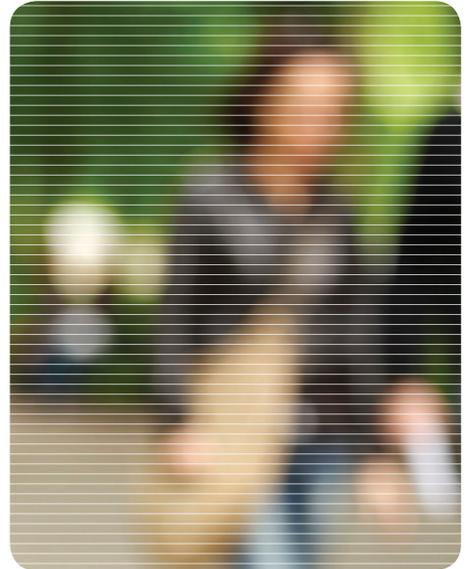




GUIDE TO YOUR RETIREMENT PLAN

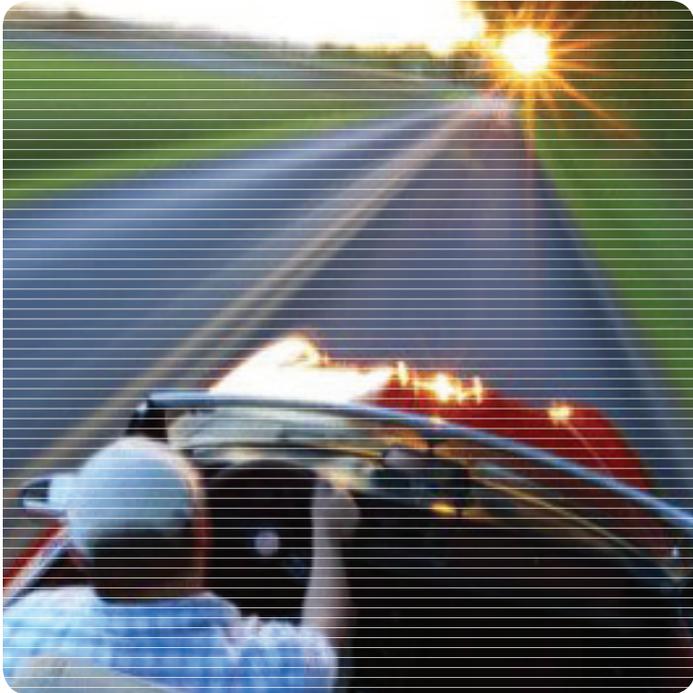
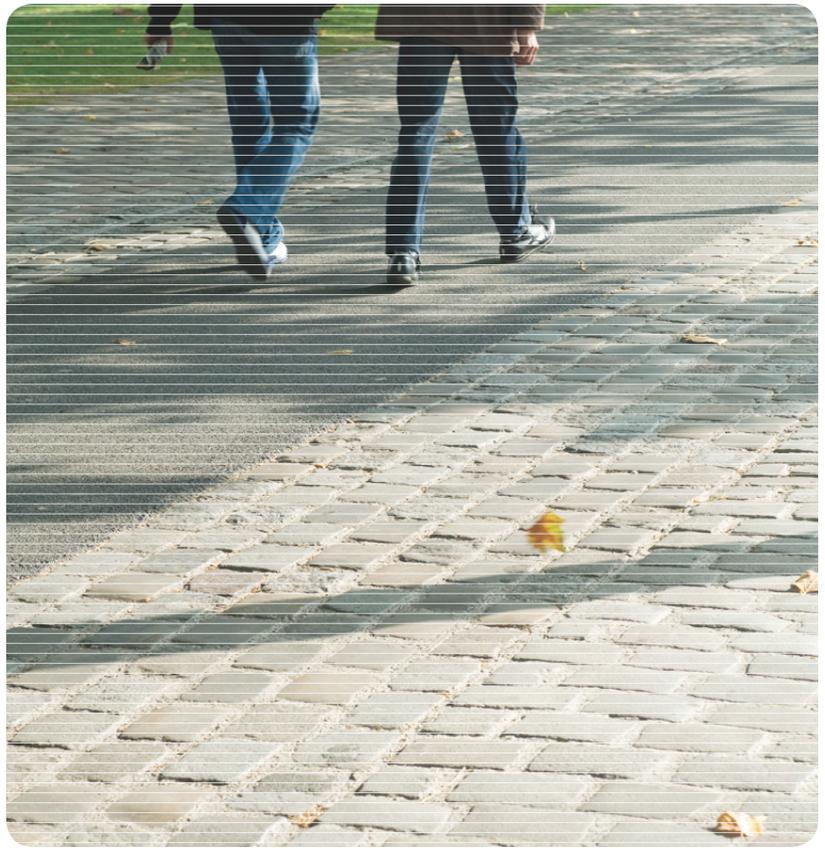
Your Retirement.  
Get There  
One Step at a Time.



Colville/Brooks Range Supply 401k Plan

## PLAN FOR WHAT'S AHEAD

Knowing your goals for retirement — and what it will take to reach them — is key to creating a strategy that works for you. Learn how the plan helps you save and stay on track to reach your goals.

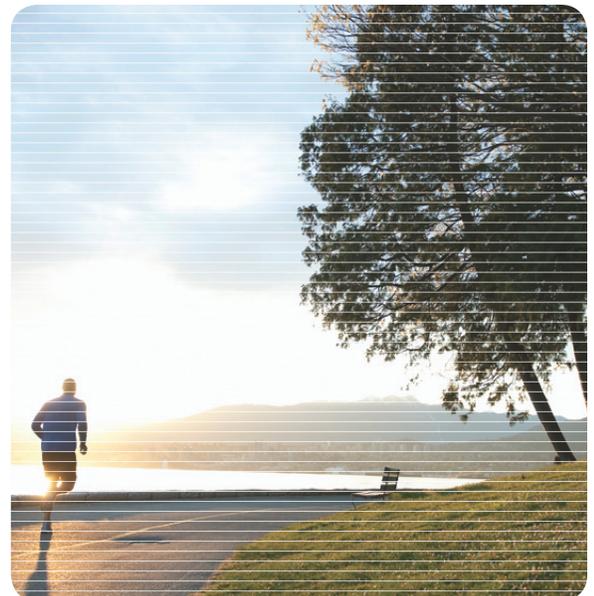


## CHOOSE HOW YOU WANT TO GET THERE

Understanding investments puts you on the right path to choosing options that best meet your goals and preferences. Get the basics to boost your knowledge and make smart investing decisions.

## START MOVING IN THE RIGHT DIRECTION

Your plan makes it easy for you to start saving for your future financial security. Take the first step and enroll today.



# Take the first step: Enroll today.

The retirement years hold many possibilities. Do you have plans for this next phase in your life? Many of us do. Whether you see yourself working less, starting a new career, enjoying hobbies or traveling, chances are you'll need to plan ahead and save.

## **READY TO ENROLL IN THE PLAN?**

Go to page 6 to find out how to get started saving now.

The future offers the potential for a longer life and the need for more income in retirement. You may need 70%-90% of your current annual income to replace your salary and live comfortably once you stop working or change your lifestyle in retirement. We all want the financial security to afford to spend retirement as we choose. And while Social Security may help, it probably won't be enough. It's up to you to make up the difference—and your plan can help.

Colville/Brooks Range Supply 401k Plan can help you reach your future financial goals, and it's easy to get started. The sooner you enroll, the sooner you can take advantage of these great benefits:

- **Employer contributions**
- **Tax-advantaged saving through pre-tax contributions and the Roth 401(k) option**
- **Convenient, automatic payroll deductions**
- **Investments that make saving easy**
- **Plan features that simplify planning**
- **An account you can take with you**

This guide contains all the information you need to get started on your path to future financial security. Take a few moments to decide how much to save, how to choose the right investments for your needs and goals, and open your retirement account today.

# Plan for what's ahead.

Whatever you decide is ahead in retirement, you'll want to be able to afford to live comfortably. The plan is a convenient way to get you started.

## YOUR CONTRIBUTIONS

How much you save will have a big impact on how much money you will have when you retire. You can contribute from 1% to 65% of your pre-tax salary to the plan each year. Your plan also allows you to contribute on an after-tax basis through Roth 401(k) contributions.

The IRS limit on your total annual contributions is \$17,500 (2013). Those age fifty or over can save an additional \$5,500 with catch-up contributions (2013).

Try to save as much as you can to meet your retirement goals and take full advantage of the employer match and tax savings your plan offers.

## YOUR EMPLOYER HELPS

When you participate in the plan, your employer will match 25% up to the first 65% of your contributions. You decide how to invest this contribution. See your Plan Information for details.

## A SMART AND EASY WAY TO SAVE MORE

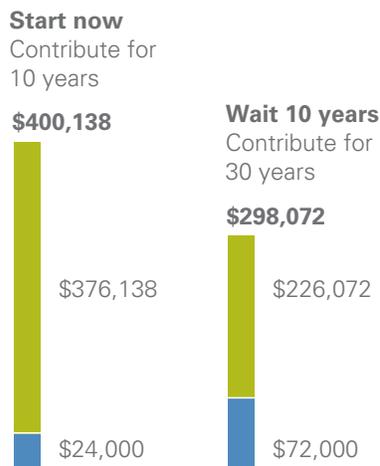
Save Smart® is a plan feature that can help you save more for your future. It automatically increases your pre-tax plan contributions by 1, 2, or 3% annually on the date you choose—such as the month you expect to receive a raise. Saving more can make a big difference in how much money you have to live on in retirement. You can elect this feature on your plan website.

### Starting now can pay off

It's important to save enough for your future, and it's also important to start as soon as you can. The chart shows how starting early puts compounding to work for you over time.

#### Save \$200 a month

■ Earnings    ■ Contributions



### NOT SURE HOW MUCH TO SAVE?

Once you've enrolled, you can use the plan web site where you'll find easy-to-use tools to decide.

This hypothetical illustration assumes pre-tax contributions made at the beginning of the month, an 8% annual effective rate of return, the reinvestment of earnings and compounding of the accounts over 30 years. Results are for illustrative purposes only and are not meant to represent the past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and, when redeemed, the investment may be worth more or less than their original cost. Taxes are due upon withdrawal. Withdrawals taken prior to age 59 ½ may be subject to a 10% tax penalty.



## REDUCE YOUR INCOME TAXES TODAY BY SAVING PRE-TAX

There are benefits to saving in the plan pre-tax. Saving pre-tax lowers your taxable income. It allows you to pay less in taxes now and take more income home. You can see the advantage of pre-tax saving in the chart: it costs less to contribute when you save pre-tax so you can afford to save more than you think.

» **The out-of-pocket amount is less than the amount contributed in the plan.**

You are not required to pay taxes on your savings and earnings until you start making withdrawals. In retirement, you may be in a lower tax bracket because you are working part-time or not at all, so deferring taxes can be a benefit. It may also help your account compound faster by putting more money to work for you now with the money you may have paid in taxes.

## CONSIDER THE ROTH 401(K) OPTION

Your plan offers another tax-advantaged savings option: a Roth 401(k). With Roth, your contributions are taxed now—instead of when you retire. Your contributions and earnings grow tax-free, which means you pay no taxes when you make a withdrawal if certain conditions are met. A Roth 401(k) may be right for you if:

- Your federal income tax rate will be higher when you retire
- You expect to invest for many years and reach a higher tax bracket when you retire

You can also use the Roth 401(k) calculator on the plan web site to help you decide.

## Pre-Tax Saving

It costs less than you think to save for your retirement.

	Annual Salary: \$30,000		Tax Bracket: 15%	
	2%	4%	6%	
Pre-tax Contribution Rate				
» Weekly Plan Contribution	\$11.54	\$23.08	\$34.62	
Weekly Tax Savings	\$1.73	\$3.46	\$5.19	
» Weekly Out-of-Pocket Amount	\$9.81	\$19.62	\$29.43	
Annual Contribution	\$600	\$1200	\$1800	
<b>Account Balance After 30 Years</b>	<b>\$75,015</b>	<b>\$150,030</b>	<b>\$225,044</b>	

This chart is for illustrative purposes only. This example assumes contributions made at the beginning of the month and an 8% annual effective rate of return compounded monthly. Results are not meant to represent past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and when redeemed, the investment may be worth more or less than its original cost. Taxes are due upon withdrawal. Withdrawals taken prior to age 59½ may be subject to a 10% tax penalty.

## You Decide: Roth or Traditional 401(k)

	Traditional 401(k)	Roth 401(k)
Employee Contributions	Before-tax dollars	After-tax dollars
Account Growth (earnings)	Tax-deferred until distribution	Tax-free at distribution (if distribution is qualified)
Federal Tax	Reduces current taxable income by contribution amount	Contribution is taxable in current year
	Taxes paid at withdrawal	No taxes due on qualified withdrawals*
Distributions	Available at age 59½	Tax-free, provided you had the account at least five years and you are: - at least 59½, or are - disabled or deceased

\*Tax law requirements must be met.

# Choose how you want to get there.

## INVESTMENT OPTIONS

You control how your savings is invested. You have a variety of investment options in your plan to help you create the asset allocation that is right for your needs and goals. See the Performance Summary for a complete fund listing.

### Two ways to invest

You decide which investment approach you prefer:

**Choose an asset allocation fund.\*** Your plan offers a solution for creating a diversified asset allocation for your account with just one investment option. Just choose either the fund with the date closest to your anticipated retirement date or the risk-based fund with the allocation that most closely reflects your investor type, whichever type your plan offers. It's that easy!

If you choose this approach, you can skip to page 6 to get started.

**Create your own asset allocation.** You can create your own asset allocation from the investments offered in the plan. When you build your own mix, it's important to spread your savings among different investments, which can help smooth the ups and downs of market cycles and reduce risk.

Your account allocation is one of the most important decisions you can make in your retirement planning and can have a big impact on your investment results. To help you get yours right, complete the Investor Profiler on page 5.

### NEED HELP CHOOSING INVESTMENTS?

Visit [www.mykplan.com](http://www.mykplan.com) to access calculators, tools and information to help with your planning.

## Guidelines every investor should know:

- **Put time on your side.** Starting now can increase your chances of affording a comfortable retirement. It will give your account more time to benefit from compounding. With more time, you can consider investing more aggressively, which may provide greater growth potential.
- **Understand risk.** All investments carry some risk. **Market risk**, the change in value of your investment in response to stock market conditions, is usually the risk people think of. However, **inflation risk**, the risk your money will not maintain its purchasing power over time, is equally important. In general, the more risk an investment carries, the greater the potential for a higher return. Those with less risk offer lower potential return.
- **Diversify.** A diversified allocation can help manage risk. Spreading your money across different asset classes can help smooth out stock market fluctuations and reduce overall risk.
- **Think long term.** Once you've created a diversified investment mix for your age, years to retirement and risk tolerance, stick with it. You'll want to review your strategy as life changes occur or you near retirement.
- **Invest regularly.** Making regular automatic contributions, like you do in the plan, is an easy way to invest. Each contribution buys shares in your investment funds—some at lower prices and some at higher prices. Over time, this process may lower the average purchase price of your investments.

\* The underlying mutual funds in the portfolios of asset allocation funds are subject to stock market risk and invest in individual bonds whose yields and market values fluctuate, so that your investment may be worth more or less than its original cost. The target date of a target date mutual fund is the approximate date when an investor plans to begin withdrawing their money from the fund. The principal value of a target date fund is not guaranteed at any time, including at the target date.

Ibbotson, Roger and Kaplan, Paul, "Does asset allocation policy explain 40 percent, 90 percent or 100 percent of performance?" Financial Analysts Journal, Jan./Feb. 2000.

Diversification and dollar cost averaging 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.

## Personal Investor Profile

Answer the following questions to determine your investor profile score.

	Risk Tolerance	Circle Score
<b>Key A-D</b> 1 - Strongly Disagree 2 - Disagree 3 - Neutral 4 - Agree 5 - Strongly Agree	<b>A</b> I'm willing to risk short-term loss for a potentially higher long-term 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
<b>Key E-F</b> 1 - 0 - 4 Years 2 - 5 - 9 Years 3 - 10 - 14 Years 4 - 15 - 19 Years 5 - 20+ Years	Time Horizon	Circle Score
	<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
Total the circled numbers for your score.		<b>Your Score</b> <input type="text"/>

## Investor Profile Score

Match your investor profile score to one of the sample portfolios. Next, using the list of plan investments in the performance summary, choose investments that match the asset categories for the portfolio you selected.



Sample asset allocation models are for illustrative purposes only. They are not intended to be, nor construed as, investment advice.



Start moving in the right direction.



## ENROLL TODAY

Here's what you need to do to open your retirement account:

- To help you reach your retirement goals, a voluntary elective contribution of 5% will be deducted pre-tax from your pay and deposited in your retirement account in the plan default fund for you. If you decide now is not the right time to start saving for your future, you can decline enrollment on the enclosed form. You can always change your mind and enroll later. See your welcome letter for more information, including important dates.

If you would like to make different elections, you can review the information in this guide and either complete any necessary forms or follow the instructions to open your retirement account.

- Review the information in this guide and either complete any necessary forms or follow the instructions to open your retirement account.
- Designate an account beneficiary. Submit your completed form to your employer.
- Consider saving enough to get the full plan match. If you're not saving enough, you could be missing out on money that could be yours.
- Elect account features to help with planning like Save Smart<sup>®</sup> and automatic Account Rebalancing. You can

get information and elect them on [www.mykplan.com](http://www.mykplan.com).

- Track your progress using the account resources available to help.

### **NAMING A BENEFICIARY FOR YOUR ACCOUNT IS IMPORTANT.**

In the event of your death, your account will be passed to the person(s) you name.

Be sure to complete this important step in your retirement planning.

## ENROLLMENT INSTRUCTIONS (Do Not Send to ADP)

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Follow these simple steps to enroll in your company retirement plan.

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### I DECIDE HOW MUCH TO SAVE

Deductions are subject to maximum deferral and contributions limits. Refer to your Summary Plan Description (SPD) or consult your Plan Administrator to review plan limits. Through your plan, you can make:

- **Before-tax contributions**
- **Roth 401(k) contributions**

Your plan is an automatic enrollment plan. To help you save for your retirement, a portion of your pay will automatically be deducted and deposited into your retirement savings plan account for you, unless you actively enroll or decline enrollment. Refer to your welcome letter for information about important dates when you need to take action.

---

### II CHOOSE YOUR INVESTMENTS

The list of your plan's investments is on the following page(s).

---

### III ENROLL

- **Enrolling with no prior account balance:** Please use the password you received in the mail to enroll.
- **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.

Log on: [www.mykplan.com](http://www.mykplan.com) (if available)

OR

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

Once you have accessed your account, follow the steps to choose your contribution amount and investments. You will receive confirmation of your enrollment.

---

### ! OTHER IMPORTANT CONSIDERATIONS

**Designate your beneficiary(ies):** It's an important step in managing your account because it provides a way for you to pass ownership of your account assets on to your beneficiary(ies) after your death. Please submit your completed Beneficiary Designation Form.

**Elect Save Smart:** this feature lets you increase your pre-tax contributions by 1, 2, or 3% annually on the date you choose. It can help you meet your retirement savings goals by saving automatically over time.

**Elect automatic Account Rebalancing:** It's important to keep your asset allocation balanced. Once you've created your diversified allocation, this feature can keep it balanced for you.

---

## ENROLLMENT INSTRUCTIONS

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### II PLAN INVESTMENTS

Remember to review the fund prospectuses, which provide complete information about the funds, including fees and expenses, before choosing your investments. See the Web site or your Plan Administrator to obtain fund prospectuses.

**When you create your asset allocation, your investment election must total 100%.**

#### **Asset allocation funds.**

These funds generally offer a diversification solution through just one fund.

- |    |                                                                  |    |                                                           |
|----|------------------------------------------------------------------|----|-----------------------------------------------------------|
| 1E | American Century Strategic Allocation: Aggressive Fund - Class A | 1N | BlackRock Global Allocation Fund, Inc. - Investor A Class |
| 1A | American Century Strategic Allocation: Moderate Fund - Class A   |    |                                                           |
- 

#### **Create your own asset allocation.**

- |    |                                                         |    |                                                 |
|----|---------------------------------------------------------|----|-------------------------------------------------|
| KF | Invesco Stable Asset Fund                               | 62 | RS Value Fund - Class A                         |
| 5B | PIMCO Total Return Fund - Class A                       | 2R | Neuberger Berman Genesis Fund - Advisor Class   |
| 52 | Oppenheimer Global Strategic Income Fund - Class A      | 7S | Perkins Small Cap Value Fund - Class S          |
| 84 | AllianceBernstein Global Bond Fund - Class A            | 81 | Janus Overseas Fund - Class S                   |
| 86 | BlackRock Equity Dividend Fund - Investor A Class       | 6E | Thornburg International Value Fund - Class R4   |
| 3C | Franklin Rising Dividends Fund - Class A                | 3E | Franklin Mutual Global Discovery Fund - Class R |
| 4V | Neuberger Berman Socially Responsive Fund - Trust Class | 8N | RS Emerging Markets Fund - Class A              |
| 8F | Prudential Jennison 20/20 Focus Fund - Class A          | 8B | Nuveen Real Estate Securities Fund - Class A    |
| 26 | Delafield Fund, Inc                                     |    |                                                 |

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 (Must provide court order to Plan Administrator)



Return this form to the Plan Administrator. DO NOT SEND TO ADP.

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

%

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

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

%

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

%

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 January 31, 2013

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/ <sup>1</sup> 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>										
Invesco Stable Asset Fund (01/2011)	N/A	N/A	0.07%	N/A	0.85%	N/A	N/A	0.95%(I)	1.24%	1.24%
PIMCO Total Return Fund - Class A (01/1997)	Intermediate-Term Bond	PTTAX	-0.30%	1.06%	6.87%	6.60%	7.12%	6.26%	0.85%	0.85%
Oppenheimer Global Strategic Income Fund - Class A (10/1989)	Multisector Bond	OPSIX	0.70%	2.82%	10.75%	9.78%	6.10%	7.99%	0.94%	0.99%
AllianceBernstein Global Bond Fund - Class A (03/1992)	World Bond	ANAGX	-0.63%	1.35%	4.98%	6.09%	5.88%	7.98%	0.91%	0.93%
<b>Growth &amp; Income</b>										
American Century Strategic Allocation: Aggressive Fund - Class A (10/1996)	Aggressive Allocation	ACVAX	3.58%	1.50%	13.02%	11.54%	3.55%	8.44%	1.46%	1.46%
American Century Strategic Allocation: Moderate Fund - Class A (10/1996)	Moderate Allocation	ACOX	2.76%	1.32%	11.17%	10.28%	4.05%	7.65%	1.33%	1.33%
BlackRock Global Allocation Fund, Inc. - Investor A Class (10/1994)	World Allocation	MDLOX	2.73%	1.41%	7.74%	7.03%	3.28%	10.42%	1.16%	1.16%
<b>Growth</b>										
BlackRock Equity Dividend Fund - Investor A Class (10/1994)	Large Value	MDDVX	4.27%	0.16%	14.00%	13.21%	3.81%	9.96%	0.99%	0.99%
Franklin Rising Dividends Fund - Class A (01/1987)	Large Blend	FRDPX	5.07%	1.37%	12.84%	14.50%	5.43%	7.61%	1.00%	1.01%
Neuberger Berman Socially Responsive Fund - Trust Class (03/1997)	Large Growth	NBSTX	6.98%	1.77%	15.11%	13.10%	3.23%	8.58%	1.06%	1.06%
Prudential Jennison 20/20 Focus Fund - Class A (07/1998)	Large Growth	PTWAX	4.01%	0.06%	10.37%	9.05%	4.34%	10.50%	1.18%	1.18%
Delafield Fund, Inc (11/1993)	Mid-Cap Value	DEFIX	4.91%	8.30%	14.08%	15.26%	8.36%	12.85%	1.25%	1.25%
RS Value Fund - Class A (06/1993)	Mid-Cap Blend	RSVAX	7.63%	4.48%	16.07%	11.21%	3.15%	11.86%	1.30%	1.33%
Neuberger Berman Genesis Fund - Advisor Class (04/1997)	Mid-Cap Growth	NBGAX	5.73%	2.16%	11.78%	14.95%	5.50%	11.54%	1.38%	1.38%
<b>Aggressive Growth</b>										
Perkins Small Cap Value Fund - Class S (07/2009)	Small Value	JISCX	5.63%	2.54%	10.52%	9.88%	N/A	15.20%(I)	1.29%	1.29%
Janus Overseas Fund - Class S (07/2009)	Foreign Large Growth	JIGRX	4.73%	8.79%	-0.13%	-1.15%	N/A	5.34%(I)	1.01%	1.01%
Thornburg International Value Fund - Class R4 (02/2007)	Foreign Large Growth	THVRX	4.61%	5.27%	14.01%	7.65%	0.32%	2.34%(I)	1.25%	1.45%
Franklin Mutual Global Discovery Fund - Class R (01/2002)	World Stock	TEDRX	5.46%	2.36%	16.20%	8.97%	3.97%	10.83%	1.51%	1.51%
RS Emerging Markets Fund - Class A (05/1997)	Diversified Emerging Mkts	GBEMX	-0.04%	1.36%	1.88%	4.73%	0.52%	16.69%	1.49%	1.49%
Nuveen Real Estate Securities Fund - Class A (09/1995)	Real Estate	FREAX	3.33%	2.45%	14.61%	21.68%	8.01%	13.85%	1.29%	1.29%

<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.

**Invesco Stable Asset Fund**

STRATEGY: The Fund's returns are based on returns generated by an actively-managed, highly-diversified portfolio of investment grade, fixed and floating rate securities. The Fund may invest in such securities directly or indirectly through commingled investment vehicles (the "building block strategy"). This building block strategy may provide greater diversification than could be achieved by investing in individual bonds. This building block strategy also may reduce the unintended impact on portfolio characteristics created by participant cash flow. The Sub-Adviser takes diversification a step further by retaining unaffiliated managers to manage a portion of the core and intermediate bond components of the portfolio, whether directly or indirectly through commingled investment vehicles. The style diversification provided by unaffiliated managers may lead to improved consistency. The minimum average credit rating of the Fund's investments (or if such investments are interests in commingled investment vehicles, the underlying investments held by such vehicles) must be Aa3/AA- by Moody's/S&P or an equivalent as determined by another NRSRO (as defined below). Duration, maturity selection, spread volatility, sector and security selection are each potential sources of return.

**PIMCO Total Return Fund - Class A**

STRATEGY: The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund normally invests at least 65% of its total 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 its total assets in high yield securities ("junk bonds") rated B or higher by Moody's, or equivalently rated by S&P or Fitch, or, if unrated, determined by PIMCO to be of comparable quality.

**Oppenheimer Global Strategic Income Fund - Class A**

STRATEGY: The investment seeks total return. The fund invests mainly in debt securities in three market sectors: Foreign governments and issuers, U.S. government securities, and lower-grade, high-yield securities of U.S. and foreign issuers (commonly referred to as "junk bonds"). It can invest up to 100% of its assets in any one sector at any time. Under normal market conditions, the fund will invest a substantial portion of its assets in a number of different countries, including the U.S. It has no limitations regarding the range of maturities of the debt securities it can buy or the market capitalization of the issuers of those securities.

**AllianceBernstein Global Bond Fund - Class A**

STRATEGY: The investment seeks to generate current income consistent with preservation of capital. The fund invests at least 80% of its net assets in fixed-income securities. It invests in the fixed-income securities of companies located in at least three countries. The fund invests at least 75% of its net assets in fixed-income securities rated investment grade at the time of investment and may invest up to 25% of its net assets in below investment grade fixed-income securities (commonly known as "junk bonds"). It may invest in debt securities with a range of maturities from short-term to long-term. The fund is non-diversified.

**American Century Strategic Allocation: Aggressive Fund - Class A**

STRATEGY: The investment seeks the highest level of total return consistent with its asset mix. The fund's asset allocation strategy diversifies investments among equity securities, bonds and money market instruments. It usually invests 79% of assets in equities, 20% of assets in bonds, and 1% of assets in cash equivalents. The fund also invests in a variety of debt securities payable in both U.S. and foreign currencies. It may invest in any type of U.S. or foreign equity security that meets certain fundamental and technical standards.

**American Century Strategic Allocation: Moderate Fund - Class A**

STRATEGY: The investment seeks the highest level of total return consistent with its asset mix. The fund's asset allocation strategy diversifies investments among equity securities, bonds and money market instruments. It usually invests 64% of assets in equities, 31% of assets in bonds, and 5% of assets in cash equivalents. The fund also invests in a variety of debt securities payable in both U.S. and foreign currencies. It may invest in any type of U.S. or foreign equity security that meets certain fundamental and technical standards.

**BlackRock Global Allocation Fund, Inc. - Investor A Class**

STRATEGY: The investment seeks to provide high total investment return. The fund invests in a portfolio of equity, debt and money market securities. It may invest up to 35% of its total assets in "junk bonds," corporate loans and distressed securities. The fund may also invest in Real Estate Investment Trusts ("REITs"). It has no geographic limits on where it may invest and may invest in the securities of companies of any market capitalization.

**BlackRock Equity Dividend Fund - Investor A Class**

STRATEGY: The investment seeks long-term total return and current income. The fund seeks to achieve its objective by investing primarily in a diversified portfolio of equity securities. Under normal circumstances, it will invest at least 80% of its assets in equity securities and at least 80% of its assets in dividend paying securities. The fund may invest in securities of companies with any market capitalization, but will generally focus on large cap securities. It may also invest in convertible securities and non-convertible preferred stock. The fund may invest up to 25% of its total assets in securities of foreign issuers.

**Franklin Rising Dividends Fund - Class A**

STRATEGY: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in investments of companies that have paid consistently rising dividends. It invests predominantly in equity securities, primarily common stock. The fund may invest a significant to substantial amount of its assets in the securities of smaller and midsize companies. It may have significant positions in particular sectors. The fund may invest up to 25% of its total assets in foreign securities.

#### **Neuberger Berman Socially Responsive Fund - Trust Class**

STRATEGY: The investment seeks long-term growth of capital by investing primarily in securities of companies that meet the fund's financial criteria and social policy. The fund invests primarily in common stocks of mid- to large-capitalization companies that meet the fund's social policy. It seeks to reduce risk by investing across many different industries. The Portfolio Managers employ a research driven and valuation sensitive approach to stock selection, with a long term perspective. Although the fund invests primarily in domestic stocks, it may also invest in stocks of foreign companies.

#### **Prudential Jennison 20/20 Focus Fund - Class A**

STRATEGY: The investment seeks long-term growth of capital. The fund normally invests at least 80% of its total assets in approximately 40 (which may range up to 45) equity and equity-related securities of companies. Equity and equity-related securities in which the fund primarily invests are common stocks, nonconvertible preferred stocks and convertible securities. It participates in the initial public offering (IPO) market. The fund may actively and frequently trade its portfolio securities. It may invest up to 35% of its total assets in foreign securities. Foreign securities may include securities from emerging markets. The fund is non-diversified.

#### **Delafield Fund, Inc**

STRATEGY: The investment seeks long-term preservation of capital and growth of capital. The fund invests primarily in the equity securities of domestic companies. It normally has more than 65% of assets invested in equity securities. The fund may also invest not more than 35% of total assets in debt securities and preferred stocks that the portfolio managers believe offer a significant opportunity for price appreciation.

#### **RS Value Fund - Class A**

STRATEGY: The investment seeks long-term capital appreciation. The fund invests principally in equity securities that the fund's investment team believes are undervalued, of companies with market capitalizations between \$1.0 billion and 120% of the market capitalization of the largest company included in the Russell Midcap Index on the last day of the most recent quarter. It typically invests most of its assets in securities of U.S. companies but may also invest any portion of its assets in foreign securities.

#### **Neuberger Berman Genesis Fund - Advisor Class**

STRATEGY: The investment seeks growth of capital. The fund mainly invests in common stocks of small-capitalization companies, which it defines as those with a total market value of no more than \$2 billion at the time the fund first invests in them. It may continue to hold or add to a position in a stock after the company's market value has grown beyond \$2 billion. The fund seeks to reduce risk by diversifying among many companies and industries.

#### **Perkins Small Cap Value Fund - Class S**

STRATEGY: The investment seeks capital appreciation. The fund invests primarily in the common stocks of small companies whose stock prices are believed to be undervalued by the fund's portfolio managers. It invests, under normal circumstances, at least 80% of its net assets in equity securities of small companies whose market capitalization, at the time of initial purchase, is less than the 12-month average of the maximum market capitalization for companies included in the Russell 2000 Value Index. The fund may invest up to 20% of its net assets in cash or similar investments.

#### **Janus Overseas Fund - Class S**

STRATEGY: The investment seeks long-term growth of capital. The fund normally invests at least 80% of net 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 also invest in U.S. and foreign debt securities. The fund may invest its assets in derivatives, which are instruments that have a value derived from or directly linked to an underlying asset.

#### **Thornburg International Value Fund - Class R4**

STRATEGY: The investment seeks long-term capital appreciation; current income is the secondary objective. The fund normally invests at least 75% of assets in foreign securities or depository receipts of foreign securities. It invests in promising companies, and may invest in stocks that reflect unfavorable market perceptions of the company or industry fundamentals. The fund may invest in companies of any size, but invests primarily in the large and middle capitalization range of publicly traded companies.

#### **Franklin Mutual Global Discovery Fund - Class R**

STRATEGY: The investment seeks capital appreciation. The fund invests primarily in equity securities (including securities convertible into, or that the investment manager expects to be exchanged for, common or preferred stock) of U.S. and foreign companies that the investment manager believes are available at market prices less than their value based on certain recognized or objective criteria (intrinsic value). It invests primarily in undervalued securities (securities trading at a discount to intrinsic value). The fund expects to invest substantially and potentially up to 100% of its assets in foreign securities.

#### **RS Emerging Markets Fund - Class A**

STRATEGY: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in securities of emerging market companies, which may include common stocks, preferred stocks, or other securities convertible into common stock. It defines an emerging market country as one whose economy or markets are considered by the International Finance Corporation and the World Bank to be emerging or developing, as well as any country classified by the United Nations as developing.

## **Nuveen Real Estate Securities Fund - Class A**

**STRATEGY:** The investment seeks to provide above average current income and long-term capital appreciation. The fund normally invests at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in income-producing common stocks of publicly traded companies engaged in the real estate industry. It expects to emphasize investments in equity REITs, although it may invest in all three kinds of REITs. The fund may invest up to 15% of its total assets in non-dollar denominated equity securities of non-U.S. issuers. Up to 15% of the fund's total assets may be invested in equity securities of emerging market issuers. It is non-diversified.

## **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.

# Plan information

## ACCOUNT ACCESS

You can access your account anytime.\*

- [www.mykplan.com](http://www.mykplan.com)
- 1-800-695-7526

You may also speak with a Service Representative Monday through Friday 9 am– 7 pm ET on days when the New York Stock Exchange is open.

## PLAN ELIGIBILITY

You can take advantage of this employee benefit as soon as you have met your plan's age and service eligibility requirements:

- You must have completed 3 month(s) of service by the next plan entry date.

## CONTRIBUTIONS

- **Pre-tax:** 1% to 65%
- **Roth 401k:** 1% to 65%

To help you reach your retirement goals, 5% will be deducted pre-tax from your pay and invested in your plan's default fund for you, unless you elect otherwise. Refer to your welcome letter for dates when you need to take action.

- If you're over 50, you may also make a catch-up contribution in excess of Internal Revenue Code or plan limits. You may save an additional \$5,500 in your plan.

## EMPLOYER CONTRIBUTIONS

- Your company will match 25% of your salary deferrals up to the first 65% of your eligible compensation.
- There may be special requirements for you to receive your company contributions.

## VESTING

Your contributions, any amounts you rolled into the plan, and company contributions, adjusted for gains and losses, are always 100% yours.

Your company contribution account vests according to the following schedule:

Years of service:	1	2	3	4	5	6	7
Employer Contribution % vested:		Immediately vested					

## PLAN INVESTMENTS

You choose how to invest your savings. You may select from the following:

- The variety of investments listed in the Performance Summary.

## LOANS

Your plan allows you to borrow from your savings. (A fee may apply.)

- Number of loans outstanding at any one time: 1
- Minimum loan amount: \$500
- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence.
- Interest rate: Prime + 2%

## WITHDRAWALS

### Types:

- Rollover
- Age 59½
- Hardship

\*Except during scheduled maintenance.

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# Plan information

**Special rules:** Special rules exist for each type of withdrawal. You may be subject to a 10% penalty in addition to federal and state taxes if you withdraw money before age 59½. See your Web site for more information.

## DISTRIBUTIONS

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

## ROLLOVERS

Having all your savings in one place can make it easier to plan for retirement. Rollovers are accepted into the plan, even if you are not a participant yet. See the Rollover form for instructions for transferring money into your plan.

## ACCOUNT MANAGEMENT FEATURES

You may elect this feature online at [www.mykplan.com](http://www.mykplan.com) or by calling 1-800-695-7526.

**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.

**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.

**To get help with your retirement strategy, you may consult with your plan's financial advisor(s):**

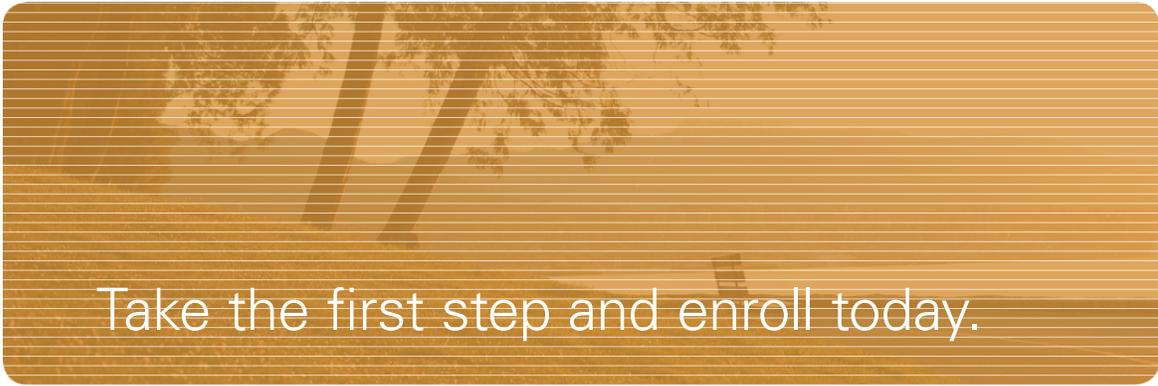
Marie Drinkhouse

(907)745-0647

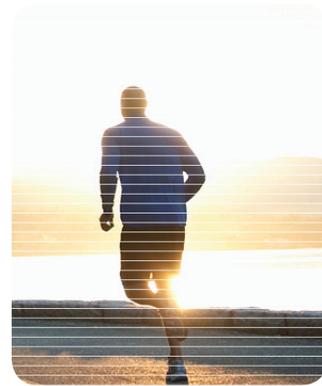
[marie.drinkhouse@edwardjones.com](mailto:marie.drinkhouse@edwardjones.com)







Take the first step and enroll today.



#### ACCOUNT RESOURCES

Once you set up your account, it's easy to stay connected and get information.

**Online: [www.mykplan.com](http://www.mykplan.com)**

The website provides instant access to your retirement account and the ability to make changes and perform transactions. You'll also find tools and calculators to help with your investment planning decisions so you can make the most of your plan benefit:

- Research plan investments
- Transfer balances
- Change your contribution amounts
- Elect Save Smart® and automatic Account Rebalancing
- Get prospectuses

**Phone: 1-800-695-7526**

The Voice Response System connects you to your plan account over the phone. Call 1-800-695-7526 to get account information and perform many of the transactions available on the website.

You can also speak to a Customer Service Representative Monday – Friday, 9am – 7pm ET.

#### QUARTERLY ACCOUNT STATEMENT

Stay informed about your progress. Your statement has details about your account, investment performance, and account activity for the period. Available on your plan website.

#### **AFTER YOU OPEN YOUR ACCOUNT AND YOUR PLAN IS LIVE, YOU CAN:**

- access the resources on the web and Voice-Response System
- speak to a representative
- review your quarterly account statements (when available)

Use your User ID and Password to get your account information and access the site. Your Password will be mailed to you. If you lose your Password or want to change it, just call 1-800-695-7526 or go to [www.mykplan.com](http://www.mykplan.com) and follow the prompts.

#### ADP: A Global Leader

Founded in 1949, Automatic Data Processing, Inc. (ADP) and its companies bring more than 60 years of unrivaled industry experience. ADP is a strong, stable partner you can rely on:

- One of only four companies rated AAA by S&P and Moody's Ratings Services<sup>1</sup>
- Leading provider of retirement programs to over 1.3 million participants<sup>2</sup>
- Named the number one financial data services company in Fortune Magazine's survey of the World's Most Admired Companies<sup>3</sup>
- 90% of Fortune 100 companies use at least one ADP service<sup>1</sup>
- Pays 31 million people globally<sup>1</sup>

<sup>1</sup> Source: ADP, Inc. as of June 2012 (Annual Report).

<sup>2</sup> Source: ADP Retirement Services as of June 2012.

<sup>3</sup> Source: Fortune Magazine's "Most Admired Companies" (2011).

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For complete information about a particular fund or to obtain a fund prospectus (or information statement, in the case of commingled funds), go to [www.mykplan.com](http://www.mykplan.com) or call the Voice-Response System. You should carefully consider an investment option's objectives, risks, charges and expenses before investing. The prospectus (or information statement, as applicable) contains this and other important information about the investment option and investment company. Please read the prospectus/information statement carefully before you invest or send money.

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