male | Female | Unknown |
|---------|------|--------|---------|
| ≤29 | 1 | 5 | 0 |
| 30 - 39 | 4 | 7 | 8 |
| 40 - 49 | 5 | 7 | 5 |
| 50 - 59 | 7 | 6 | 8 |
| ≥60 | 8 | 6 | 8 |
| Unknown | 0 | 0 | 0 |

Male
 Female
 Unknown

SAMPLE
 For Illustrative Purposes Only

Asset Allocation (As of 12/31/2011)

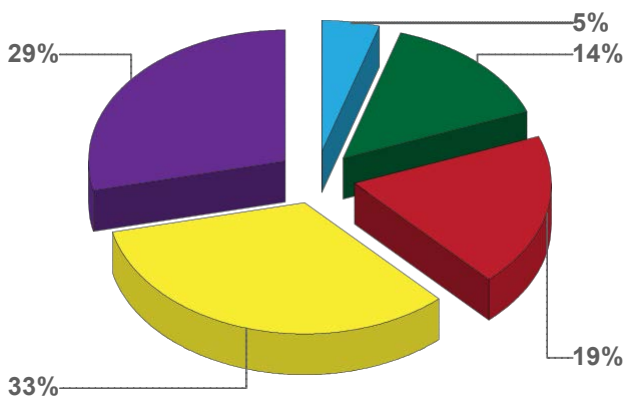
Your plan's percentage of participants, by age, with balances in Risk / Date Based Investment Options as well as other investment options, is illustrated here.



| | <= 29 | 30 - 39 | 40 - 49 | 50 - 59 | >= 60 | Unknown |
|---|--------|---------|---------|---------|--------|---------|
| Risk / Date Based Investment Options Only | 22.22% | 10.71% | 12.82% | 5.45% | 2.86% | 0.00% |
| Risk / Date Based Investment Options and Other Investment Options | 0.00% | 3.57% | 15.38% | 9.09% | 2.86% | 0.00% |
| Other Investment Options Only | 77.78% | 85.71% | 71.79% | 85.45% | 94.29% | 0.00% |

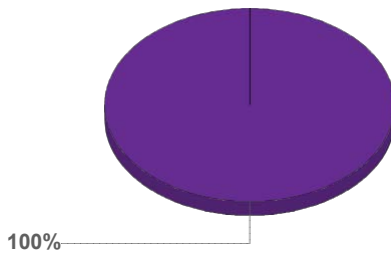
Asset Allocation (As of 12/31/2011)

21 Participants
Percentage of Participants with Balances in One Risk / Date Based Investment Option

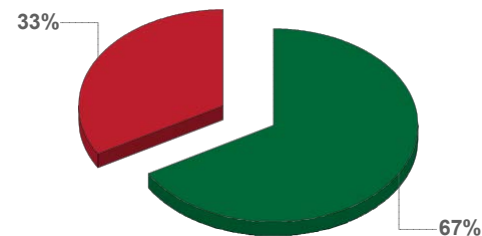


| | |
|--|-------------|
| T. Rowe Price Retirement 2010 Fund - R | 5% |
| T. Rowe Price Retirement 2020 Fund - R | 14% |
| T. Rowe Price Retirement 2030 Fund - R | 19% |
| T. Rowe Price Retirement 2040 Fund - R | 33% |
| T. Rowe Price Retirement 2050 Fund - R | 29% |
| Total: | 100% |

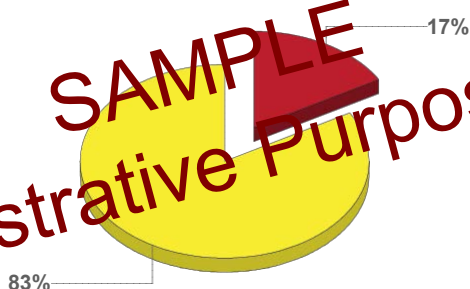
6 Participants
Age <=29



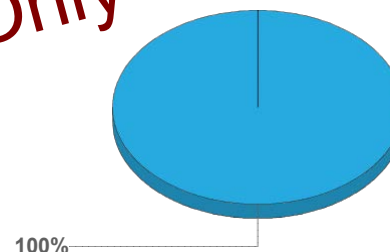
3 Participants
Age 50 - 59



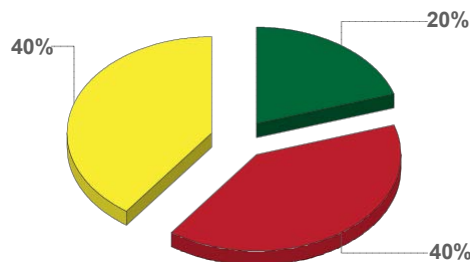
6 Participants
Age 30 - 39



1 Participant
Age >=60



5 Participants
Age 40 - 49



0 Participants
Age Unknown

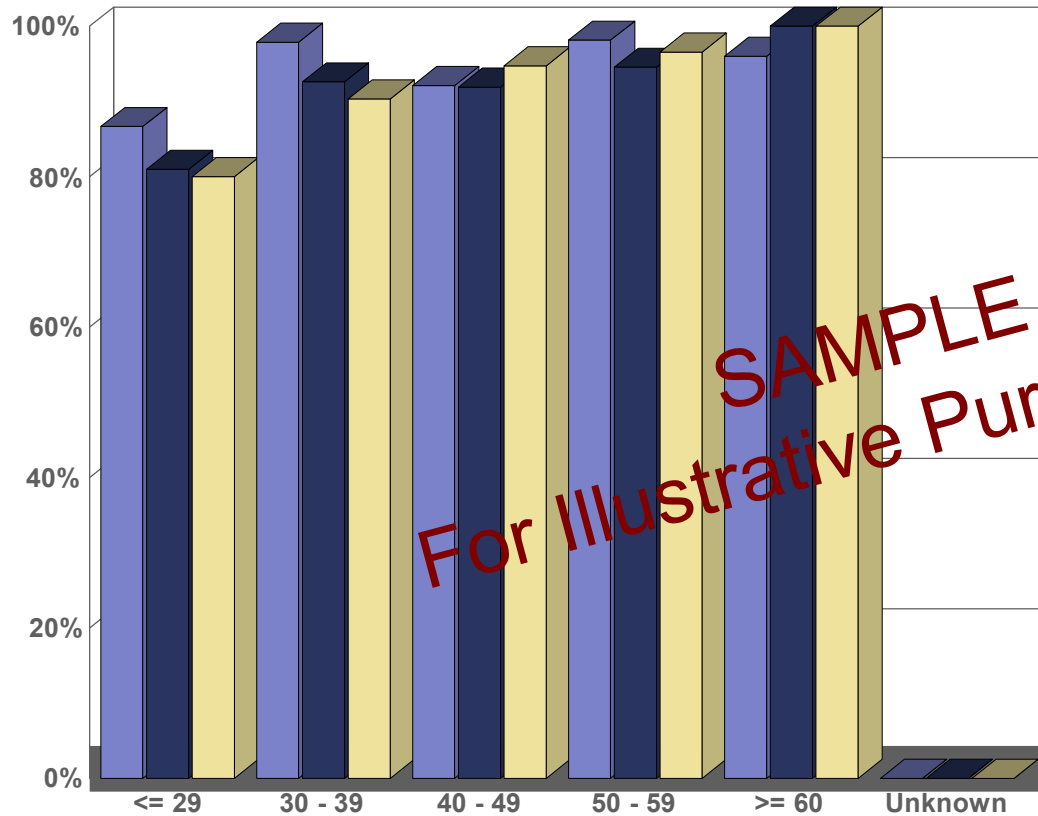
There are no balances for this age group

SAMPLE
For Illustrative Purposes Only

Plan Utilization

Your plan's participation rates by age are shown here. Your plan's participation rate equals the total number of participants making regular contributions divided by the total number of eligible employees.

Average Participation Rate by Age



of Contributing Participants as of 12/31/2011

| | | | | | | |
|--------|------------|------------|------------|----|----|---|
| <= 29 | 32 | 56 | 36 | 56 | 32 | 0 |
| Legend | 12/31/2009 | 12/31/2010 | 12/31/2011 | | | |

Participation Rate

As of 12/31/2011, the participation rate for your plan was **79.40%**.

The average Defined Contribution plan participation rate for eligible employees is 71.50%.*

*Source: PLANSPONSOR Defined Contribution Survey, 2010, Overall Results

Defaulted Participants

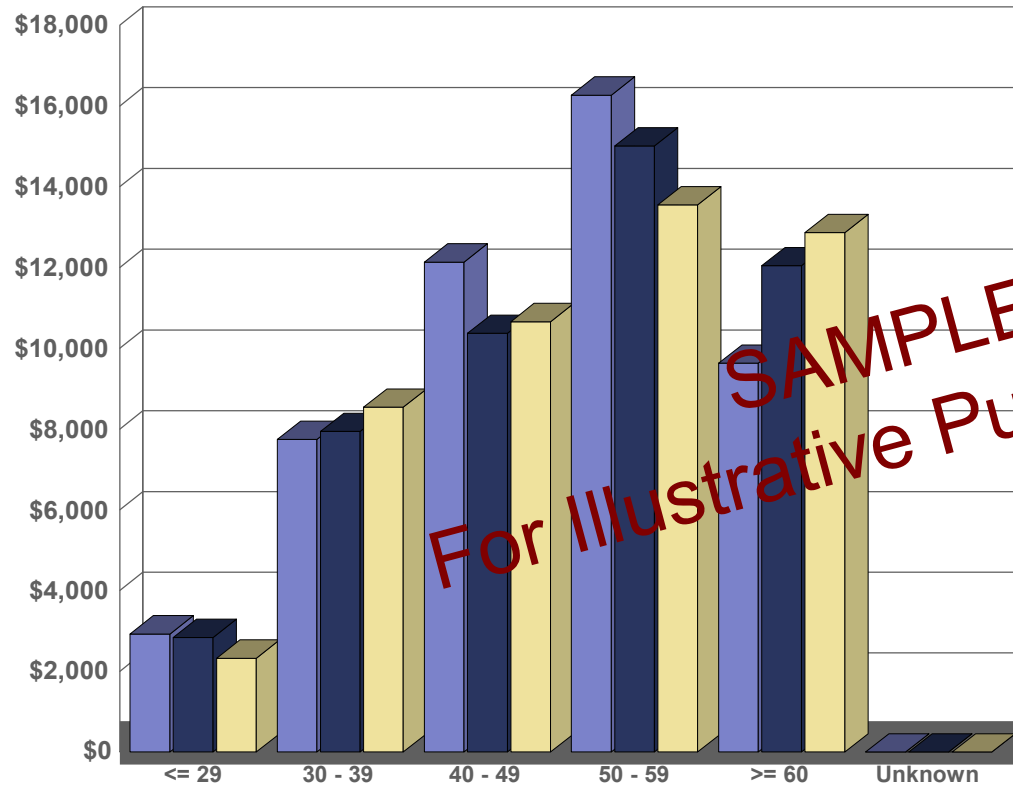
Your plan has **212** employees participating in the plan. As of 12/31/2011, **5** of these employees have not made an active investment election and their contributions are currently being allocated to the plan's default investment option.

SAMPLE
For Illustrative Purposes Only

Plan Utilization

Your plan's average participant contribution amount by age is shown here. Your plan's average participant contribution amount equals the total amount of contributions divided by the total number of contributing participants.

Average Participant Contribution Amount by Age



of Contributing Participants as of 12/31/2011

12/31/2009
 12/31/2010
 12/31/2011

<= 29: 32 30 - 39: 56 40 - 49: 36 50 - 59: 56 >= 60: 32 Unknown: 0

Paycheck Contribution Information

As of 12/31/2011, we are not the paycheck contribution recordkeeper for your plan.

The average deferral rate among non-highly compensated participants in Defined Contribution plans is 5.20%.*

*Source: Profit Sharing/401(k) Council of America, 53rd Annual Survey of Profit Sharing and 401(k) Plans, 2010

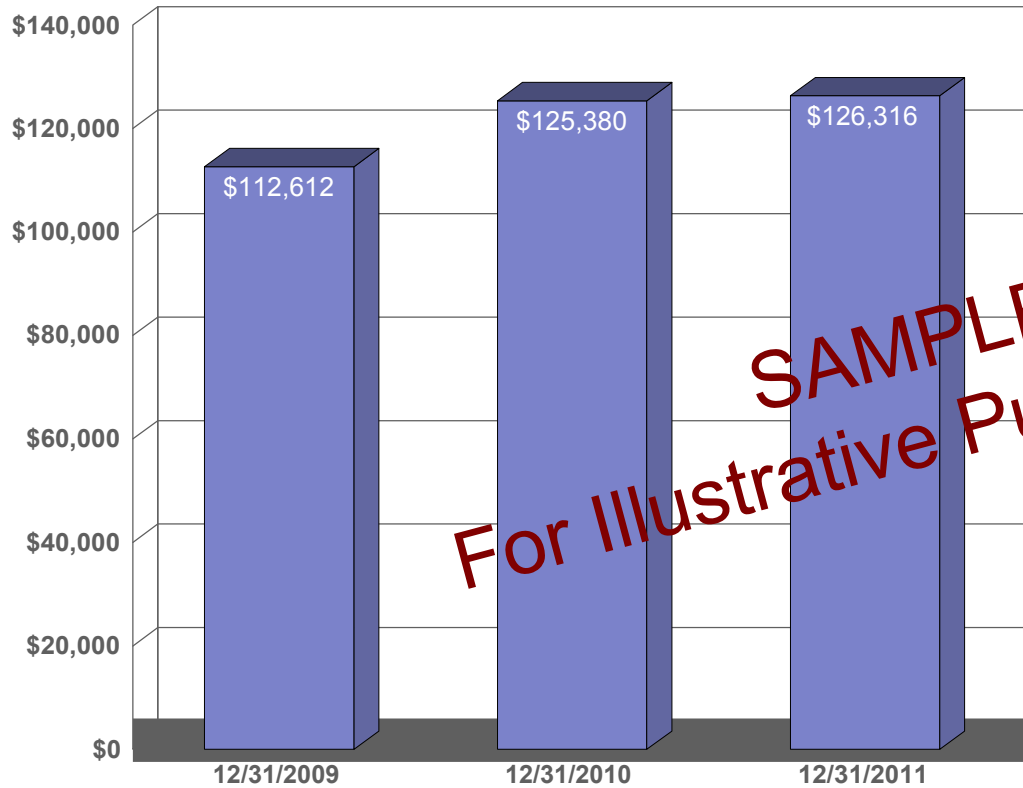
Average Participant Contribution Amount by Age

| Age | 2009 | 2010 | 2011 |
|---------|----------|----------|----------|
| <=29 | \$2,924 | \$2,838 | \$2,324 |
| 30 - 39 | \$7,740 | \$7,939 | \$8,537 |
| 40 - 49 | \$12,133 | \$10,369 | \$10,656 |
| 50 - 59 | \$16,267 | \$15,009 | \$13,549 |
| >=60 | \$9,626 | \$12,045 | \$12,865 |
| Unknown | \$0 | \$0 | \$0 |

Participant Details

Your plan's average participant balance and the average number of investment options held by your plan participants are shown here.

Average Participant Balance



of Participants
with a Balance

207

212

212

Number of Investment Options

As of 12/31/2011, participants in your plan held an average of 6.31 investment options.

On average, participants hold 6.30 investment options in their Defined Contribution plan account.*

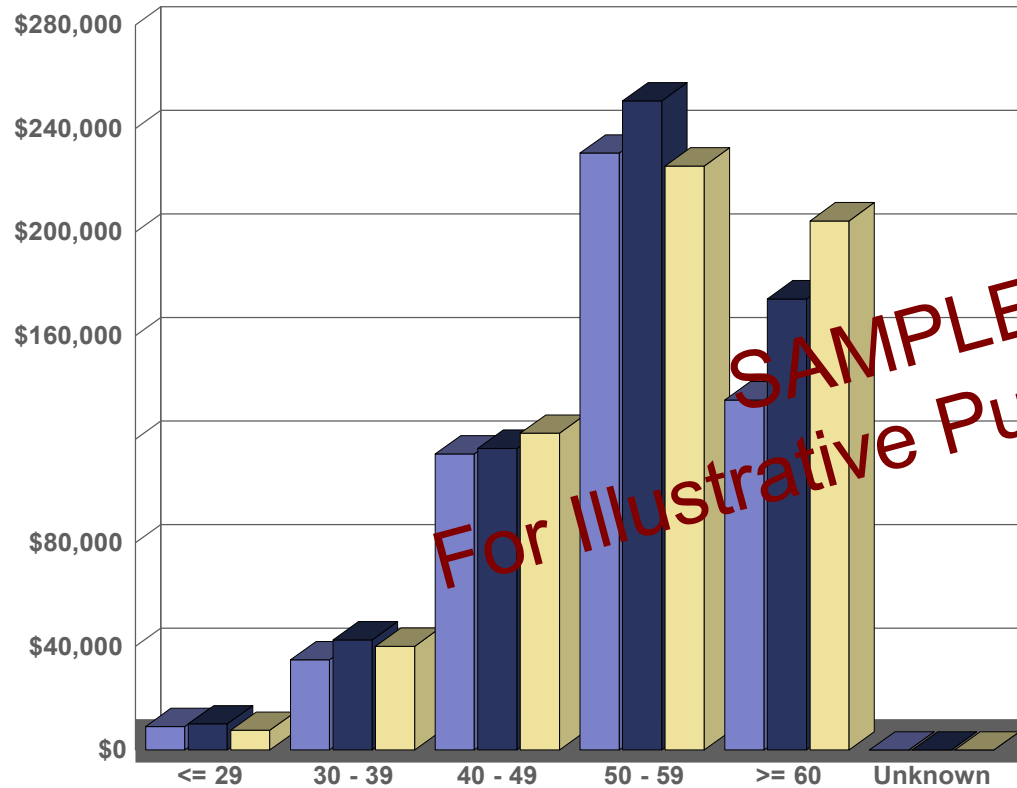
*Source: PLANSPONSOR Defined Contribution Survey, 2010, Overall Results

SAMPLE
For Illustrative Purposes Only

Participant Details

Here is a breakdown of your plan's average participant balance by age, by year.

Average Participant Balance by Age



Your Plan

| Age | 2009 | 2010 | 2011 |
|----------|-----------|-----------|-----------|
| <=29 | \$9,034 | \$10,064 | \$7,602 |
| 30 - 39 | \$34,842 | \$42,526 | \$40,086 |
| 40 - 49 | \$114,367 | \$116,473 | \$122,323 |
| 50 - 59 | \$230,535 | \$250,708 | \$225,559 |
| >=60 | \$135,181 | \$174,236 | \$204,361 |
| Unknown | \$0 | \$0 | \$0 |
| All Ages | \$87,327 | \$99,001 | \$99,989 |

Average Participant Account Balance ¹

The average participant account balance for year-end 2010 is \$60,329.*

*Source: Tabulations from the EBRI/ICI Participant-Directed Retirement Plan Data Collection Project

Note: Information provided by the EBRI Issue Brief, No. 366, December 2011, Page 13

¹Account Balances are participant account balances held in 401(k) plans at the participants' current employers and are net of plan loans. Retirement savings held in plans at previous employers or rolled over into IRAs are not included.

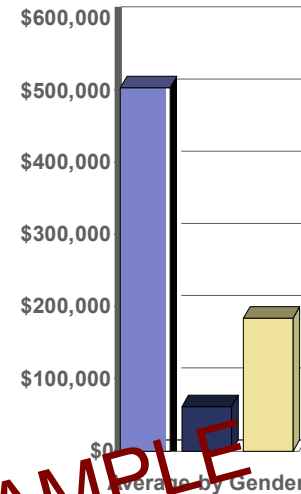
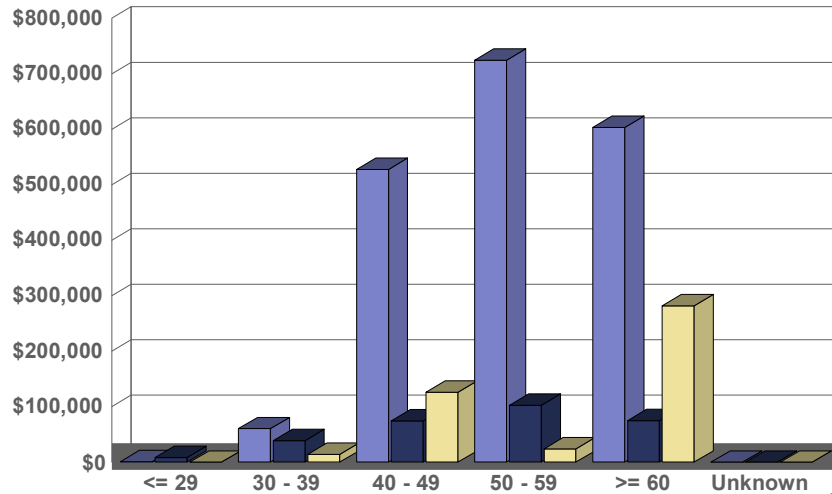
of Participants with a Balance as of 12/31/2011

27 56 39 55 35 0

12/31/2009
 12/31/2010
 12/31/2011

Participant Details

Average Account Balance - All Participants As of 12/31/2011



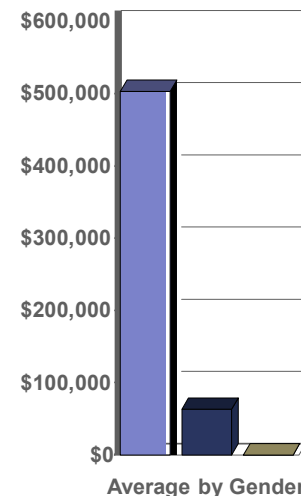
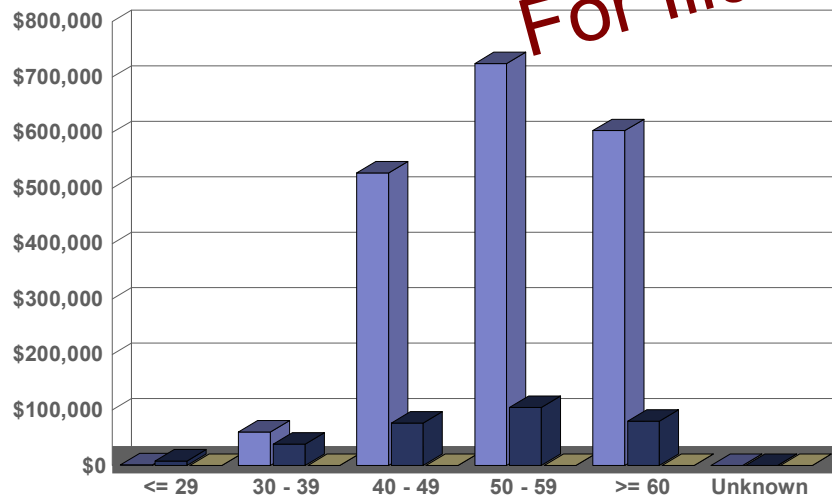
| Age | Male | Female | Unknown |
|---------|-----------|-----------|-----------|
| <=29 | \$1,051 | \$8,127 | \$0 |
| 30 - 39 | \$60,344 | \$38,581 | \$14,074 |
| 40 - 49 | \$527,230 | \$74,577 | \$126,034 |
| 50 - 59 | \$724,453 | \$102,621 | \$24,091 |
| >=60 | \$603,490 | \$75,070 | \$281,639 |
| Unknown | \$0 | \$0 | \$0 |

SAMPLE For Illustrative Purposes Only

Average Account Balance

Your participants have an average balance of approximately **\$126,316** in this plan.

Average Account Balance - Contributing Participants As of 12/31/2011



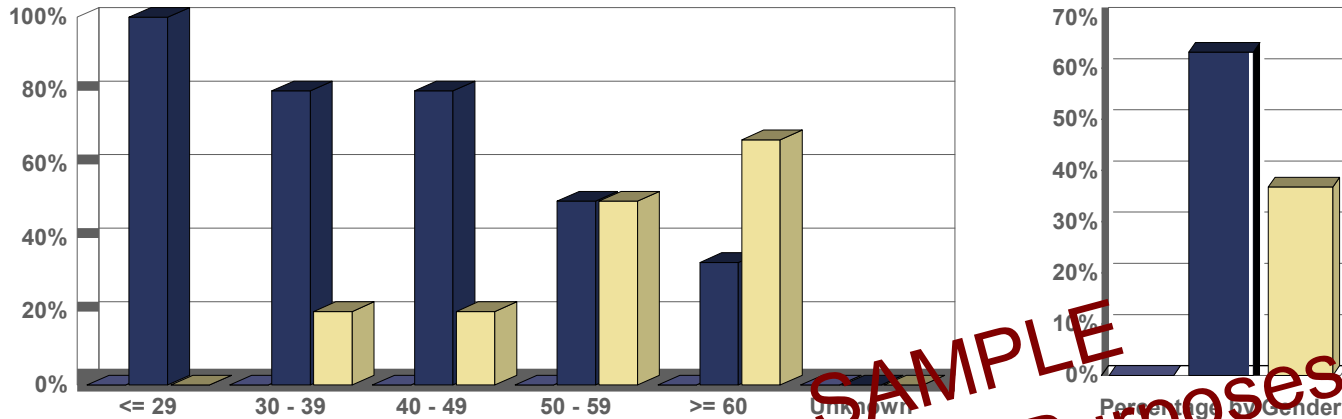
| Age | Male | Female | Unknown |
|---------|-----------|-----------|---------|
| <=29 | \$1,051 | \$7,807 | \$0 |
| 30 - 39 | \$60,344 | \$38,348 | \$0 |
| 40 - 49 | \$527,230 | \$76,215 | \$0 |
| 50 - 59 | \$724,453 | \$104,345 | \$0 |
| >=60 | \$603,490 | \$79,664 | \$0 |
| Unknown | \$0 | \$0 | \$0 |

Male
 Female
 Unknown

Participant Details

The number and percentage of participants who have an account balance but have not made a contribution during the reporting period, by age and gender, are illustrated here.

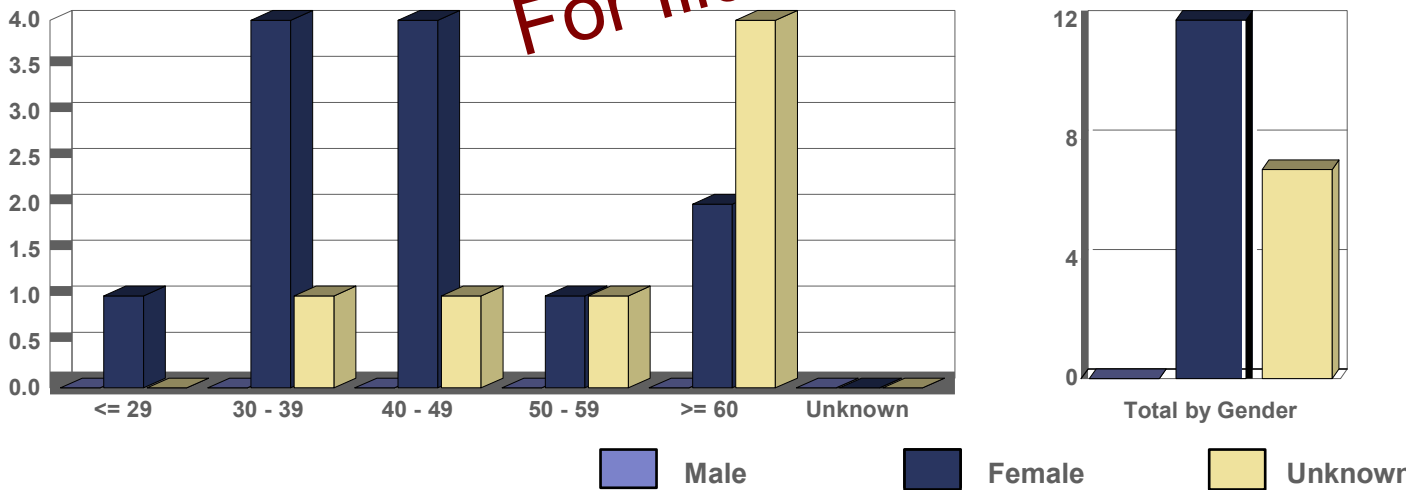
Percentage of Participants with an Account Balance and No Current Paycheck Contributions During the Period



Non-Contributing Participants

8.96% of your participants with an account balance are currently not contributing to their DC plan.

Number of Participants with an Account Balance and No Current Paycheck Contributions During the Period



Industry Percentage of Contributing Participants

On average, only 60% of American workers are saving for retirement.*

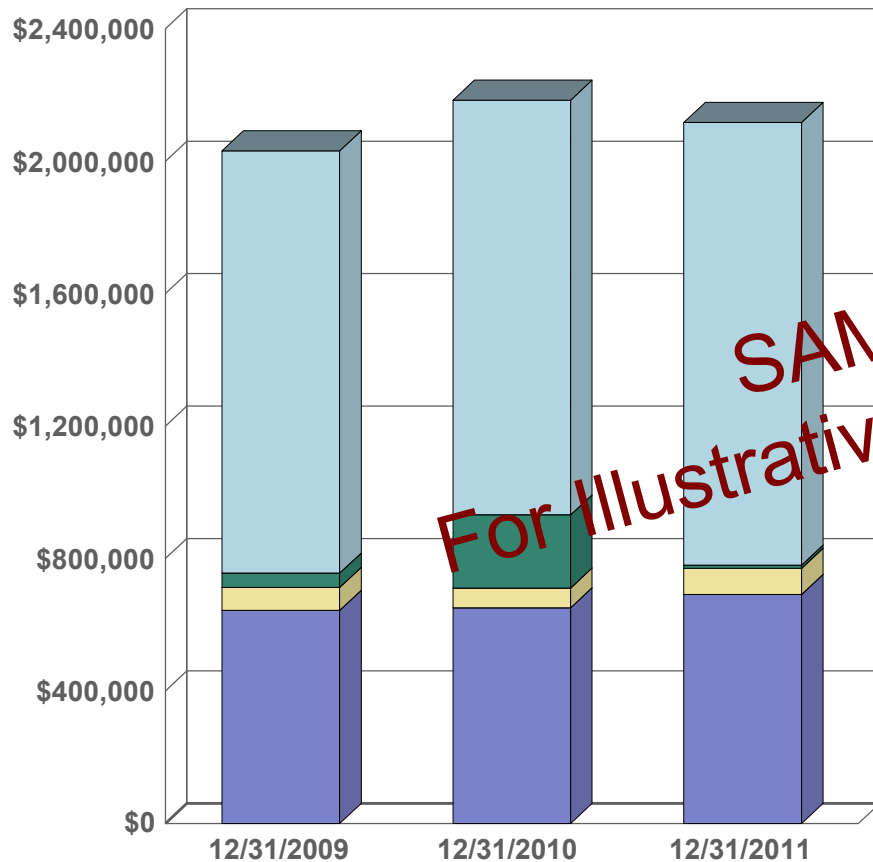
*Source: EBRI Issue Brief No. 340, The 2010 Confidence Survey

SAMPLE For Illustrative Purposes Only

Contributions

Your plan's contribution amounts by money type are shown here.

Contributions by Money Type



SAMPLE
For Illustrative Purposes Only

Contribution Detail

| <u>Money Type</u> | <u>01/01/2009 to 12/31/2009</u> | <u>01/01/2010 to 12/31/2010</u> | <u>01/01/2011 to 12/31/2011</u> |
|-------------------|---|---|---|
| Before Tax | \$643,896 | \$651,447 | \$691,611 |
| After Tax | \$0 | \$0 | \$0 |
| Roth | \$68,940 | \$59,521 | \$79,277 |
| Rollover | \$43,284 | \$220,884 | \$9,034 |
| <u>Employer</u> | <u>\$1,275,073</u> | <u>\$1,252,760</u> | <u>\$1,337,626</u> |
| Total | \$2,031,194 | \$2,184,612 | \$2,117,547 |

Before Tax
 After Tax
 Roth
 Rollover
 Employer

Contribution Analysis

| Asset Class | Investment Option | Contributions | | Number of Participants Contributing | Contributions | | Number of Participants Contributing |
|--------------------|--|-------------------------|---------------|-------------------------------------|-------------------------|---------------|-------------------------------------|
| | | 01/01/2010 - 12/31/2010 | % of Total | | 01/01/2011 - 12/31/2011 | % of Total | |
| Asset Allocation | T. Rowe Price Retirement 2010 Fund - R (*) | \$548 | 0.03% | 1 | \$311 | 0.01% | 1 |
| | T. Rowe Price Retirement 2020 Fund - R (*) | \$101,552 | 4.65% | 7 | \$36,138 | 1.71% | 10 |
| | T. Rowe Price Retirement 2030 Fund - R (*) | \$52,170 | 2.39% | 7 | \$57,801 | 2.73% | 11 |
| | T. Rowe Price Retirement 2040 Fund - R (*) | \$26,366 | 1.21% | 4 | \$73,737 | 3.48% | 10 |
| | T. Rowe Price Retirement 2050 Fund - R (*) | \$7,427 | 0.34% | 3 | \$12,516 | 0.59% | 8 |
| | T. Rowe Price Retirement Income Fund - R (*) | \$18,875 | 0.86% | 2 | \$21,387 | 1.01% | 4 |
| | | \$206,938 | 9.47% | | \$201,890 | 9.53% | |
| International Fund | American Funds EuroPacific Growth Fund A | \$239,648 | 10.97% | 117 | \$198,710 | 9.38% | 110 |
| | Oppenheimer Developing Markets Fund - N | \$82,849 | 3.79% | 42 | \$101,404 | 4.79% | 44 |
| | | \$322,498 | 14.76% | | \$300,114 | 14.17% | |
| Small Cap | Allianz NFJ Small Cap Value Fund - A | \$38,855 | 1.78% | 21 | \$52,596 | 2.48% | 24 |
| | Baron Small Cap Fund | \$3,012 | 1.51% | 11 | \$48,881 | 2.31% | 43 |
| | Loomis Sayles Small Cap Value - Admin | \$82,677 | 2.41% | 28 | \$44,294 | 2.09% | 66 |
| | | \$124,563 | 5.70% | | \$145,772 | 6.88% | |
| Mid Cap | Aston/Optimum Mid Cap Fund N | \$0 | 0.00% | 0 | \$10,707 | 0.51% | 28 |
| | Federated Kaufmann Fund A | \$13,484 | 0.62% | 54 | \$0 | 0.00% | 0 |
| | Perkins Mid Cap Value Fund R | \$33,867 | 1.55% | 20 | \$33,510 | 1.58% | 24 |
| | T. Rowe Price Mid-Cap Growth Fund - R | \$46,632 | 2.13% | 57 | \$84,218 | 3.98% | 60 |
| | Victory Special Value R | \$17,812 | 0.82% | 30 | \$2,104 | 0.10% | 25 |
| | | \$111,795 | 5.12% | | \$130,539 | 6.16% | |
| Large Cap | American Century Equity Growth - A | \$18,730 | 0.86% | 50 | \$0 | 0.00% | 0 |
| | American Funds Fundamental Investors R3 | \$54,770 | 2.51% | 47 | \$76,724 | 3.62% | 50 |
| | American Funds Growth Fund of America A | \$213,066 | 9.75% | 118 | \$177,738 | 8.39% | 111 |
| | Davis New York Venture Fund - A | \$55,736 | 2.55% | 35 | \$43,116 | 2.04% | 32 |
| | Federated Max Cap Index Fund SS | \$8,639 | 0.40% | 3 | \$8,612 | 0.41% | 2 |
| | Franklin Growth Fund - R | \$0 | 0.00% | 0 | \$34,913 | 1.65% | 32 |
| | Janus Growth & Income Fund T | \$47,729 | 2.18% | 32 | \$8,082 | 0.38% | 30 |
| | MFS Value Fund - A | \$100,467 | 4.60% | 94 | \$87,811 | 4.15% | 90 |
| | T. Rowe Price Equity Income Fund - R | \$175,265 | 8.02% | 64 | \$211,305 | 9.98% | 64 |
| | | \$674,401 | 30.87% | | \$648,301 | 30.62% | |
| Balanced | Invesco Van Kampen Equity & Income R | \$19,623 | 0.90% | 8 | \$71,351 | 3.37% | 14 |
| | | \$19,623 | 0.90% | | \$71,351 | 3.37% | |
| Bond | Federated Adjustable Rate Securities SS | \$0 | 0.00% | 0 | \$72,843 | 3.44% | 4 |
| | Federated Govt Ultra Short Duration SS | \$100,659 | 4.61% | 4 | \$23,204 | 1.10% | 3 |
| | Federated Mortgage SS | \$98,540 | 4.51% | 49 | \$58,499 | 2.76% | 46 |

SAMPLE
For Illustrative Purposes Only

Contribution Analysis

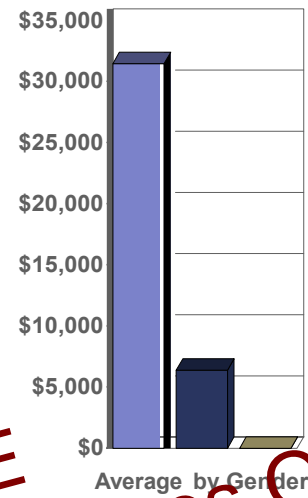
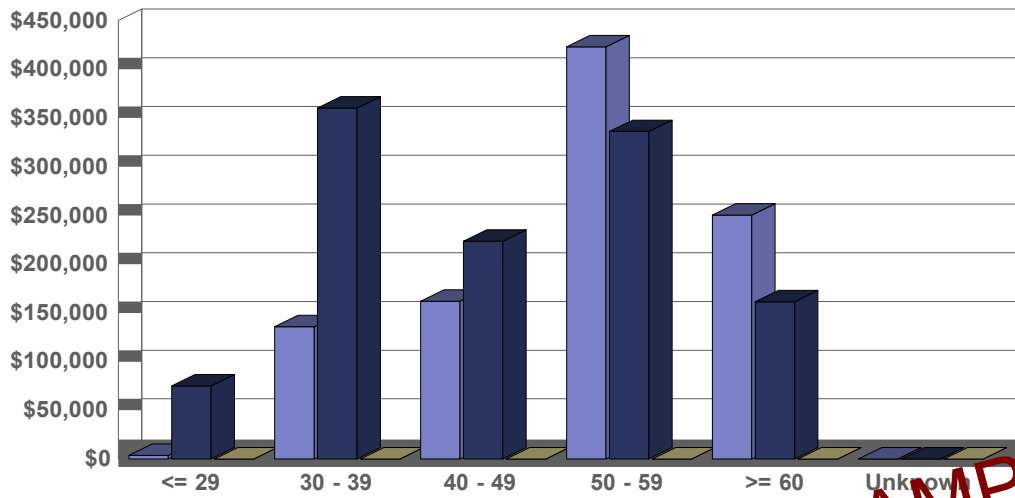
| Asset Class | Investment Option | Contributions 01/01/2010 - 12/31/2010 | % of Total | Number of Participants Contributing | Contributions 01/01/2011 - 12/31/2011 | % of Total | Number of Participants Contributing |
|-------------|-------------------------------------|---|---------------|---|---|---------------|---|
| | Federated Total Return Bond Svc | \$262,056 | 12.00% | 105 | \$220,369 | 10.41% | 103 |
| | | \$461,255 | 21.11% | | \$374,915 | 17.71% | |
| Fixed | Federated Capital Preservation Fund | \$263,538 | 12.06% | 92 | \$244,665 | 11.55% | 88 |
| | | \$263,538 | 12.06% | | \$244,665 | 11.55% | |
| | Grand Total | \$2,484,642 | 100.00% | | \$2,447,547 | 100.00% | |

**Your plan's default investment election(s).*

SAMPLE
For Illustrative Purposes Only

Contribution Analysis

Total Paycheck Contributions From 01/01/2011 to 12/31/2011



Average Contributions

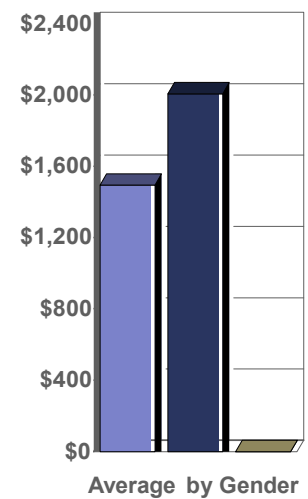
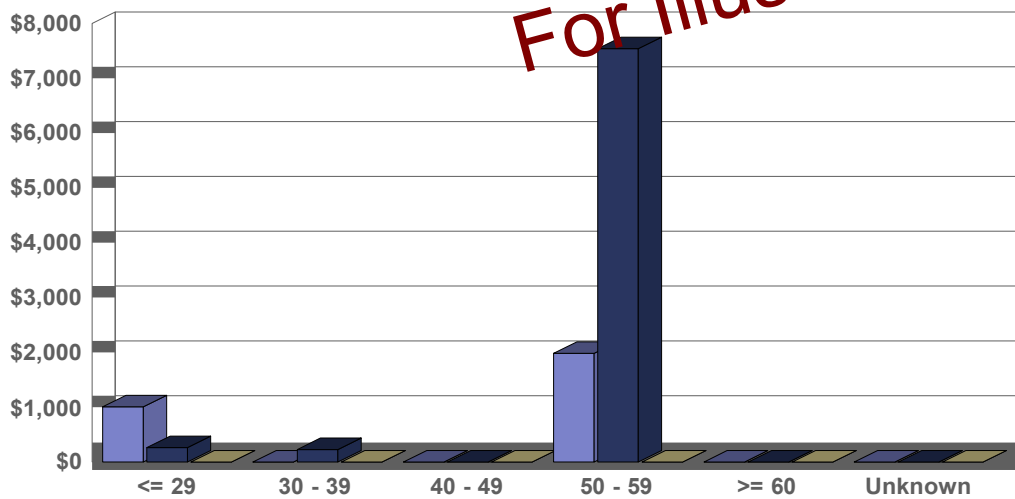
Your participants contribute an average of **\$9,936** per year.

Industry Average of Participants Contributing

In comparison, based on a survey of 16 companies, the average annual contribution to a 401(k) plan was \$4,707, including any employer matching contributions.*

*Source: Limra: 2008 Annual 401(k) Scorecard

Total Rollover Contributions From 01/01/2011 to 12/31/2011



Male Female Unknown

SAMPLE
For Illustrative Purposes Only

Contribution Analysis (As of 12/31/2011)

**Paycheck Contributions per Pay Period
As a Percentage of Salary**

| Percent | # of Participants | % of Total |
|---------|-------------------|------------|
| 0% | 9 | 12.33% |
| 1% | 1 | 1.37% |
| 2% | 25 | 34.25% |
| 3% | 7 | 9.59% |
| 4% | 6 | 8.22% |
| 5% | 7 | 9.59% |
| 6% | 3 | 4.11% |
| 7% | 3 | 4.11% |
| 8% | 0 | 0.00% |
| 9% | 0 | 0.00% |
| 10+% | 12 | 16.44% |

**Paycheck Contributions per Pay Period
In Dollars**

| Dollars | # of Participants | % of Total |
|-------------|-------------------|------------|
| \$0 - 25 | 0 | 0.00% |
| \$26 - 50 | 0 | 0.00% |
| \$51 - 75 | 0 | 0.00% |
| \$76 - 100 | 0 | 0.00% |
| \$101 - 125 | 0 | 0.00% |
| \$126 - 150 | 0 | 0.00% |
| \$151 - 175 | 0 | 0.00% |
| \$176 - 200 | 0 | 0.00% |
| \$201 - 225 | 0 | 0.00% |
| \$226 - 250 | 0 | 0.00% |
| >\$250 | 0 | 0.00% |

SAMPLE
For Illustrative Purposes Only

Please Note: There are 15 eligible, employed participants in your plan who have not elected a paycheck contribution percentage / amount.

Average Paycheck Contribution

The average deferral rate among non-highly compensated participants in Defined Contribution plans is 5.20%.*

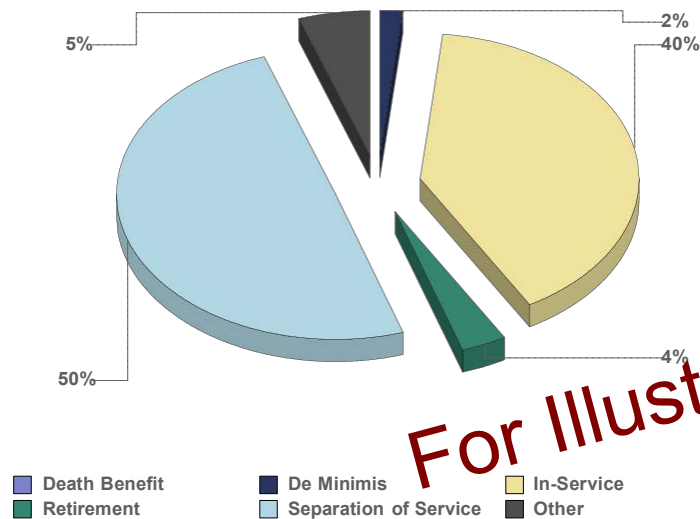
*Source: Profit Sharing/401(k) Council of America, 53rd Annual Survey of Profit Sharing and 401(k) Plans, 2010

Distributions

An overview of your plan's distribution activity is shown here, including distribution reasons, number of distributions and percentage of rollovers / transfers versus payment to self.

Reasons for Distribution As of 12/31/2011

Percentages are based on dollar amount of distributions.



SAMPLE
For Illustrative Purposes Only

Distributions

| | Number | Amount | Percentage of Distribution Amounts Rolled Over / Transferred |
|--------------------------|--------|-------------|--|
| 01/01/2011 to 12/31/2011 | 71 | \$1,110,485 | 53.67% |
| 01/01/2010 to 12/31/2010 | 49 | \$1,624,775 | 78.83% |
| 01/01/2009 to 12/31/2009 | 51 | \$386,734 | 56.52% |

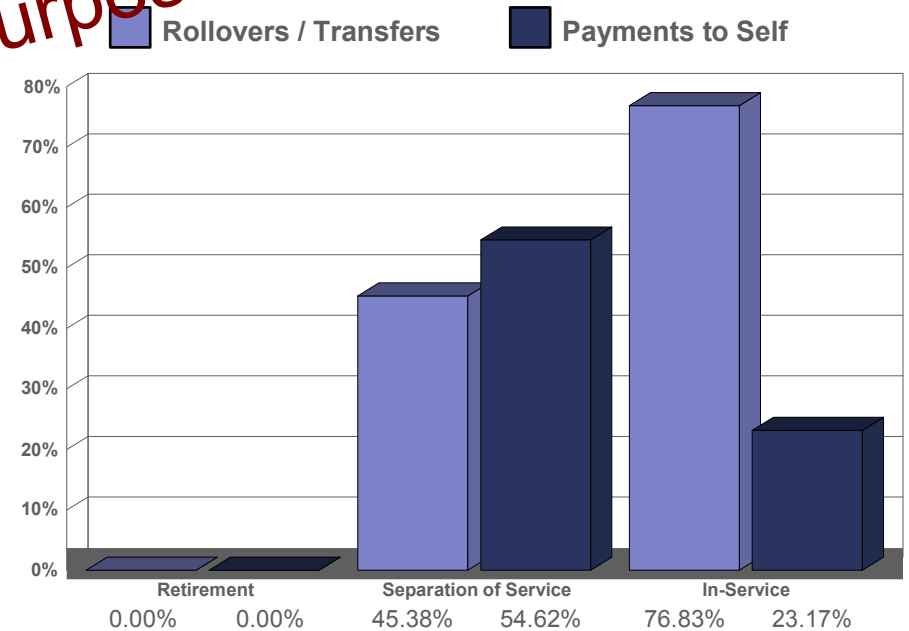
Industry Average

According to a national study, 33% of job changers transferred their money to an IRA, 30% took a cash payment, 27% left the money in their plan, and 8% transferred to a new employer's pension plan.*

*Source: LIMRA, *Opportunities in the Pension Rollover Market; Employee Perspective, 2009*

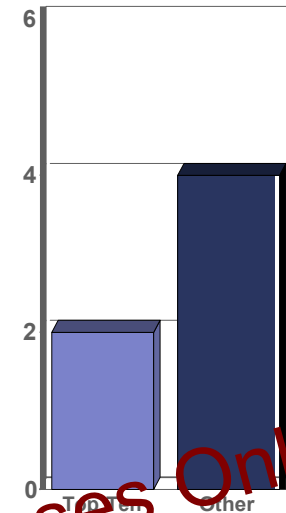
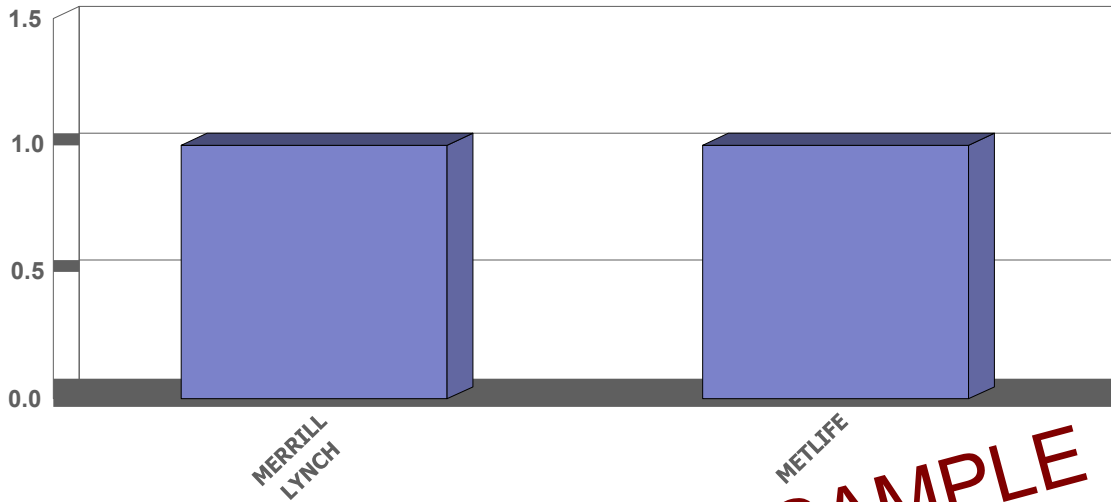
Comparing Common Distribution Reasons

As of 12/31/2011
Percentages are based on dollar amount of distributions.



Distributions (From 01/01/2011 to 12/31/2011)

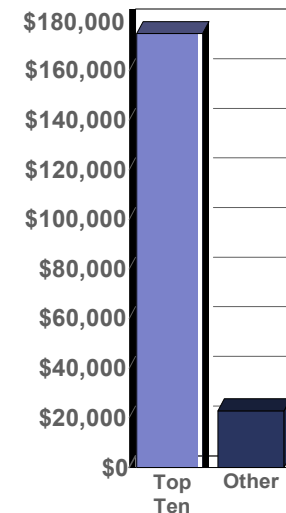
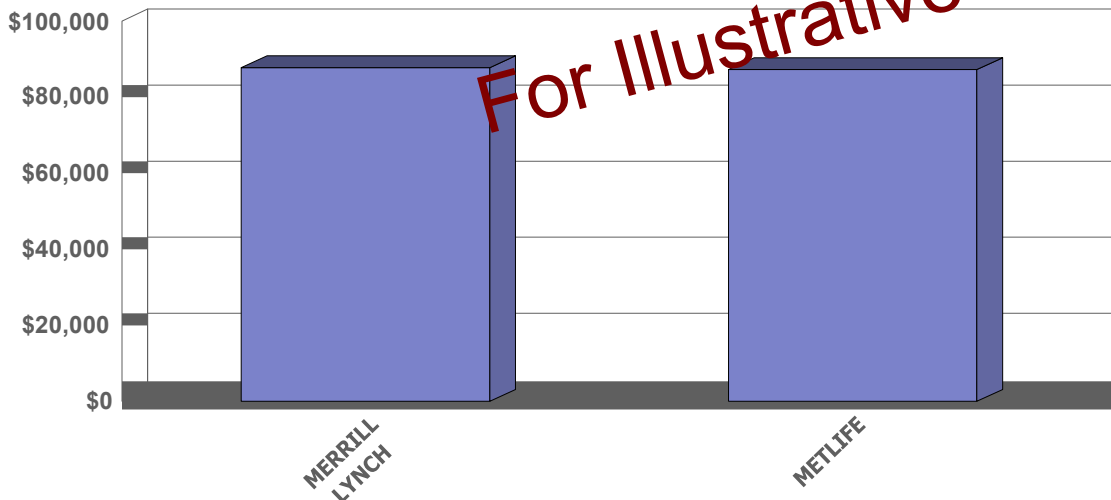
Full Withdrawal Rollover IRA Summary by Top Providers by Number of Participants



Participant Distributions

The top providers represent **33.33%** of total participants withdrawn and rolled to an IRA.

Full Withdrawal Rollover IRA Summary by Top Providers by Dollars



Percentage of Assets

The top providers represent **88.43%** of total assets withdrawn and rolled to an IRA.

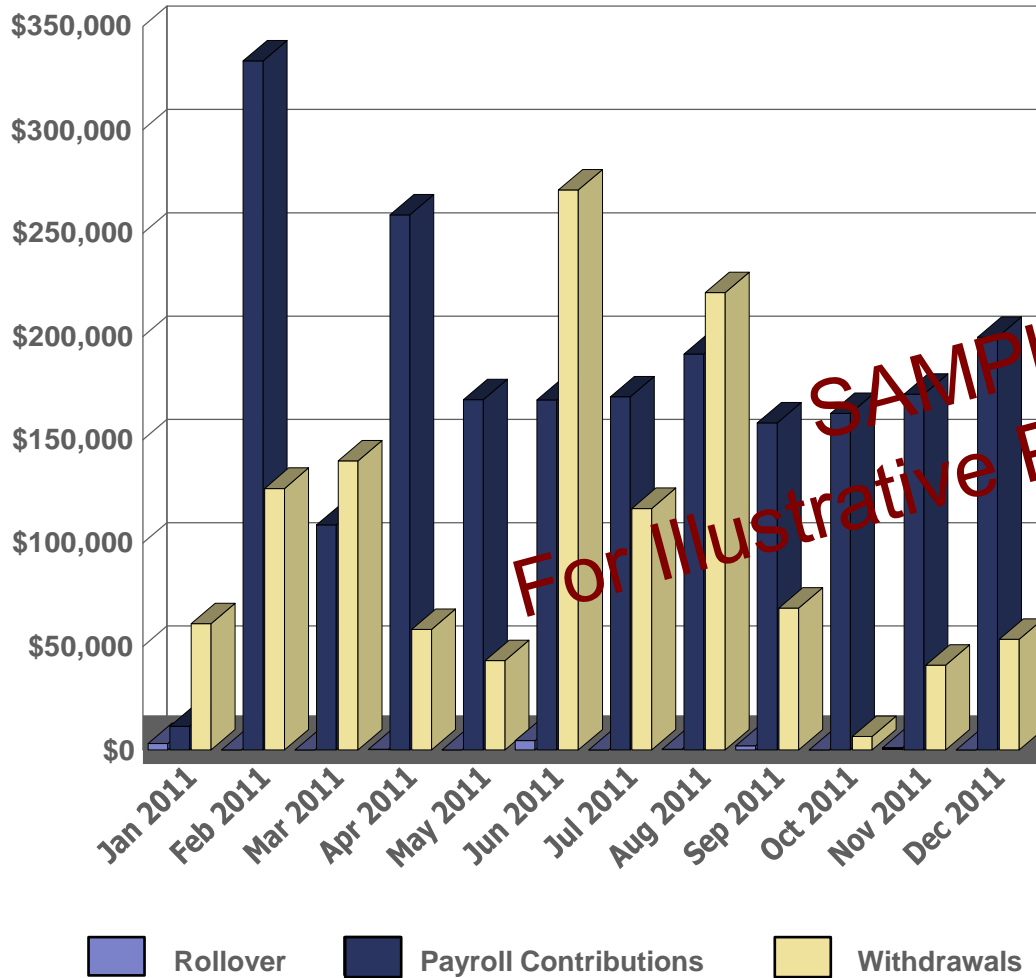
SAMPLE
For Illustrative Purposes Only

Distributions

INCLUDED WITH AGE / GENDER DATA

The total amount of all plan participant rollovers, contributions and withdrawals made, by month, are reflected here.

Total Contribution and Withdrawal Summary*

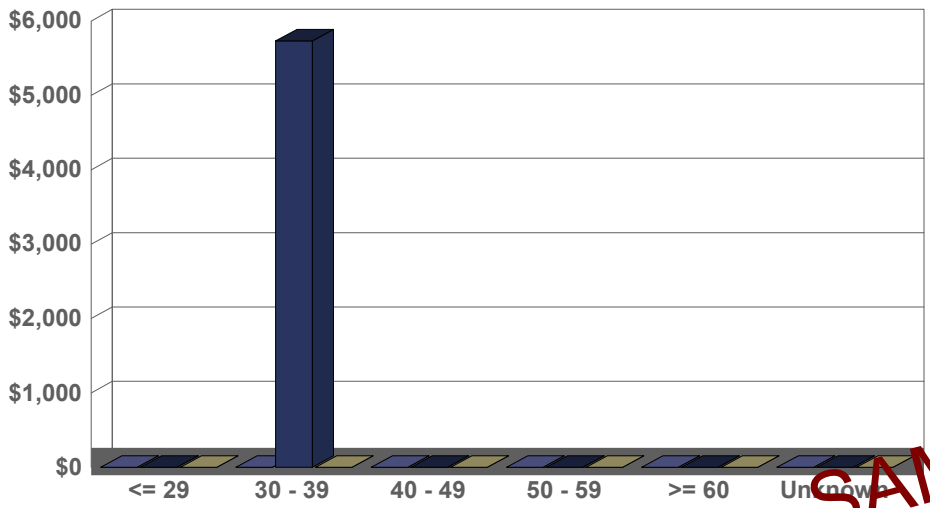


| <u>Month</u> | <u>Rollover</u> | <u>Payroll Contributions</u> | <u>Withdrawals</u> |
|--------------|-----------------|------------------------------|--------------------|
| Jan 2011 | \$3,056 | \$11,432 | \$60,975 |
| Feb 2011 | \$0 | \$333,393 | \$126,500 |
| Mar 2011 | \$0 | \$108,885 | \$139,788 |
| Apr 2011 | \$262 | \$258,893 | \$58,291 |
| May 2011 | \$0 | \$169,492 | \$43,114 |
| Jun 2011 | \$4,486 | \$169,350 | \$270,950 |
| Jul 2011 | \$0 | \$170,846 | \$116,784 |
| Aug 2011 | \$225 | \$191,525 | \$221,260 |
| Sep 2011 | \$1,984 | \$158,184 | \$68,558 |
| Oct 2011 | \$0 | \$162,755 | \$6,500 |
| Nov 2011 | \$1,006 | \$172,093 | \$41,033 |
| Dec 2011 | \$0 | \$199,679 | \$53,529 |

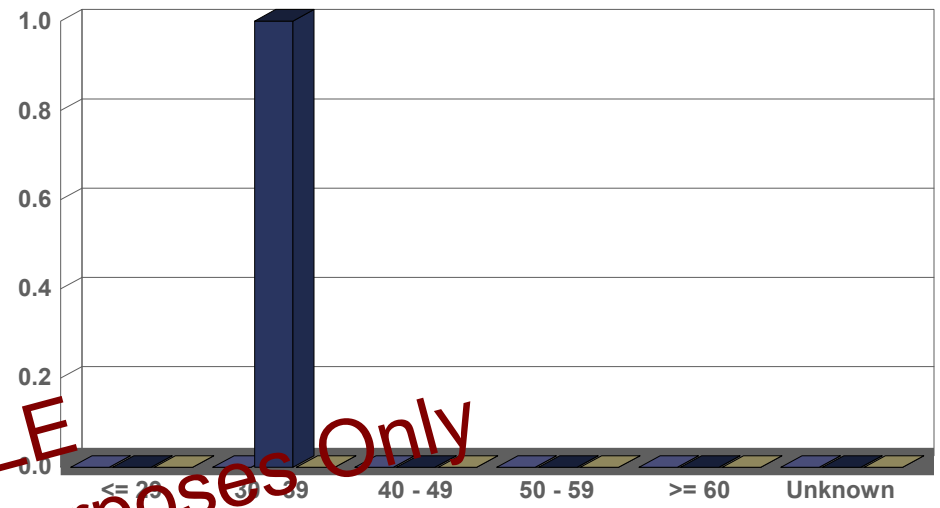
*Monthly totals may not exactly match the amounts for the reporting periods on the Executive Summary pages due to any retroactive changes or corrections made.

Distributions (From 01/01/2011 to 12/31/2011)

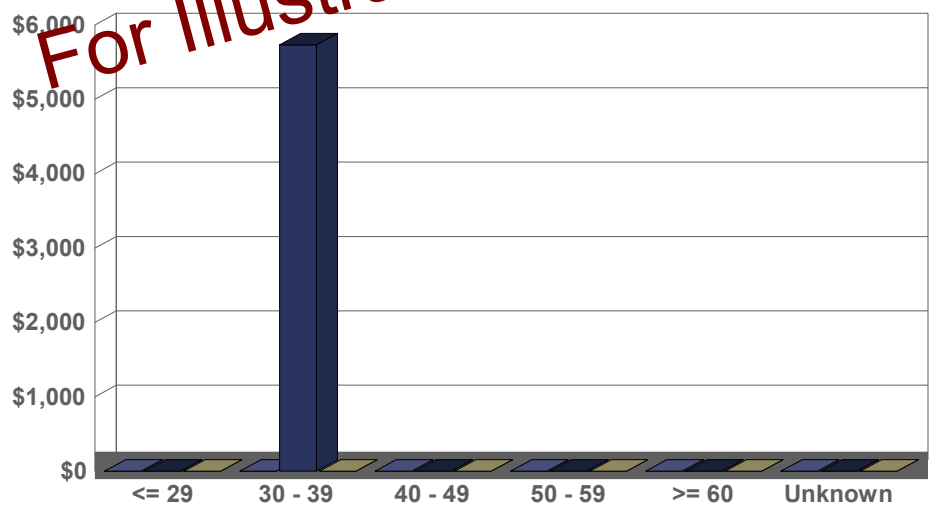
Hardship Withdrawals (in Dollars)



Number of Participants Taking Hardships



Average Hardship Withdrawals (in Dollars)



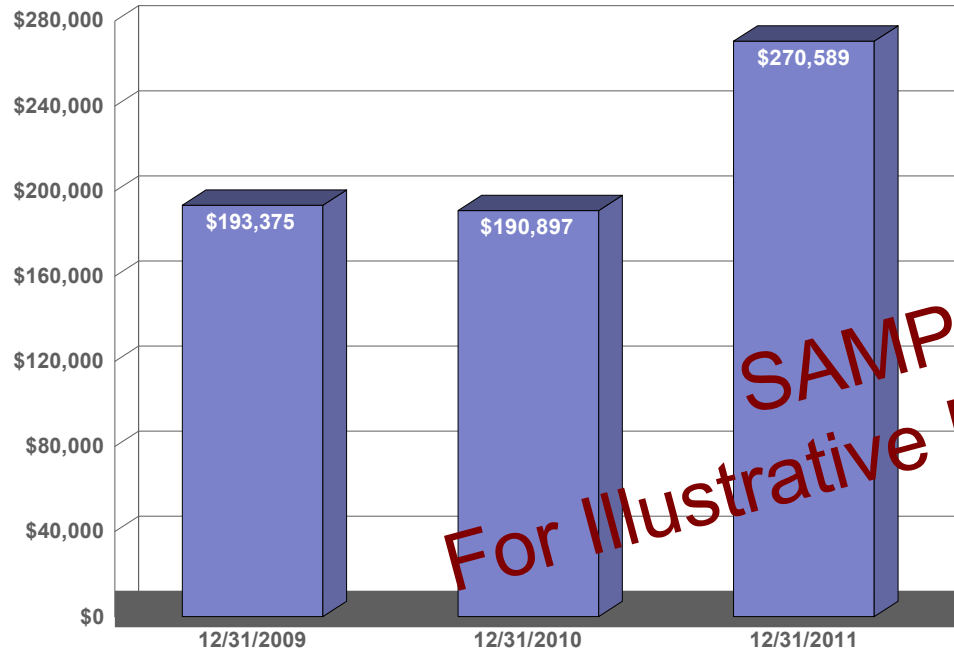
SAMPLE
For Illustrative Purposes Only

Male
 Female
 Unknown

Loans

Here is a breakdown of your plan's total outstanding loan balance, newly issued loans and loans that have defaulted during each period. The number of plan participants with loans and the average loan balance are also shown.

Total Outstanding Loan Balance



SAMPLE
For Illustrative Purposes Only

Loan Details

As of 12/31/2011, **32** participants in your plan had an outstanding loan. The average loan balance of all outstanding participant loans for your plan was **\$8,456**.

As of 12/31/2011, **15.00%** of your plan participants had an outstanding loan.

For plans that do offer loans, an average of 12.80% of plan participants have an outstanding loan.*

**Source: PLANSPONSOR Defined Contribution Survey, 2010, Overall Results*

| | | | |
|------------|----|----|----|
| # of Loans | 21 | 27 | 32 |
|------------|----|----|----|

New Loans

Defaulted Loans

| | <u>Number</u> | <u>Amount</u> | <u>Number</u> | <u>Amount</u> |
|--------------------------|---------------|---------------|---------------|---------------|
| 01/01/2011 to 12/31/2011 | 16 | \$184,595 | 0 | \$0 |
| 01/01/2010 to 12/31/2010 | 10 | \$73,696 | 0 | \$0 |
| 01/01/2009 to 12/31/2009 | 13 | \$132,065 | 0 | \$0 |

Web Site

| Activity Detail | 01/01/2009 to 12/31/2009 | 01/01/2010 to 12/31/2010 | 01/01/2011 to 12/31/2011 |
|-----------------|--------------------------------|--------------------------------|--------------------------------|
|-----------------|--------------------------------|--------------------------------|--------------------------------|

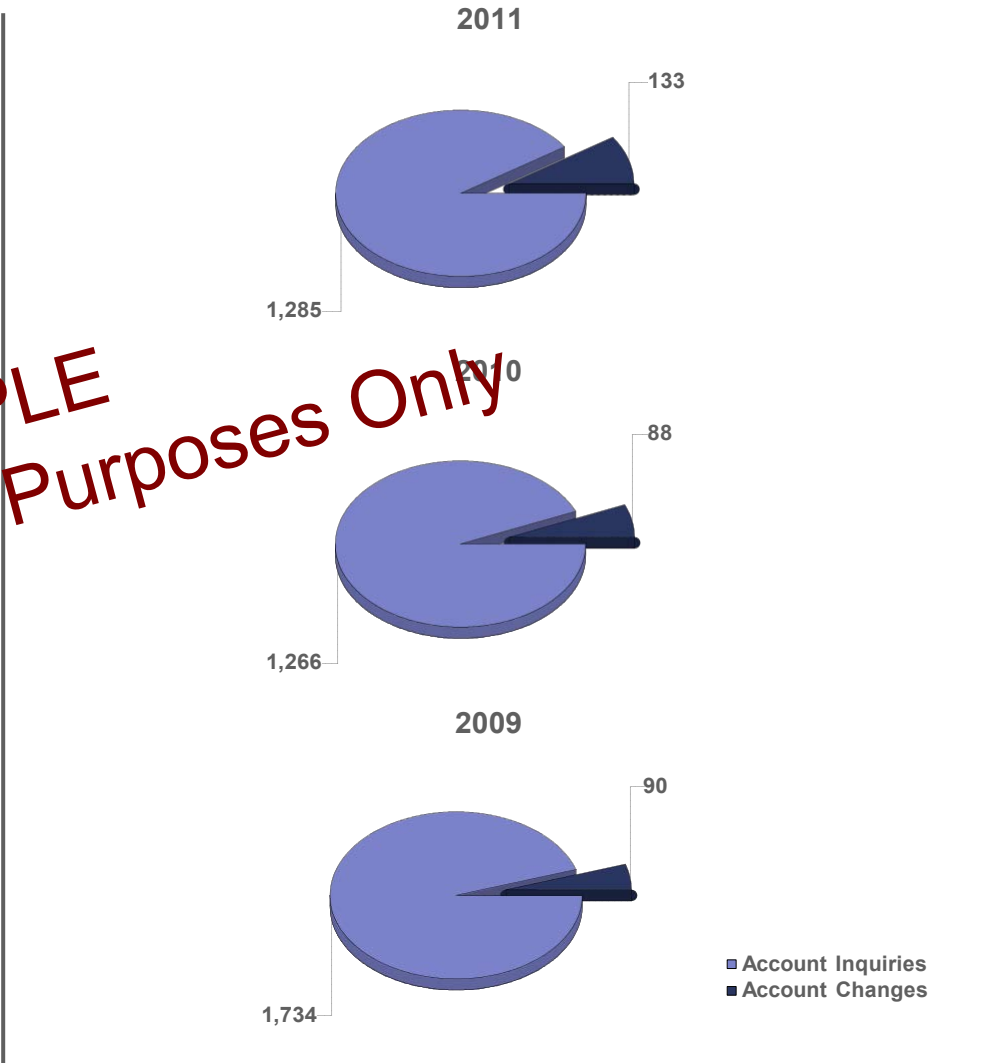
Activity Summary

| <u>Totals</u> | | | |
|------------------------|-----|-----|-----|
| Average Distinct Users | 22 | 20 | 23 |
| Total Logins | 752 | 711 | 832 |

| <u>Account Inquiries</u> | | | |
|---------------------------------------|--------------|--------------|--------------|
| Account Balance | 91 | 86 | 109 |
| Account Summary | 142 | 86 | 56 |
| Account and Certificates Overview (*) | 0 | 0 | 36 |
| Allocation and Asset Allocation (*) | 0 | 0 | 11 |
| Allocations | 70 | 51 | 46 |
| Asset Allocation | 83 | 72 | 44 |
| Balance Comparison | 110 | 75 | 57 |
| Disbursement Summary | 32 | 31 | 3 |
| Electronic Statements | 82 | 76 | 32 |
| Fund Overview and Prospectus (*) | 0 | 0 | 7 |
| Fund Returns | 65 | 54 | 53 |
| Fund Values | 185 | 110 | 88 |
| Investment Overview | 110 | 51 | 88 |
| Personal Rate of Return | 287 | 15 | 156 |
| Statement on Demand | 122 | 0 | 103 |
| Statement on Demand and Quarterly (*) | 0 | 0 | 11 |
| Transaction History | 345 | 323 | 323 |
| Totals | 1,734 | 1,266 | 1,285 |

| <u>Account Changes</u> | | | |
|------------------------|-----------|-----------|------------|
| Allocations | 40 | 34 | 54 |
| Dollar Cost Average | 0 | 2 | 0 |
| Fund Transfers | 9 | 16 | 25 |
| Rebalancer | 11 | 12 | 23 |
| Registration | 30 | 24 | 31 |
| Totals | 90 | 88 | 133 |

SAMPLE
For Illustrative Purposes Only



*We recently redesigned the participant website and renamed some categories reported in this chart. As a result, you may see similarly named categories representing the same transaction.

Voice Response

| Activity Detail | 01/01/2009 to 12/31/2009 | 01/01/2010 to 12/31/2010 | 01/01/2011 to 12/31/2011 |
|-----------------|--------------------------------|--------------------------------|--------------------------------|
|-----------------|--------------------------------|--------------------------------|--------------------------------|

| <u>Totals</u> | | | |
|--------------------------------------|----------|----------|----------|
| Average Distinct Users | 2 | 1 | 4 |
| Opt to Client Service Representative | 17 | 1 | 35 |
| Total Calls | 44 | 29 | 56 |
| <u>Account Inquiries</u> | | | |
| Account Balance | 2 | 0 | 0 |
| Totals | 2 | 0 | 0 |

| Activity Summary |
|------------------|
|------------------|

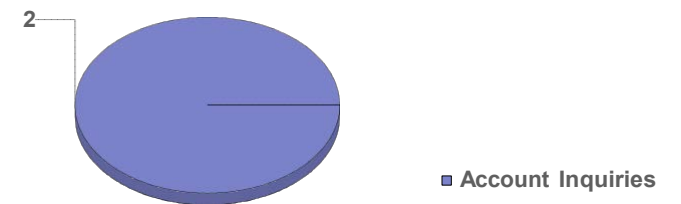
2011

There is no activity for this reporting period

SAMPLE
For Illustrative Purposes Only

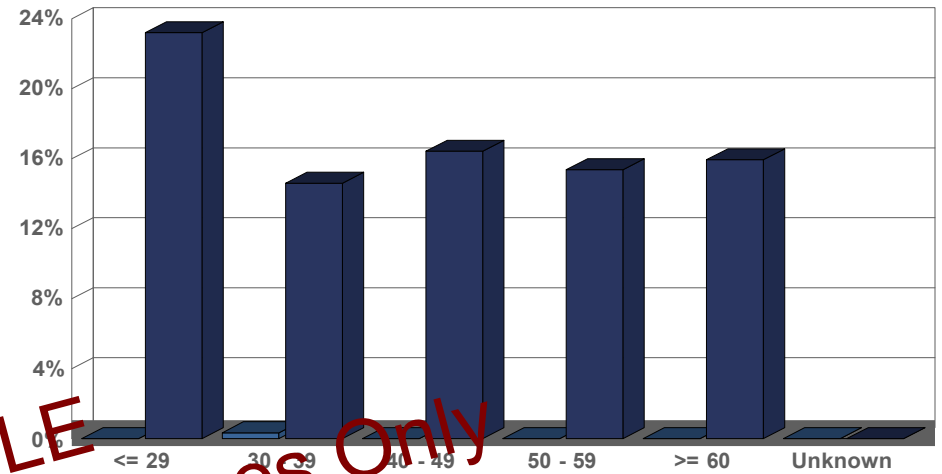
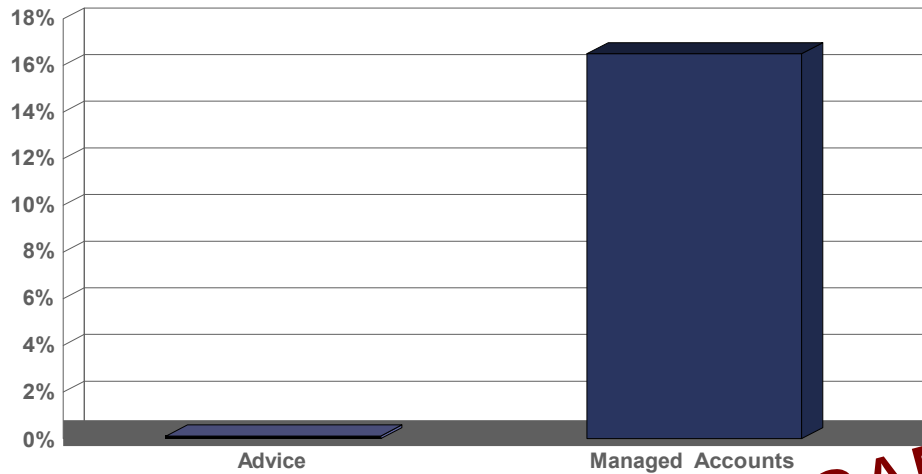
2009

There is no activity for this reporting period



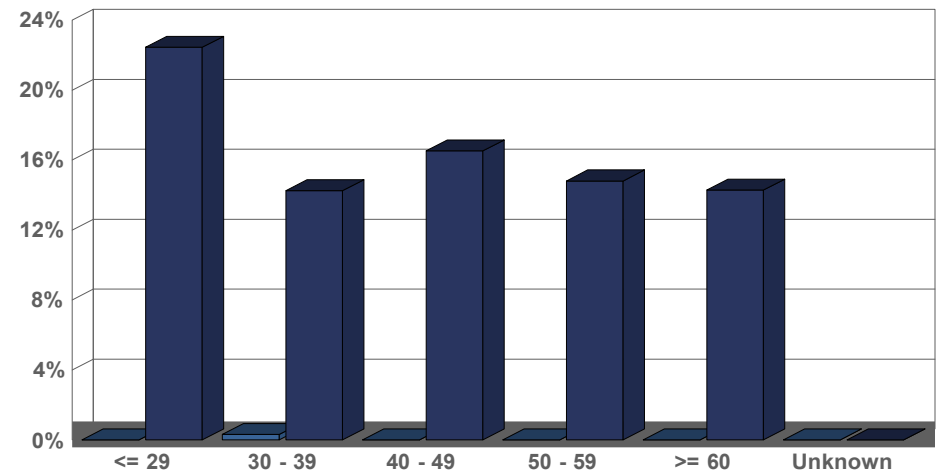
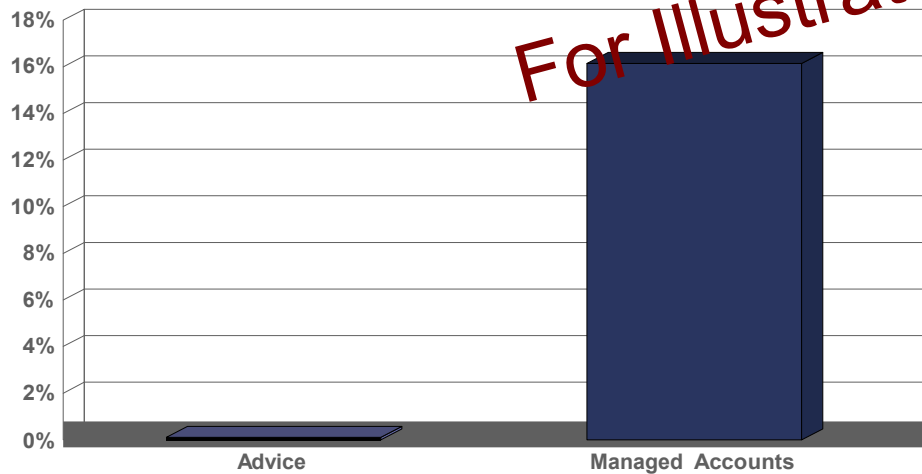
Advisory Services

Utilization by Service and Age - Active Participants with a Balance As of 12/31/2011



SAMPLE
For Illustrative Purposes Only

Utilization by Service and Age - Active and Terminated Participants with a Balance As of 12/31/2011



Advice
 Managed Accounts

Services Offered

| Administrative Services | Available Today / Information | Administrative Services | Available Today / Information |
|-------------------------|-------------------------------|------------------------------------|-------------------------------|
| Years on System Online | 5.97 | Loans Available | Yes |
| Statements Beneficiary | Yes | Online Loan Initiation | Yes |
| Recordkeeping Online | Yes | Loan File Feeds | Yes |
| Enrollment | No | Automatic Enrollment | No |
| Deferral Recordkeeping | No | Default Percentage | N/A |
| To-Do List | Yes | Auto Escalation Percentage | N/A |
| | | Auto Escalation Percentage Maximum | N/A |

SAMPLE
For Illustrative Purposes Only

Glossary of Terms

| Term | Description |
|-----------------------------------|---|
| Account Reduction Loan Balance | The total amount of all active, outstanding loans held by plan participants. Loans that have been offset or deemed as a distribution are not included. |
| Active Participants with Balances | Plan participants who are actively employed and have a balance. |
| Contributions | Amounts deposited for all money types, both regular payroll and single rollovers. Assets that are added to the plan during conversion to our recordkeeping system are not included. |
| Defaulted Loan | A loan that is not current on all loan assessments, which are due by the prior quarter-end; when this occurs, the loan will default as of the next quarter-end. The outstanding amount with accrued interest as of the default date will be tax-reported for the calendar year in which it defaulted. |
| Distributions | All full and partial withdrawals for every disbursement reason and tax reason code. In this report, the five most common distribution types are illustrated individually; any other types are combined into the "Other" category. |
| Eligible Employees | Employees who have met age and service requirements and are actively employed. The count is based upon employee information that has been transmitted to or input by the plan on the recordkeeping system. |

SAMPLE
For Illustrative Purposes Only

Glossary of Terms

| Term | Description |
|---|--|
| Funds in Plan with a Balance | Count of funds or investment options within the plan's fund lineup that have balances greater than \$0.01 are included. This includes any employer stock awaiting purchase and self-directed brokerage products, as applicable. |
| Loan Balance (Average) | The average of all outstanding loan balances in the plan. This includes defaulted loan balances, but does not include offset or deemed loan balances. |
| Net Cash Flow | The plan's total contributions less total distributions. Forfeited amounts and loan balances are not included in this calculation. |
| Participant Balance (Average) | The average balance of all actively employed and terminated plan participants. Only participant balances that are \$0.01 or greater are included. This balance does not include any outstanding loan amounts. |
| Participant Contribution Amount (Average) | The total amount of plan contributions for all money types divided by the number of contributing participants, both currently employed or employed during the reporting period. |
| Participant Paycheck Contribution Dollar Amount (Average) | For plans that utilize our deferral recordkeeping services, this is the average amount of all dollar amount deferrals that have been established by actively employed participants for any held employee money types during the reporting period. Only participant deferral amounts that are greater than \$0.01 are included. |

SAMPLE
For Illustrative Purposes Only

Glossary of Terms

| Term | Description |
|---|---|
| Participant Paycheck Contribution Percentage Rate (Average) | For plans that utilize our deferral recordkeeping services, this is the average rate of all percentage deferrals that have been established by actively employed participants for any held employee money types during the reporting period. Only participant deferral amounts that are greater than 1% are included. |
| Participants Contributing | The number of actively employed plan participants who have regular payroll contributions during the reporting period. |
| Participants with Loan Balance | The number of individual plan participants who have an outstanding loan balance. This includes participants with defaulted loans, but does not include participants with offset or cleared loans. |
| Participation Rate | The percentage of the eligible employees participating in the plan; this figure is derived by dividing the total number of contributing participants by the total number of eligible employees. The rate is based upon participant information that is transmitted to or input by the plan on the recordkeeping system. |
| Payments to Self | A distribution that is taken for any qualifying reason in which the distribution proceeds are made payable directly to the participant. |
| Plan Asset Balance | A rollup of all contributions and deposit types, transfers in / out and dividends, change in value, fees and withdrawals, and forfeiture types. |
| Rollovers | A distribution that is taken for a qualifying reason in which the distribution proceeds are rolled over into an eligible plan, traditional IRA or Roth IRA. |

SAMPLE
For Illustrative Purposes Only

Glossary of Terms

| Term | Description |
|---------------------------------------|--|
| Terminated Participants with Balances | Plan participants who are no longer employed, but have a balance. |
| Total Participating | The number of eligible participants actively contributing to and participating in the plan. The rate is based upon participant information that is transmitted to or input by the plan on the recordkeeping system. |
| Total Plan Asset Balance | A rollup of all contributions and deposit types, transfers in / out, interest and dividends, changes in value, fees and withdrawals, and forfeiture assets plus the total amount of all active, outstanding participant loans. |
| Transfers | A distribution that is taken for a qualifying reason in which the proceeds are disbursed as a permissible plan transfer. |

SAMPLE
For Illustrative Purposes Only