



* E N R O L L M E N T * 1 *

000-00-0000

Social Security #

Employee Name (Last, First, Middle)

Employee Name (Last, First, Middle)

Address (Street)

Address (Street)

(Apt. # / PO Box#)

(Apt. # / PO Box#)

(City) (State) (Zip Code)

(City)

(State)

(Zip Code)

Birth Date: Month Day Year

Birth Date:

Month Day Year

Hire Date: Month Day Year

Hire Date:

Month Day Year

I CHOOSE THE PERCENTAGE OF PAY TO CONTRIBUTE (Enter whole % only.)

Deductions are subject to maximum deferral and contribution limits. Total 401(k) and Roth 401(k) deductions cannot exceed 90% of your compensation.

- 401(k) Contributions: I elect to contribute % of my before-tax compensation.
Roth 401(k) Contributions: I elect to contribute % of my after-tax compensation.
If you contributed to another 401(k), 403(b) or SIMPLE IRA plan this year, please notify your HR Department.
I want to elect Save Smart to automatically increase the before-tax amount I contribute to my account each year.
Automatically rebalance my entire account balance to match my most recent investment allocation: Quarterly Semi-annually Annually

II Choose Your Investments on the following page(s)

III ACKNOWLEDGMENT AND SIGNATURE

Check (✓) only the box that applies, then sign and date the form below. I have read and I understand the Summary Plan Description, have completed the Beneficiary Form, and agree to be bound by the provisions of the Plan.

- I authorize the company to make the necessary payroll deductions from my compensation as indicated in Section I of this form.
I decline enrollment and have made no contribution elections.

In an effort to eliminate or reduce the negative effects of short-term trading and market timing, many investment companies have established excessive trading and/or redemption fee policies for certain investments.

Signature of Employee/Participant

Date

(form continues on back ->)

FOR PLAN ADMINISTRATOR USE ONLY (MUST BE COMPLETED)

Recordkeeping Plan #

Recordkeeping Plan #

Company Code

Company Code

Payroll Frequency: Weekly Bi-Weekly Semi-Monthly Monthly

Date Received:

Plan Administrator Approval:



000-00-0000

Social Security #

Employee Name (Last, First, Middle)

Choose Your Investments Below

A. I direct that future contributions be invested as follows. (If your conversion account balance, if any, is held in the Plan's default fund during the Plan's conversion blackout, your conversion account balance will also be invested as you elect below when the conversion blackout ends.) Total must equal 100%.

Table with 4 columns: Fund Code, Fund Name, Percentage Input Box, Fund Code, Fund Name, Percentage Input Box. Includes funds like SSgA Government Money Market Fund, Franklin Strategic Income Fund, etc.

TOTAL 100%

If you have a conversion account balance, please refer to your Plan's Blackout Notice for information on how it is invested during the blackout.

Signature of Employee/Participant

Date

Recordkeeping Plan #

Recordkeeping Plan #

Social Security #:

SSN input fields

Employee Name:

Employee Name input fields

Last, First, Middle

Current Marital Status:

Marital status checkboxes: Single, Married, Divorced, Legally separated or abandoned



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

ADP Retirement Services Performance Summary

For the month ending March 31, 2011

Current performance may be lower or higher than the performance data quoted. For most recent performance, go to www.mykplan.com.

Fund Name/Inception	Morningstar Category	Ticker ²	Average Annual Total Returns (NAV)						Expense Ratio	
			Month	QTR ³	1 Yr	3 Yr	5 Yrs	10 Yrs ⁴	Net	Gross
Income										
SSgA Government Money Market Fund (03/1983)	N/A	N/A	N/A	N/A	N/A	0.27%	1.89%	1.75%	0.75%	0.75%
Franklin Strategic Income Fund - Class A (05/1994)	Multisector Bond	FRSTX	0.43%	2.36%	9.16%	8.08%	7.40%	7.90%	0.89%	0.90%
Putnam High Yield Trust - Class A (02/1978)	High Yield Bond	PHIGX	0.19%	3.70%	13.69%	10.89%	7.82%	7.97%	1.02%	1.02%
AllianceBernstein Global Bond Fund - Class A (03/1992)	World Bond	ANAGX	-0.15%	0.11%	5.64%	6.28%	7.36%	7.69%	0.90%	1.02%
Growth & Income										
T. Rowe Price Retirement Income Fund - Class R (10/2003)	Retirement Income	RRTIX	0.23%	2.86%	9.40%	4.73%	4.62%	5.51%(I)	1.09%	1.09%
T. Rowe Price Retirement 2030 Fund - Class R (10/2003)	Target Date 2026-2030	RRTCX	0.16%	4.97%	15.75%	4.18%	3.70%	7.00%(I)	1.26%	1.26%
T. Rowe Price Retirement 2040 Fund - Class R (10/2003)	Target Date 2036-2040	RRTDX	0.22%	5.21%	16.38%	4.20%	3.64%	6.96%(I)	1.27%	1.27%
T. Rowe Price Retirement 2050 Fund - Class R (12/2006)	Target Date 2050+	RRTFX	0.19%	5.17%	16.28%	4.12%	N/A	2.07%(I)	1.27%	1.27%
BlackRock Global Allocation Fund, Inc. - Investor A Class (10/1994)	World Allocation	MDLOX	0.19%	3.45%	11.82%	3.78%	6.95%	9.17%	1.17%	1.17%
Growth										
BlackRock Equity Dividend Fund - Investor A Class (10/1994)	Large Value	MDDVX	1.08%	6.56%	16.42%	2.02%	4.84%	7.08%	1.07%	1.07%
DWS Large Cap Value Fund - Class A (03/1988)	Large Value	KDCAX	-0.21%	5.16%	11.75%	0.10%	3.03%	4.70%	1.03%	1.03%
Invesco Van Kampen Comstock Fund - Class A (10/1968)	Large Value	ACSTX	-0.14%	6.13%	15.32%	3.78%	2.41%	4.09%	0.89%	0.89%
SSgA S&P 500 Index Fund (01/1978)	N/A	N/A	-0.03%	5.76%	14.95%	1.76%	1.98%	2.63%	0.70%	0.70%
MainStay Large Cap Growth Fund - Class R2 (04/2005)	Large Growth	MLRTX	1.46%	7.34%	19.68%	5.73%	5.51%	8.01%(I)	1.29%	1.29%
T. Rowe Price Blue Chip Growth Fund - Class R (09/2002)	Large Growth	RRBGX	-0.50%	5.61%	17.47%	4.25%	3.50%	8.17%(I)	1.27%	1.27%
T. Rowe Price Growth Stock Fund - Class R (09/2002)	Large Growth	RRGSX	-0.12%	5.07%	17.39%	4.62%	3.77%	8.82%(I)	1.22%	1.22%
Fidelity Advisor Leveraged Company Stock Fund - Class T (12/2000)	Mid-Cap Blend	FLSTX	0.91%	8.04%	24.50%	2.76%	4.50%	14.99%	1.37%	1.37%
SSgA S&P MidCap Index Fund (08/1989)	N/A	N/A	2.38%	9.18%	26.13%	9.27%	5.35%	8.63%	0.70%	0.70%
American Century Heritage Fund - Class A (07/1997)	Mid-Cap Growth	ATHAX	3.14%	7.68%	29.96%	6.71%	9.19%	7.97%	1.26%	1.26%
Janus Enterprise Fund - Class S (07/2009)	Mid-Cap Growth	JGRTX	0.85%	6.33%	25.87%	N/A	N/A	36.78%(I)	1.22%	1.22%
Aggressive Growth										
Goldman Sachs Small Cap Value Fund - Class A (10/1992)	Small Value	GSSMX	1.67%	7.57%	23.98%	9.27%	4.60%	10.21%	1.48%	1.48%
Invesco Van Kampen Small Cap Value Fund - Class A (06/1999)	Small Value	VSCAX	1.75%	6.38%	23.46%	11.48%	7.96%	10.78%	1.27%	1.27%
DWS Dreman Small Cap Value Fund - Class A (05/1992)	Small Blend	KDSAX	0.87%	5.44%	18.14%	7.76%	4.98%	11.48%	1.32%	1.32%
SSgA Russell Small Cap Index Fund (10/1996)	N/A	N/A	2.51%	7.77%	24.84%	7.90%	2.53%	6.87%	0.95%	0.95%
T. Rowe Price International Growth & Income Fund - Advisor Class (09/2002)	Foreign Large Value	PAIGX	-1.81%	4.85%	13.43%	-1.89%	1.74%	11.49%(I)	1.07%	1.07%
SSgA International Index Fund (11/1993)	N/A	N/A	-2.27%	3.22%	9.66%	-3.68%	0.58%	4.57%	0.95%	0.95%
Janus Overseas Fund - Class S (07/2009)	Foreign Large Growth	JIGRX	-1.31%	1.22%	11.09%	N/A	N/A	28.69%(I)	1.22%	1.22%
Oppenheimer Developing Markets Fund - Class A (11/1996)	Diversified Emerging Mkts	ODMAX	5.01%	-0.74%	22.50%	9.78%	12.50%	19.50%	1.35%	1.35%
Oppenheimer Gold & Special Minerals Fund - Class A (07/1983)	Equity Precious Metals	OPGSX	0.51%	-2.82%	47.06%	16.80%	19.71%	26.95%	1.12%	1.23%
SSgA/Tuckerman REIT Index Fund (04/2001)	N/A	N/A	-1.52%	6.48%	23.51%	0.60%	-0.13%	10.33%(I)	0.70%	0.70%
Columbia Seligman Communications and Information Fund - Class A (06/1983)	Technology	SLMCX	-2.05%	4.27%	17.25%	12.24%	8.73%	7.42%	1.36%	1.36%
Goldman Sachs Technology Tollkeeper Fund - Class A (10/1999)	Technology	GITAX	0.60%	1.36%	22.84%	12.16%	8.88%	4.38%	1.50%	1.63%

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

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

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

⁴ 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.

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

SSgA Government Money Market Fund

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

Franklin Strategic Income Fund - Class A

STRATEGY: The investment seeks high current income; capital appreciation is a secondary consideration. The fund normally invests at least 65% of assets in U.S. and foreign debt securities, including those in emerging markets. It may invest up to 100% of assets in high-yield, lower-quality debt securities. The fund may invest in many different securities issued or guaranteed by the U.S. government or its agencies or instrumentalities. It may invest a portion of assets in bank loans and loan participations.

Putnam High Yield Trust - Class A

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

AllianceBernstein Global Bond Fund - Class A

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

T. Rowe Price Retirement Income Fund - Class R

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a set of underlying T. Rowe Price mutual funds representing various asset classes and sectors. It normally invests 40% in stocks and 60% in bonds. While the investment is non-diversified, it invests in diversified holdings.

T. Rowe Price Retirement 2030 Fund - Class R

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a set of underlying T. Rowe Price mutual funds representing various asset classes and sectors. It normally invests 85% in stocks and 15% in bonds. The fund's allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. While the investment is non-diversified, it invests in diversified holdings.

T. Rowe Price Retirement 2040 Fund - Class R

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a set of underlying T. Rowe Price mutual funds representing various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. It normally invests 90% in stocks and 10% in bonds. While the investment is non-diversified, it invests in diversified holdings.

T. Rowe Price Retirement 2050 Fund - Class R

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a set of underlying T. Rowe Price mutual funds representing various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. It normally invests 90% in stocks and 10% in bonds. While the investment is non-diversified, it invests in diversified holdings.

BlackRock Global Allocation Fund, Inc. - Investor A Class

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

BlackRock Equity Dividend Fund - Investor A Class

STRATEGY: The investment seeks long-term total return and current income. The fund invests primarily in a portfolio of equity securities. It normally invests at least 80% of assets in equity securities and at least 80% of assets in dividend paying securities. The fund may invest in securities of companies with any market capitalization, but will generally focus on large cap securities. It may invest up to 25% of total assets in securities of foreign issuers and may invest in securities from any country. The fund may invest in securities denominated in both U.S. dollars and non-U.S. dollar currencies.

DWS Large Cap Value Fund - Class A

STRATEGY: The investment seeks long-term capital appreciation, with current income as a secondary objective. The fund invests at least 80% of net assets, plus the amount of any borrowings for investment purposes, in common stocks and other equity securities of large US companies that are similar in size to the companies in the Russell 1000 (Reg. TM) Value Index and that portfolio management believes are undervalued. Although it can invest in stocks of any economic sector, at times it may emphasize certain sectors, even investing more than 25% of total assets in any one sector. The fund may invest up to 20% of total assets in foreign securities.

Invesco Van Kampen Comstock Fund - Class A

STRATEGY: The investment seeks capital growth and income. The fund primarily invests at least 80% of its net assets (plus any borrowings for investment purposes) in common stocks. It emphasizes a value style of investing seeking well-established, under-valued companies that have the potential for capital growth and income. The fund may invest up to 25% of total assets in foreign securities. It may invest up to 10% of total assets in real estate investment trusts. The fund may purchase and sell certain derivative instruments.

SSgA S&P 500 Index Fund

STRATEGY: Seeks to provide returns that correspond to the total return of U.S. common stocks as represented by the Standard & Poor's 500 Index. The fund invests in individual U.S. common stocks in identical proportions to the Standard & Poor's 500 Index (equity index).

[Click here to obtain the Strategy Disclosure Document.](#)

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.

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

MainStay Large Cap Growth Fund - Class R2

STRATEGY: The investment seeks long-term growth of capital. The fund invests in companies that have the potential for above-average future earnings growth. It normally invests at least 80% of assets in large-capitalization companies which have a market capitalization in excess of \$4.0 billion and generally are improving their financial returns. The fund is permitted to invest up to 20% of net assets in foreign securities.

T. Rowe Price Blue Chip Growth Fund - Class R

STRATEGY: The investment seeks long-term growth of capital; income is a secondary objective. The fund will normally invest at least 80% of assets in the common stocks of large and medium-sized blue chip growth companies. It focuses on companies with leading market position, seasoned management, and strong financial fundamentals. The fund invests most assets in U.S. common stocks, but it may also purchase other securities including foreign stocks, futures, and options.

T. Rowe Price Growth Stock Fund - Class R

STRATEGY: The investment seeks long-term growth of capital and, secondarily, increasing dividend income. The fund normally invests at least 80% of assets in the common stocks of a diversified group of growth companies. It mostly seeks investments in companies that have the ability to pay increasing dividends through strong cash flow. The fund generally looks for companies with an above-average rate of earnings growth and a lucrative niche in the economy. While it invests most assets in U.S. common stocks, the fund may also purchase other securities including foreign stocks, futures, and options.

Fidelity Advisor Leveraged Company Stock Fund - Class T

STRATEGY: The investment seeks capital appreciation. The fund normally invests at least 80% of assets in stocks. It normally invests its assets primarily in common stocks of leveraged companies defined as companies that issue lower-quality debt and other companies with leveraged capital structures. The fund may also invest the funds assets in lower-quality debt securities. It may invest the funds assets in securities of foreign issuers in addition to securities of domestic issuers.

SSgA S&P MidCap Index Fund

STRATEGY: The Fund seeks to match the performance of the S&P MidCap 400 Index. The Fund invests in all 400 stocks in the Index in proportion to their weighting in the Index. The Fund may also hold 2-5% of its value in futures contracts (an agreement to buy or sell a specific security by a specific date at an agreed upon price). The strategy of investing in the same stocks as the Index minimizes the need for trading and therefore results in lower expenses.

[Click here to obtain the Strategy Disclosure Document.](#)

American Century Heritage Fund - Class A

STRATEGY: The investment seeks long-term capital growth. The fund normally invests in companies that are medium-sized or smaller at the time of purchase, although it may purchase companies of any size. Although it invests primarily in U.S. securities, the fund may also invest in securities of foreign companies, including companies located in emerging markets.

Janus Enterprise Fund - Class S

STRATEGY: The investment seeks long-term growth of capital. The fund invests primarily in common stocks selected for their growth potential, and normally invests at least 50% of equity assets in medium-sized companies whose market capitalization falls within the range of companies in the Russell Midcap Growth index. It may invest in foreign equity and debt securities, which may include investments in emerging markets. The fund can also invest in derivatives.

Goldman Sachs Small Cap Value Fund - Class A

STRATEGY: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of net assets in a diversified portfolio of equity investments in small-cap issuers with public stock market capitalizations within the range of the market capitalization of companies constituting the Russell 2000 Value Index at the time of investment. It invests primarily in publicly traded U.S. securities and may also invest in foreign securities. The fund may invest in companies with public stock market capitalizations outside the range of companies constituting the Russell 2000 Value Index at the time of investment and in fixed income securities.

Invesco Van Kampen Small Cap Value Fund - Class A

STRATEGY: The investment seeks capital appreciation. The fund invests at least 80% of its net assets (plus any borrowings for investment purposes) in small capitalization companies at the time of investment. The advisor considers a company to be a small-capitalization issuer if it has a market capitalization, at the time of purchase, no larger than the largest capitalized issuer included in the Russell 2000 Index. It may invest up to 25% of assets in foreign securities and may invest up to 15% of its total assets in real estate investment trusts (REITs).

DWS Dreman Small Cap Value Fund - Class A

STRATEGY: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of net assets, plus the amount of any borrowings for investment purposes, in undervalued common stocks of small US companies, which are defined as companies that are similar in market value to those in the Russell 2000 (Reg. TM) Index. While it invests mainly in US stocks, the fund could invest up to 20% of total assets in foreign securities.

SSgA Russell Small Cap Index Fund

STRATEGY: The Russell 2000 Index Strategy seeks to replicate the returns and characteristics of the Russell 2000 Index. The Russell 2000 Index Strategy employs a replication approach to construct a fund whose returns closely track those of the Russell 2000 Index.

[Click here to obtain the Strategy Disclosure Document.](#)

T.Rowe Price International Growth & Income Fund - Advisor Class

STRATEGY: The investment seeks long-term growth of capital and reasonable income. The fund expects to invest substantially all of its assets outside the U.S. and to diversify broadly, primarily among the developed countries. It invests at least 65% of total assets in the stock of large, dividend-paying, well-established companies that have favorable prospects for capital appreciation.

SSgA International Index Fund

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

[Click here to obtain the Strategy Disclosure Document.](#)

Janus Overseas Fund - Class S

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

Oppenheimer Developing Markets Fund - Class A

STRATEGY: The investment aggressively seeks capital appreciation. The fund mainly invests in common stocks of issuers in emerging and developing markets throughout the world and may invest up to 100% of total assets in foreign securities. It normally invests at least 80% of net assets, plus borrowings for investment purposes, in equity securities of issuers whose principal activities are in at least three developing markets. The fund primarily invests in companies with high growth potential.

Oppenheimer Gold & Special Minerals Fund - Class A

STRATEGY: The investment seeks capital appreciation. The fund invests at least 80% of net assets (plus any borrowings for investment purposes) in common stocks of companies that are involved in mining, processing or dealing in gold or other metals or minerals and may invest all of its assets in those securities. It invests at least 25% of its investments in mining securities and metal investments. The fund may invest in U.S. or foreign companies, including companies in developing or emerging markets. It is non-diversified.

SSgA/Tuckerman REIT Index Fund

STRATEGY: The Fund seeks to closely match the performance of the Dow Jones/Wilshire REIT Index while providing daily liquidity. The Fund typically invests in all securities in the Dow Jones/Wilshire REIT Index in proportion to their weighting in the Index. As such we seek to maintain sector and security weightings that closely match the Index. This replication process results in low turnover, accurate tracking and low costs. The Fund invests primarily in equity shares of real estate investment trusts (REITs). REITs invest in loans secured by real estate and invest directly in real estate properties such as apartments, office buildings, and shopping malls. REITs generate income from rentals or lease payments and offer the potential for growth from property appreciation and the potential for capital gains from the sale of properties.

[Click here to obtain the Strategy Disclosure Document.](#)

Columbia Seligman Communications and Information Fund - Class A

STRATEGY: The investment seeks capital appreciation. The fund invests at least 80% of net assets in securities of companies operating in the communications, information and related industries. It invests in companies operating in the information technology and telecommunications sectors as well as those in the media industry. The fund may invest up to 25% of net assets in foreign investments. It may invest in securities of large companies that are well established and can be expected to grow with the market.

Goldman Sachs Technology Tollkeeper Fund - Class A

STRATEGY: The investment seeks long-term growth of capital. The fund normally invests at least 80% of net assets in equity investments in Technology Tollkeeper companies. It invests in equity investments of companies that are well positioned to benefit from the proliferation of technology. The fund may invest up to 25% of total assets in foreign securities, including securities of issuers in emerging markets or countries and securities quoted in foreign currencies.

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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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