



	Current Allocation Recommendation	Previous Allocation Recommendation
Sample 401(k) Plan	4/15/09	1/1/09
Hotlink to your plan's website	Growth Investor Age 40 - 59	Growth Investor Age 40 - 59
Specialty		
Van Kampen Real Estate Securities	10%	0%
International/Global		
AllanceBernstein International Growth	0%	0%
American Funds EuroPacific Growth	15%	0%
Templeton Developing Markets	15%	0%
Small Cap		
Goldman Sachs Small Cap Value	15%	0%
Van Kampen Small Cap Growth	0%	0%
Mid Cap		
Goldman Sachs Mid Cap Value	0%	0%
Large Cap		
American Funds AMCAP	0%	0%
Eaton Vance Large Cap Value	0%	0%
Hartford Dividend & Growth HLS	10%	0%
Hartford Growth Opportunities HLS	0%	0%
Hartford Index HLS	0%	0%
Asset Allocation/Balanced		
American Funds American Balanced	0%	0%
Franklin income Inv.	0%	0%
LifePath 2020	0%	0%
LifePath 2030	0%	0%
LifePath 2040	0%	0%
Bond		
Eaton Vance Income Fund of Boston	15%	0%
Hartford Total Return Bond HLS	10%	50%
Stable Value/Money Market		
SEI Stable Asset	10%	50%

Current market conditions: We are cautiously optimistic at this time. Fundamentally the economy is still in a recession, but there is starting to be a little to be excited about now from an investment point of view, and the investment markets recovery have historically led the overall economy in recovering first. Technically, all long term and short term indicators have turned positive. However, there is still a lot of volatility in the markets so, while caution is the key, it is time to start to reinvest on the equity side of the equation. Managing the risk of losing any more principal is still the key element of our advice at this time.

Adjustments to the allocations: While the recommendations are what we believe to be the most prudent choices for you,

adjustments can be made if you want to be more aggressive or more conservative. Simply add to or take away small percentages from what we've recommended, usually in 5% increments.

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