



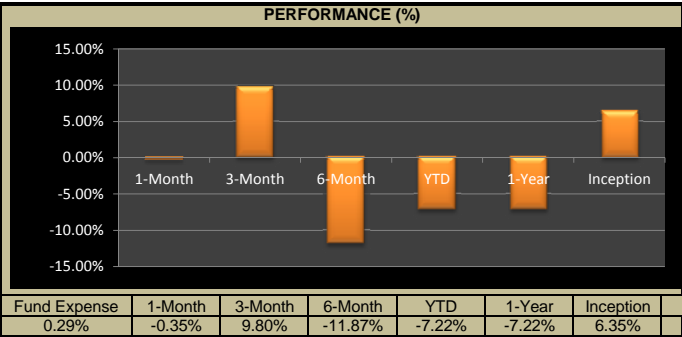
PRE ALLOCATED PORTFOLIO

**PERFORMANCE HIGHLIGHT**  
**Total Return % (12/31/2011)**

Performance is net of 0.60% fee and fund expense. Portfolios are managed by Slavic Mutual Funds Management Corporation, a SEC licensed Registered Investment Advisor. Past performance does not guarantee future results.

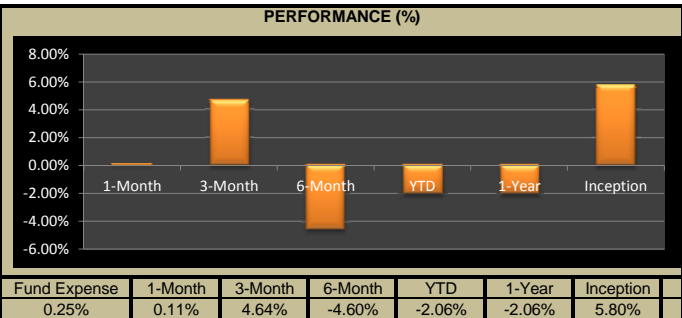
**Aggressive Portfolio**  
80% to 100% Equity Funds & Up to 20% Fixed Income

Primarily invested in the stock market, this Portfolio is allocated for participants with a long-term investment horizon (over 20 yrs.), a tolerance for volatility and higher risk, and targeting a market rate of return. This portfolio is rebalanced and re-allocated annually by Slavic and there is a 0.60% annual management fee for this service. Investing in the stock market is inherently risky. There is no guarantee the targets will be met.



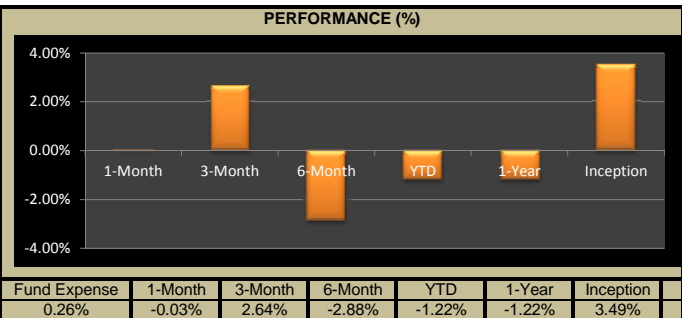
**Moderate Portfolio**  
50% to 75% Equity & 25% to 50% Fixed Income

This portfolio is allocated to generate moderate returns with average risk. The portfolio is rebalanced or re-allocated at least annually. There is a 0.60% annual management fee for this service. Typically, the moderate portfolio is designed for participants with 10 to 20 years until retirement willing to accept average risk. Investing in the stock market is inherently risky. There is no guarantee the targets will be met.



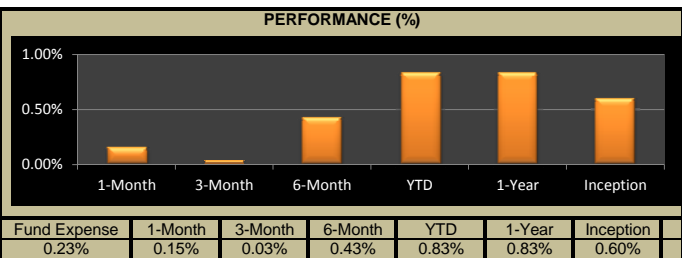
**Conservative Portfolio**  
30% to 40% Equities 70% to 60% Fixed Income

This portfolio is suitable for participants near or in retirement, with a low risk tolerance. It is designed to provide stable, low returns with 70% in fixed income funds. This portfolio is rebalanced or re-allocated at least annually by Slavic and there is a 0.60% annual management fee for this service. Because 30% is invested in equities, this portfolio will fluctuate and bears a degree of market risk. There is no guarantee the targets will be met.



**Ultra Conservative Portfolio**  
100% Fixed Income

This portfolio, designed to preserve capital, is for participants that have no tolerance for stock market risk and, as a result, are willing to accept lower returns. The portfolio invests primarily in Money Market and short-term high quality fixed income funds. This portfolio is rebalanced or re-allocated at least annually by Slavic and there is a 0.60% annual management fee for this service. The portfolio may have a degree of interest rate risk if the manager chooses to lengthen the duration of the bonds in order to achieve higher yields.



BENCHMARK	Fund Expense	1-Month	3-Month	6-Month	YTD	1-Year	Inception
USTREAS T-Bill Auction Ave 3 Mon	NA	0.00%	0.00%	0.01%	0.06%	0.06%	NA
BarCap US Agg Bond TR USD	NA	1.10%	1.12%	4.98%	7.84%	7.84%	NA
S&P 500 TR	NA	1.02%	11.82%	-3.69%	2.11%	2.11%	NA



PRE ALLOCATED PORTFOLIO

**PERFORMANCE HIGHLIGHT**  
**Total Return % (12/31/2011)**

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Fund Name	Expense Ratio	Total Return % (12/31/2011)	1-Month	3-Month	6-Month	YTD	1-Year	Source
DFA Emerging Markets Core Equity I	0.65%	DFCEX	-3.14	4.49	-20.85	-20.65	-20.65	Morningstar
Fidelity Select Natural Resources	0.92%	FNARX	-5.33	13.52	-15.59	-9.25	-9.25	Morningstar
Fidelity Spartan International Index Inv	0.10%	FSIIX	-2.08	3.83	-16.67	-12.15	-12.15	Morningstar
Fidelity Spartan Total Market Index Inv	0.10%	FSTMX	0.81	12.08	-4.99	0.98	0.98	Morningstar
Vanguard REIT Index	0.26%	VGSIX	4.61	15.20	-1.61	8.47	8.47	Morningstar
Vanguard Prime Money Market Inv	0.23%	VMMXX	0.00	0.01	0.01	0.04	0.04	Morningstar
Vanguard Short-Term Federal	0.22%	VSGBX	0.29	0.36	1.45	2.76	2.76	Morningstar

Aggressive Portfolio	Expense	SYMBOL	1-Month	3-Month	6-Month	YTD	1-Year	Inception
<a href="#">DFA Emerging Markets Core Equity I</a>	0.65%	DFCEX						
<a href="#">Fidelity Select Natural Resources</a>	0.92%	FNARX	<i>Inception Date</i> <i>03/18/10</i>					
<a href="#">Fidelity Spartan International Index Inv</a>	0.10%	FSIIX						
<a href="#">Fidelity Spartan Total Market Index Inv</a>	0.10%	FSTMX						
<a href="#">Vanguard REIT Index</a>	0.26%	VGSIX						
<b>Weighted Returns of the Aggressive Allocation</b>	<b>0.29%</b>		<b>-0.35%</b>	<b>9.80%</b>	<b>-11.87%</b>	<b>-7.22%</b>	<b>-7.22%</b>	<b>6.35%</b>

Moderate Portfolio	Expense	SYMBOL	1-Month	3-Month	6-Month	YTD	1-Year	Inception
<a href="#">DFA Emerging Markets Core Equity I</a>	0.65%	DFCEX						
<a href="#">Fidelity Select Natural Resources</a>	0.92%	FNARX	<i>Inception Date</i> <i>03/29/10</i>					
<a href="#">Fidelity Spartan International Index Inv</a>	0.10%	FSIIX						
<a href="#">Fidelity Spartan Total Market Index Inv</a>	0.10%	FSTMX						
<a href="#">Vanguard REIT Index</a>	0.26%	VGSIX						
<a href="#">Vanguard Prime Money Market Inv</a>	0.23%	VMMXX						
<a href="#">Vanguard Short-Term Federal</a>	0.22%	VSGBX						
<b>Weighted Returns of the Moderate Allocation</b>	<b>0.25%</b>		<b>0.11%</b>	<b>4.64%</b>	<b>-4.60%</b>	<b>-2.06%</b>	<b>-2.06%</b>	<b>5.80%</b>

Conservative Portfolio	Expense	SYMBOL	1-Month	3-Month	6-Month	YTD	1-Year	Inception
<a href="#">DFA Emerging Markets Core Equity I</a>	0.65%	DFCEX						
<a href="#">Fidelity Select Natural Resources</a>	0.92%	FNARX	<i>Inception Date</i> <i>04/28/10</i>					
<a href="#">Fidelity Spartan International Index Inv</a>	0.10%	FSIIX						
<a href="#">Fidelity Spartan Total Market Index Inv</a>	0.10%	FSTMX						
<a href="#">Vanguard REIT Index</a>	0.26%	VGSIX						
<a href="#">Vanguard Prime Money Market Inv</a>	0.23%	VMMXX						
<a href="#">Vanguard Short-Term Federal</a>	0.22%	VSGBX						
<b>Weighted Returns of the Conservative Allocation</b>	<b>0.26%</b>		<b>-0.03%</b>	<b>2.64%</b>	<b>-2.88%</b>	<b>-1.22%</b>	<b>-1.22%</b>	<b>3.49%</b>

Ultra Conservative Portfolio	Expense	SYMBOL	1-Month	3-Month	6-Month	YTD	1-Year	Inception
<a href="#">Vanguard Prime Money Market Inv</a>	0.23%	VMMXX	<i>Inception Date</i> <i>07/29/10</i>					
<a href="#">Vanguard Short-Term Federal</a>	0.22%	VSGBX						
<b>Weighted Returns of the Ultra Conservative Allocation</b>	<b>0.23%</b>		<b>0.15%</b>	<b>0.03%</b>	<b>0.43%</b>	<b>0.83%</b>	<b>0.83%</b>	<b>0.60%</b>

BENCHMARK	Expense	SYMBOL	1-Month	3-Month	6-Month	YTD	1-Year	Source
USTREAS T-Bill Auction Ave 3 Mon	NA	NA	0.00%	0.00%	0.01%	0.06%	0.06%	NA
BarCap US Agg Bond TR USD	NA	NA	1.10%	1.12%	4.98%	7.84%	7.84%	NA
S&P 500 TR	NA	NA	1.02%	11.82%	-3.69%	2.11%	2.11%	NA