

K4 Plan Goals analyzes the probability that plan participants will achieve their retirement objectives. The information below was compiled for the plan and participants selected for inclusion in this report.

Plan Statistics

Plan Summary as of: 09/24/2008		Participant Statistics		
			Average	Median
Number of Participants	330	Age	44	44
Plan Assets	\$11,398,825	Compensation	58,476	46,820
Available Investments	9	Plan Balance	34,542	6,172
Available Portfolios	7	Savings Rate	5.52%	6.00%

Online Usage

Participants with personalized Objectives 0

	Last Month	Last Quarter	Last Six Months	Last Year
Participants accessing Plan Goals				

Plan Simulation Defaults and Settings

For participants that have personalized their experiences using K4 Plan Goals online, actual participant assumptions and objectives are incorporated into this analysis. For other participants, a set of default assumptions and objectives are used as set at the plan level. The defaults are defined below.

Default Assumptions

Inflation Rate	3.55%	Annual Profit Sharing	0.00%
Employee Wage Growth	3.55%	Annual Match	50% of first 6.00%
Life Expectancy	SSA Table + 5 years		

Default Objectives and Priorities

<p>Retirement Age the age participants would like to enter retirement</p> <p>Ideal = 62 years old Acceptable = 67 years old</p> <p>If 62 years old or older... Ideal = Age + 2 years Acceptable = Age + 7 years</p> <p>Priority = 4 Importance = 25 out of 100</p>	<p>Retirement Income the portion of pre-retirement salary needed during retirement</p> <p>Ideal = 90% of salary Acceptable = 75% of salary</p> <p>Priority = 4 Importance = 25 out of 100</p>	<p>Savings Rate the portion of salary participants are willing to save each year</p> <p>Ideal = 1.00% X current savings rate Acceptable = 2.00% X current savings rate</p> <p>Priority = 4 Importance = 25 out of 100</p>	<p>Investment Risk the loss participants would be willing to accept in a poor year for investments</p> <p>Ideal = minimize loss Acceptable is based on available portfolios and their age limits.</p> <p>Priority = 4 Importance = 25 out of 100</p>
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Age	Income	Savings	Risk
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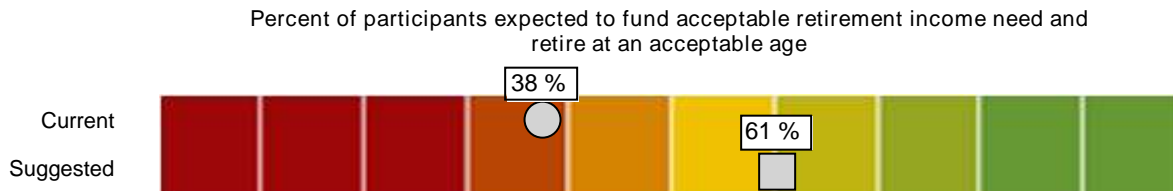
Simulation Settings

Number of Trials	1000	(number of return iterations in the monte carlo simulation)
Chance of Success Target	75%	(chance participant will fully fund income needs through life expectancy)
Portfolio simulated during retirement	Conservative Allocation	(simulated balances migrate to this portfolio at retirement)

Assessment of Current and Suggested Strategies

For each participant, K4 assesses hundreds of combinations of age, income, savings and risk to find a scenario that will maximize participant satisfaction while equalling or exceeding the minimum Chance of Success target. If a participant's acceptable savings and investment strategy is not sufficient to achieve at least an acceptable retirement age and retirement income level, Plan Goals determines the retirement income that is achievable.

The exhibits below compare likely outcomes if participants continue with their current strategies versus changing to the Plan Goals suggested strategies.



Current versus Suggested Statistics

	Median Savings Rate	Median Current Risk	Median Risk at Optimal Retirement
Current	6.0%	22% loss	5% loss
Suggested	8.0%	21% loss	7% loss

Important Information about this Analysis

K4 Plan Goals ("Plan Goals") is an educational service provided by Klein Decisions LLC and offered via retirement plan providers and plan sponsors. Klein Decisions is not an investment advisor nor does Klein Decisions act as a fiduciary with regard to retirement plans or retirement plan investments.

K4 Plan Goals is designed to assist participants in considering savings and investment strategies to achieve retirement objectives. Plan Goals analyzes hypothetical combinations of retirement goals (retirement age and retirement income) and retirement plan strategies (savings rate and investment risk). For each combination of goals and strategy, Plan Goals determines the likelihood that the strategy will fully fund retirement income from retirement age through life expectancy.

IMPORTANT: The projections or other information generated by K4 Plan Goals regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Participant results may vary with each use of K4 Plan Goals and over time. Chance of Success and Loss Potential are based on statistical analysis and are sensitive to small changes in inputs and assumptions. Actual results may be different.

Each time you use K4 Plan Goals or its output, it is your responsibility to verify the accuracy and appropriateness of the inputs, assumptions and other information (including Objectives and Priorities) used in the Plan Goals analysis. Results may vary with each use and over time due to updates to Plan Goals, changes in your participant information, objectives and priorities or changes in assumptions. For participants who choose to implement the results of K4 Plan Goals, it is advisable to return to Plan Goals periodically (no less than annually) for updated results.