

Your Guide To YOUR RETIREMENT FUTURE



Important Information on Plan Features and Enrollment

Plan Highlights & Enrollment Form

Saranac Central School District 403(b) Plan

Dear Employee:

Congratulations! You have reached an important milestone with Saranac Central School District. We are pleased to notify you that you are now eligible to participate in Saranac Central School District 403(b) Plan. We at Saranac Central School District are pleased to be able to offer you this benefit. Planning for retirement may not be one of the most exciting things you will ever do. Taking a few minutes now, however, will put you in position to be better prepared financially.

We hope that you use the information in this enrollment kit, take advantage of this benefit, and make the most of this opportunity.

What Is The Next Step?

- 1) Read through the enrollment kit.**
- 2) Enroll in the plan today by completing the Enrollment Form in the back of this kit.**
- 3) Complete the Beneficiary Form and return both forms to your Payroll Department.**

Please contact your Payroll Department if you have any questions. Again, we are pleased to be able to offer you this key benefit and wish you the best in preparing and achieving your retirement goals.

Sincerely,

Saranac Central School District 403(b) Plan

Plan Highlights

SmartChoice™ 403(b) Plan

Saranac Central School District

The Saranac Central School District SmartChoice™ 403(b) Plan has been designed to provide you with many valuable advantages – advantages that can save you money today as well as providing for a secure future. By participating in the plan, you:

- Build an excellent source of retirement income;
- Lower your current taxable income by contributing a portion of your pay to your 403(b) account. This actually reduces your current state and federal income tax
- Pay no taxes on the earnings until you withdraw the money.
- Take advantage of professional fund management as you elect where to invest your money.
- Access information about your account through the convenient toll-free Voice Response System, 1-800-530-1272, or by visiting the website at www.bpas.com.

Participation in the Plan

You are eligible for immediate participation in the Plan in the year that you are Age 21 or older. You enroll in the Plan by completing an Enrollment and Allocation form.

Normal Retirement Age

The Plan's Normal Retirement Age is Age 55.

Form of Benefit

For all Participants who terminate their service:

- The normal Form of Benefit you will receive is a lump sum.
- You may choose to roll your account balance into an IRA or another Employer's Qualified Retirement Plan.

Distributions Upon Termination

If you terminate employment before your retirement age, you may take a distribution of your account balance as soon as administratively feasible, following the date on which a distribution is requested or is otherwise payable. A \$50 fee will be charged to your account at the time of your distribution.

Employee Pre-tax Contributions

Employee Pre-tax Contributions are made into your account through automatic payroll deduction. You may elect to contribute between 1% and 100% of your pay. These percentages should be in increments of 1%.

- Your pay includes all earnings from your Employer.
- Pre-tax Contributions are deducted before federal and state taxes are withheld.
- The maximum you may contribute for 2010 is \$16,500. You may also contribute an additional \$5,500 for 2010 if you are over age 50. These amounts will be adjusted periodically for inflation in \$500 increments by the Internal Revenue Service.

You may change your contribution percentage or stop contributing at any time.

Rollover Contributions

You may roll over assets from any former employer's qualified plan, or from any conduit IRA rollover account, into this Plan at any time after your employment date.

Tax-Deferred Contributions

All your contributions are paid into a Custodial Fund set up solely for the participants in the Plan. Your money will grow tax-deferred, which means you will not owe income tax on your principal investments or earnings until you actually take a distribution of your benefits from the Plan.

Participant Loans

Loans from the Plan will be permitted with certain restrictions. The maximum loan amount will be the lesser of \$50,000 or ½ of your account balance. There will be a \$50 Loan Origination Fee charged to your account as well as a \$25 annual maintenance fee. The maintenance fee is due on the first day of each Calendar Year.

In-Service Withdrawals

Hardship Withdrawals are permitted for medical expenses of immediate family members, college tuition of immediate family members, purchasing your principal residence or preventing foreclosure/eviction from your principal residence, and funeral expense of immediate family members. The law requires that your pre-tax contributions be suspended for 6 months from the date of the hardship withdrawal.

Benefit Statements

Quarterly benefit statements will be mailed to your home address.

Investment Management Services

Confidential Planning Corporation has been retained by your employer to serve as Investment Advisor and has selected the investment options. **Before making any fund selections, please ask to see that Fund's prospectus, available either on-line or through the Payroll Department.**

Contributions made on behalf of participants who have not completed a New Participant Enrollment Form will be automatically deposited into the age appropriate T. Rowe Price target maturity fund.

You may change your investment choices and/or transfer your current fund balances among the various investment funds at any time by calling the *BPA*line 1-800-530-1272; or by visiting the *BPA* website at www.bpas.com.

SmartChoice™ The better retirement plan solution. Franklin Square 507
Plum Street, Suite 120 • Syracuse, NY 13204 315.234.1016 • Toll-Free 800.822.9968 • Fax 315.251.0042 • Email:
info@cpcfs.com • www.cpcfs.com
CONFIDENTIAL PLANNING

*This is not the complete description of your Plan, but only highlights its principal provisions, and not every limitation or detail of the Plan is included. Every attempt has been made to provide concise and accurate information. However, if there is a discrepancy between this booklet and the official Plan Document, the Plan Document shall prevail.

WHY DO YOU NEED TO SAVE FOR YOUR RETIREMENT?

According to most experts, you will need approximately 70% to 75% of the amount of money you are earning at the time you retire in order to maintain your standard of living during retirement.* This income will need to be paid to you from your savings, retirement plans and Social Security benefits.

- Currently, more than 20% of aged Social Security recipients are living solely on Social Security.*
- Women represent over 70% of those people receiving Social Security benefits who are over 85 years old.*
- Workers in their 20's and 30's can expect current Social Security benefits to be reduced by 26% beginning in 2041 and to continue to be reduced each year if the system remains unchanged.*
- It is estimated that 850,000 people will be more than 100 years old in the year 2050.**
- Unfortunately, more than 50% of Americans have never attempted to figure out how much they need to save.***

* Social Security Administration

** US Census Bureau

*** US Department of Commerce

Most people spend more time each year planning their vacations than they do planning how much they need to save for their retirement.



Retirement Planning Guide

DO YOU HAVE A RETIREMENT GOAL?

Congratulations - you have a long retirement ahead of you! One of the most important questions you need to answer is, "How much money do I need to save for retirement?"

People today are living longer than ever - thanks to healthier lifestyles and medical advances. You'll need to make sure you have enough money to last all those years. It is wise to start planning now.

AGE	CURRENT INCOME	AMOUNT NEEDED AT RETIREMENT
21 - 30	\$25,000	\$641,000
	\$35,000	\$981,000
	\$50,000	\$1,491,000
	\$75,000	\$2,341,000
31 - 40	\$25,000	\$441,000
	\$35,000	\$692,000
	\$50,000	\$1,071,000
	\$75,000	\$1,700,000
41 - 50	\$25,000	\$294,000
	\$35,000	\$479,000
	\$50,000	\$756,000
	\$75,000	\$1,219,000
51 - 60	\$25,000	\$186,000
	\$35,000	\$320,000
	\$50,000	\$521,000
	\$75,000	\$855,000

Assumptions: Retirement age 65. Length of retirement 25 years. Annual inflation rate 3%. Annual growth rate before and during retirement of 8%. Tax rate during retirement of 20%. Assumes tax deferred investments in retirement plan. Social Security Benefit of \$1000 per month starting at age 65. Annual inflation rate on Social Security of 1%. Assumes that a person will spend an average of 60% of their current salary in retirement. Balance at death of zero dollars. These are examples only and are not intended as a projection or guarantee. Actual results may vary.

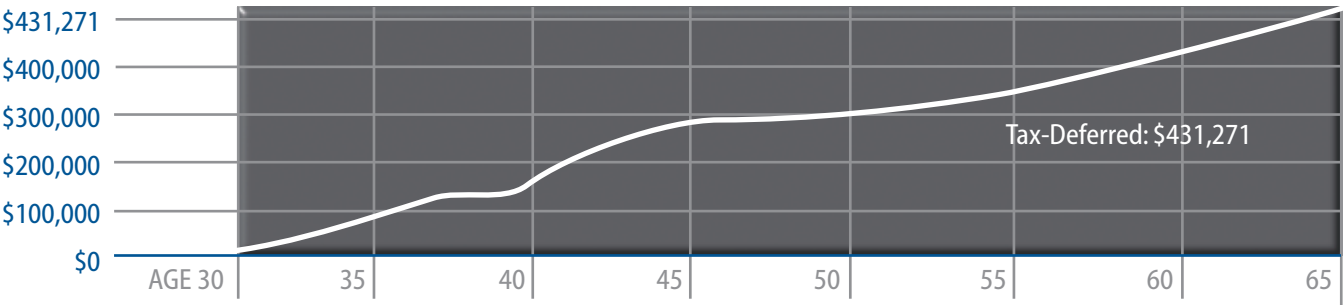


WHAT ARE THE ADVANTAGES OF A RETIREMENT PLAN?

THE POWER OF TAX DEFERRAL

In a retirement plan, your money is not taxed until you withdraw it, usually at retirement.

This means you pay no current taxes on your investment, or the earnings it generates, until you take money out of your retirement account. If you combine tax deferral with compounding, the results can be dramatic.



INVESTING \$200 A MONTH FOR A TOTAL INVESTMENT OF \$84,000.

This chart illustrates an example using a 30 year-old person who plans to retire at age 65 and invests \$200 a month into their retirement plan.

Assumes an 8% annual rate of return. These examples are hypothetical. Calculations have been simplified for illustrative purposes. The investment return and principal value of many investment options will fluctuate so that an investor's units, when redeemed, may be worth more or less than the original cost.

Tax deferral can significantly increase your retirement account value.

PRE-TAX SAVINGS

When you contribute to your employer's retirement plan, your benefits begin immediately and are typically in the form of pre-tax savings.

The money you contribute is deducted from your pay before federal taxes are taken out, thus reducing your taxable income - and your income taxes! While taxes will be due when you withdraw the money, you may then be retired and possibly in a lower income tax bracket.

BENEFITS OF SAVING PRE-TAX DOLLARS

	Pre-Tax Savings	After-Tax Savings
Gross Semi Monthly Income	\$1,000	\$1,000
PreTax Contribution	-\$100 (10% of Pay)	-0-
Taxable Income	\$900	\$1,000
25% Tax Rate	-\$225	-\$250
Take Home Pay	\$675	\$750
Taxable Savings	0	-\$100
Total Savings	\$100	\$100
Money Left to Spend	\$675	\$650
Total Savings - 12 Month	\$2,400	\$2,400

Conclusion: Saving in your retirement plan versus saving in an after-tax savings program may reduce taxes and increase your net take home pay.

DOLLAR COST AVERAGING

Dollar-cost averaging: Investing a fixed amount at regular intervals of time.

Dollar-cost averaging may allow investors to more effectively navigate the ups and downs in the market. A person who invests the same dollar amount each period will buy more shares of an investment when the market price is low and fewer when its price is high. As a result, the average purchase price may be lower than the average of the market prices over the same period of time. Dollar-cost averaging is a technique that eliminates the anxiety of trying to time the markets.

Investment Date	Amount Invested	Share Price	Number of Shares Purchased
January	\$200.00	\$10.00	20.000
February	\$200.00	\$9.00	22.222
March	\$200.00	\$9.10	21.978
April	\$200.00	\$8.50	23.529
May	\$200.00	\$7.50	26.667
June	\$200.00	\$8.00	25.000
July	\$200.00	\$8.75	22.857
August	\$200.00	\$10.25	19.512
September	\$200.00	\$10.00	20.000
October	\$200.00	\$10.90	18.349
November	\$200.00	\$10.50	19.048
December	\$200.00	\$10.25	19.512
Total Invested / Total Shares	\$2,400.00		258.674
Average Price Per Share		\$9.40	
Average Cost Per Share			\$9.27



INFLATION IS THE SILENT THIEF!

Do you realize the devastating effect of inflation?

	TODAY	AT RETIREMENT	AT AGE 90
Green Fees & Cart	\$80	\$225	\$471
Bottle of Aspirin	\$3.85	\$10.83	\$22.68
Ford Minivan	\$24,850	\$69,924	\$146,406

Assume current age of 30 and inflation rate of 3% annually and 65 years old at retirement.

WHICH INVESTMENTS ARE RIGHT FOR YOU?

The combination of investments you select has the greatest impact on the growth of your money.

RISK/REWARD COMPARISONS



There are three major types or classifications of investments to understand. Being able to understand these basics will put you well on the way to preparing for your financial future.

3 MAJOR TYPES OF INVESTMENT OPTIONS

STOCKS

Stocks represent shares of ownership in a public company. The market value of a stock is determined in large part by the success or earnings potential of the company. Historically, stock investments have provided the highest long-term returns when compared to other major investment options. Stocks also have the highest level of risk, since their price movement can be unpredictable and can fluctuate widely.

BONDS

A bond is simply a loan from an investor to a corporation or government. The borrower pays interest over a specified period of time to the investor and pays back the principal at maturity. There are 3 major types of bonds, Corporate, Municipal, and Treasury. Treasury bonds are issued and guaranteed by the U.S. Government. Municipal bonds are issued by local and state municipalities. Corporate bonds are issued by companies. Bond prices will fluctuate with movements in interest rates and other factors.

CASH

Cash and money market, or fixed interest securities, are short-term interest bearing investments. They generally provide a lower return with less risk. Some conservative funds are also called stable value funds because the money you put into them generally will not fluctuate up or down. The greatest risk may come from the potential inability of cash to provide long-term returns greater than the rate of inflation, thereby decreasing the investor's purchasing power over time.

Investment returns will fluctuate, cannot be guaranteed and do not predict the future performance of any investment. The principal value of an investment in mutual funds will fluctuate with changes in market conditions. Mutual fund shares, when redeemed, may be worth more or less than their original cost. An investment in mutual funds involves certain risks including possible loss of the principal amount invested. No assurance can be provided that a funds' objective will be achieved. Mutual fund shares are not insured by the FDIC and are not deposits of, obligations of, or guaranteed by any bank.

DON'T PUT ALL YOUR EGGS IN ONE BASKET.

Each different type of investment carries a level of risk and reward. Generally, the greater the risk, the greater the potential return. It also means you are exposed to the greatest risk of loss.

You should focus on the potential risks and rewards of the various asset classes or types of investments and develop your own investment plan according to the level of risk and potential reward you are willing to accept.

DIVERSIFY, DIVERSIFY, DIVERSIFY

Diversification simply means spreading out your money among different types of investments that have different characteristics. This is often called "Asset Allocation."

Generally, when one type or class of investment does well, another type or class may not. For instance, when stocks perform well, typically, bonds do not. It is important that you consider investing in different types of assets. This may allow you to lower your total account risk with a goal of experiencing smoother overall investment performance.



STEP 1:
DECIDE HOW MUCH TO SAVE EACH PAYCHECK

Use the chart below to identify your age, approximate pay, and the amount you may have already saved to determine your contribution percentage.

CURRENT AGE	ANNUAL SALARY	AMOUNT ALREADY SAVED	SUGGESTED MINIMUM CONTRIBUTION
21 - 30	\$25,000	\$0	9-11%
	\$35,000	\$0	10-12%
	\$50,000	\$0	10-12%
	\$75,000	\$0	11-13%
31 - 40	\$25,000	\$15,000	9-11%
	\$35,000	\$25,000	11-13%
	\$50,000	\$50,000	10-12%
	\$75,000	\$75,000	11-13%
41 - 50	\$25,000	\$35,000	11-13%
	\$35,000	\$70,000	10-12%
	\$50,000	\$110,000	11-13%
	\$75,000	\$190,000	11-13%
51 - 60	\$25,000	\$35,000	9-11%
	\$35,000	\$70,000	9-11%
	\$50,000	\$110,000	10-12%
	\$75,000	\$190,000	11-13%

Circle the percentage from the last column and use that as your Salary Reduction Percentage. If you are over 30 years of age and have not saved any money for retirement, you need to save as much as possible.

STEP 2:
SELECT YOUR INVESTMENTS

I am comfortable with investing

Option 1: Build Your Own Portfolio (Proceed to Step 3)

I would prefer to talk with an investment professional

Option 2: Call your Financial Advisor's office, and ask to speak to a participant representative.

STEP 3:
SUBMIT YOUR SELECTIONS AND START SAVING FOR RETIREMENT

Using the investment information on the fund fact sheets, along with the Retirement Goal Calculator, complete the enrollment form at the end of this section to start planning for your retirement.



Retirement Planning Guide

Assumptions: Retirement age 65. Length of retirement 25 years. Annual inflation rate 3%. Annual growth rate before and during retirement of 8%. Tax rate during retirement of 20%. Assumes tax deferred investments in retirement plan. Social Security Benefit of \$1000 per month starting at age 65. Annual inflation rate on Social Security of 1%. Assumes that a person will spend an average of 60% of their current salary in retirement. Balance at death of zero dollars. These are examples only and are not intended as a projection or guarantee. Actual results may vary.

RETIREMENT GOAL CALCULATOR

The first step in any retirement plan is to set a goal. Use this worksheet to help you to determine how much money you need for retirement and the percentage you need to save to get there.

	Example	You
1. Your annual income	\$40,000	\$_____
2. Annual Income needed in retirement in today's dollars. (80% of \$40,000)	\$32,000	\$_____
3. Approximate amount of Social Security. Multiply Line 1 by .25 up to a maximum of	\$10,000	\$_____
4. Income shortfall that will need to be made up from your personal savings. Subtract Line 3 from Line 2	\$22,000	\$_____
5. Now adjust your shortfall for inflation by Multiplying Line 4 by the inflation multiplier from the table below. For this example, we assume 25 years remaining until retirement. Therefore, multiply \$22,000 by 2.09	\$45,980	\$_____
6. Investments already accumulated adjusted for future growth. (Example: \$60,000 multiplied by investment multiplier of 6.84)	\$410,400	\$_____
7. Amount you will need at retirement to get the amount needed in Line 5? Multiply Line 5 by 12.5. (Assume 3% inflation, 8% investment return, and that you will need 20 years of retirement income).....	\$574,750	\$_____
8. Subtract Line 6 from Line 7 to determine how much you will need to save	\$164,350	\$_____
9. Amount you will need to save each year to achieve a goal of \$164,350? Divide Line 8 by the present value multiplier in the table below. (Example: \$164,350 divided by 73.11)	\$2,247	\$_____
10. Amount you need to save each month. Divide Line 9 by 12.	\$187 Monthly Investment	\$_____
11. The percentage you need to deduct monthly from your paycheck. (Example: \$187 divided by \$3,333 = .056).....	.5.6% Monthly Investment	\$_____

Number of years until retirement:

	5	10	15	20	25	30	35	40
Inflation Multiplier: (3% inflation)	1.16	1.34	1.56	1.81	2.09	2.43	2.81	3.26
Investment Multiplier: (8% return)	1.46	2.15	3.17	4.66	6.84	10.06	14.78	21.72
Present Value Multiplier: (8% return)	5.87	14.49	27.15	45.76	73.11	113.28	172.32	259.06

ENROLLMENT WORKSHEET

STEP
1

STEP
2

STEP
3

STEP
4

STEP
5

CURRENT AGE	ANNUAL SALARY	AMOUNT NEEDED AT RETIREMENT	SUGGESTED MINIMUM CONTRIBUTION	AMOUNT ALREADY SAVED
21-30	\$25,000	\$641,000	9-11%	\$0
	\$35,000	\$981,000	10-12%	\$0
	\$50,000	\$1,491,000	10-12%	\$0
	\$75,000	\$2,341,000	11-13%	\$0
31-40	\$25,000	\$441,000	9-11%	\$15,000
	\$35,000	\$692,000	11-13%	\$25,000
	\$50,000	\$1,071,000	10-12%	\$50,000
	\$75,000	\$1,700,000	11-13%	\$75,000
41-50	\$25,000	\$294,000	11-13%	\$35,000
	\$35,000	\$479,000	10-12%	\$70,000
	\$50,000	\$756,000	11-13%	\$110,000
	\$75,000	\$1,219,000	11-13%	\$190,000
51-60	\$25,000	\$186,000	9-11%	\$35,000
	\$35,000	\$320,000	9-11%	\$70,000
	\$50,000	\$521,000	10-12%	\$110,000
	\$75,000	\$855,000	11-13%	\$190,000

**Determine the percentage that is appropriate for you.
Enter that number on your enrollment form.**

Assumptions: Retirement age 65. Length of retirement of 25 years. Annual Inflation Rate of 3%. Annual Growth Rate before and during retirement of 8%. Tax rate during retirement of 20%. Assumes Tax deferred investments in retirement plan. Social Security Benefit of \$1000 per month starting at age 65. Annual inflation rate on Social Security of 1%. Assumes that a person will spend an average of 60% of their current salary in retirement. Balance at death of \$0. These are examples only and are not intended as a projection or guaranty. Actual results may vary.

HOW MUCH SHOULD YOU CONTRIBUTE?

Use this chart to determine the percentage to contribute into your retirement plan that is best suited for you.

STEP 1 - From Column 1, select the age range that matches your current age.

STEP 2 - Put a circle around the salary that comes closest to what you currently make per year.

STEP 3 - Amount Needed at Retirement. This shows you how much money you will need to have saved when you retire.

STEP 4 - Circle the percentage under Suggested Minimum Contribution. The percentage circled is a range of what you should consider to reach your goals.

STEP 5 - The last column reflects the amount of existing savings needed to reach the goals within the percentages listed. If you have more than you could consider the lower part of the range. If your savings is lower then you should consider at least the highest number you circled in step 4.

WHICH FUNDS SHOULD YOU SELECT?

Investments are broken down into 3 major categories; Stocks, bonds & fixed interest. You need to decide which funds best fit your needs. Many experts suggest matching your investment mix to your age. Here is a sample of how you can choose your funds.

AGE	CONSERVATIVE	MODERATE	AGGRESSIVE
21-30	Stocks 50-60% Bonds 10-30% Fixed Interest 10-25%	Stocks 65-80% Bonds 10-20% Fixed Interest 5-15%	Stocks 90-100% Bonds 0-5% Fixed Interest 0%
31-40	Stocks 40-60% Bonds 20-40% Fixed Interest 15-30%	Stocks 60-75% Bonds 15-25% Fixed Interest 10-20%	Stocks 90-100% Bonds 5-10% Fixed Interest 0-5%
41-50	Stocks 30-50% Bonds 25-45% Fixed Interest 25-40%	Stocks 40-60% Bonds 25-40% Fixed Interest 20-30%	Stocks 75-100% Bonds 15-25% Fixed Interest 0%
51-60	Stocks 0-30% Bonds 40-75% Fixed Interest 30-40%	Stocks 30-50% Bonds 40-75% Fixed Interest 25-35%	Stocks 50-75% Bonds 25-50% Fixed Interest 0-20%

These allocation suggestions are samples only and are not intended as investment advice. The proper asset allocation for your situation may differ. Your final decision on asset allocation is based on your individual situation, needs, goals and aversion to risk. If any of these factors change, you should review your investment allocation. Please consult a financial advisor if you have questions about these examples and how they relate to your own financial situation.

T. Rowe Price Retirement 2010

Fund Overview as of 06/30/2010

Management Company

T. Rowe Price

T. Rowe Price U.S. Large-Cap Core Fd Inc

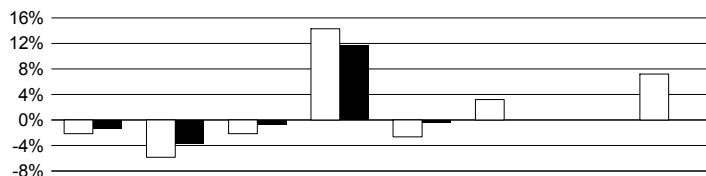
100 East Pratt Street

Baltimore, MD 21202

800-638-5660

Ticker	TRRX
Std Min Investment	\$2,500.00
Month End NAV (06/30/2010)	\$13.65
Sub-Advisor	None
Fund Manager	Clark/Notzon III
Fund Manager Tenure	5 Yr(s)
Inception Date	09/30/2002
Asset Type	Multi Strategy
Share Class Assets	3,919.0 Million
# of Securities	17
Avg 12 Month Turnover	27%
Expense Ratio	0.64%

Fund Performance Analysis as of 06/30/2010



	Cumulative (%)			Annualized (%)				
	1 Month	Quarter Year to Date	Quarter Year to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.
Fund Total Return	-2.15	-5.86	-2.15	14.29	-2.65	3.22	n/a	7.18
Benchmark	-1.39	-3.66	-0.77	11.72	-0.37	n/a	n/a	n/a
<input type="checkbox"/> T. Rowe Price Retirement 2010 <input checked="" type="checkbox"/> S&P Target Date 2010								

The performance information contained herein represents past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that your investment, when redeemed, may be worth more or less than their performance data quoted. Current performance may be higher or lower than the performance shown here. The most recent month-end performance information for the Fund may be obtained by contacting the mutual fund company at 800-638-5660.

Risk Analysis (3 Year) as of 06/30/2010

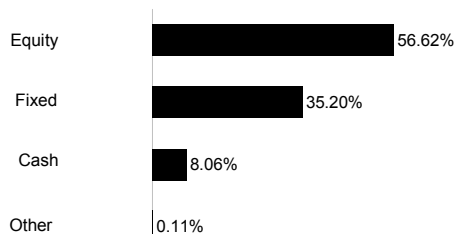
Statistics measured against the fund's broad based index: S&P Target Date 2010

Alpha:	-0.87	Beta:	1.49	R-Squared:	0.94	Std Dev:	16.88
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.		Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.	

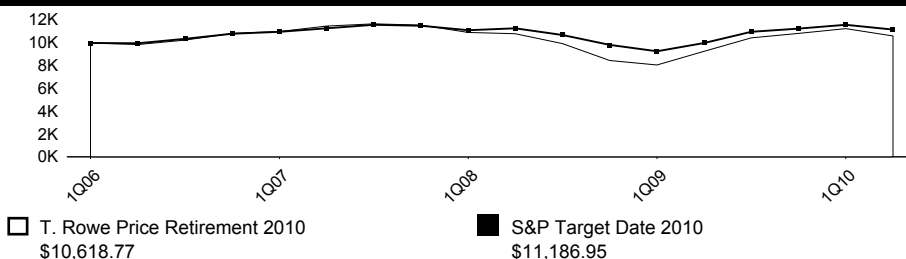
Quarterly Performance Analysis (3 Year) as of 06/30/2010

T. Rowe Price Retirement 2010	1.66	-1.08	-5.61	-0.85	-8.11	-14.78	-4.64	14.87	12.54	3.78	3.94	-5.86
S&P Target Date 2010	2.53	-0.54	-3.41	1.46	-5.16	-8.30	-5.53	7.82	9.70	2.63	3.00	-3.66
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
<input type="checkbox"/> Best 3 Month Performance over last 3 Years <input checked="" type="checkbox"/> Worst 3 Month Performance over last 3 Years												

Asset Allocation as of 03/31/2010



Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
T. Rowe Price Equity Index 500	28.39%
T. Rowe Price New Income	22.52%
T. Rowe Price Short-Term Income	9.14%
T. Rowe Price Value	4.62%
T. Rowe Price High-Yield	3.98%
T. Rowe Price Growth Stock	3.64%
T. Rowe Price International Stock	3.59%
T. Rowe Price Emerging Markets Bond	3.30%
T. Rowe Price Overseas Stock	3.26%
T. Rowe Price Intl Gr & Inc	2.93%

Percent of Assets in Top Holdings **85.37%**

Sectors By Percent** as of 03/31/2010

Financials	18.19%
Information Technology	16.71%
Consumer Discretionary	12.47%
Industrials	11.52%
Healthcare	10.79%
Energy	10.00%
Consumer Staples	8.87%
Materials	4.77%
Telecommunications	3.46%
Convertible	3.43%
Tax Free	3.24%
Utilities	3.23%

** Sector weightings based on Industry Classification Benchmark Industries

You should consider the investment objectives, risks, charges and expenses of the Fund carefully before investing. This and other information is contained in the Fund's Prospectus, which can be obtained by contacting the mutual fund company at 800-638-5660. You should read the Prospectus carefully before choosing a Fund.

SEE DISCLOSURE PAGE FOR ADDITIONAL INFORMATION.



a Matrix Financial Solutions affiliate company a Matrix Financial Solutions affiliate company



T. Rowe Price Retirement 2020

Fund Overview as of 06/30/2010

Management Company

T. Rowe Price

T. Rowe Price U.S. Large-Cap Core Fd Inc

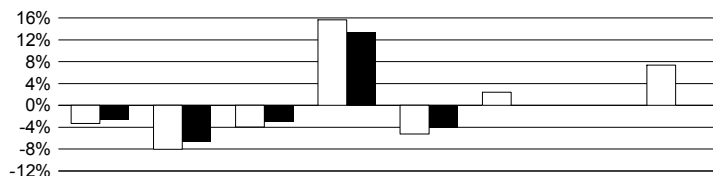
100 East Pratt Street

Baltimore, MD 21202

800-638-5660

Ticker	TRRBX
Std Min Investment	\$2,500.00
Month End NAV (06/30/2010)	\$14.02
Sub-Advisor	None
Fund Manager	Clark/Notzon III
Fund Manager Tenure	5 Yr(s)
Inception Date	09/30/2002
Asset Type	Multi Strategy
Share Class Assets	7,827.2 Million
# of Securities	17
Avg 12 Month Turnover	18%
Expense Ratio	0.73%

Fund Performance Analysis as of 06/30/2010



	Cumulative (%)				Annualized (%)			
	1 Month	Quarter to Date	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.
Fund Total Return	-3.31	-8.07	-3.97	15.64	-5.23	2.38	n/a	7.39
Benchmark	-2.62	-6.65	-3.01	13.34	-3.99	n/a	n/a	n/a

☐ T. Rowe Price Retirement 2020
 ☒ S&P Target Date 2020

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Risk Analysis (3 Year) as of 06/30/2010

Statistics measured against the fund's broad based index: S&P Target Date 2020

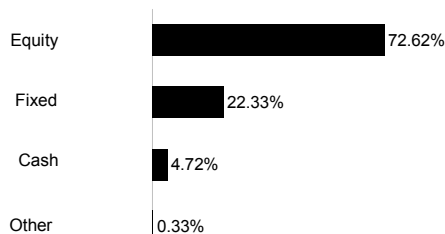
Alpha:	1.15	Beta:	1.33	R-Squared:	0.96	Std Dev:	21.09
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				Beta measures a portfolio's sensitivity to market movements in the broad based index.		R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.	
						Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.	

Quarterly Performance Analysis (3 Year) as of 06/30/2010

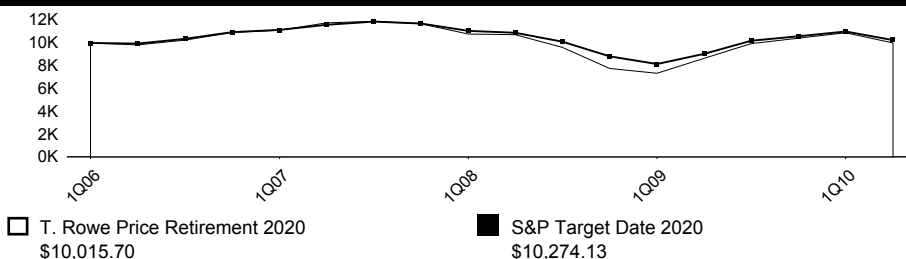
T. Rowe Price Retirement 2020	1.34	-2.02	-7.55	-0.55	-10.36	-19.28	-5.58	18.02	15.02	4.70	4.45	-8.07
S&P Target Date 2020	2.47	-1.61	-5.38	-1.61	-7.02	-12.88	-7.59	11.14	12.74	3.66	3.89	-6.65
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10

☐ Best 3 Month Performance over last 3 Years
 ☒ Worst 3 Month Performance over last 3 Years

Asset Allocation as of 03/31/2010



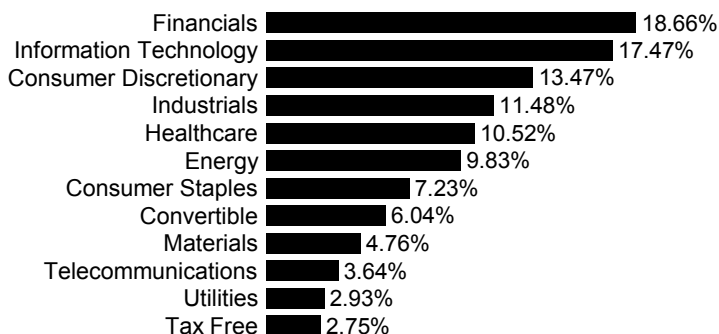
Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
T. Rowe Price Equity Index 500	19.96%
T. Rowe Price New Income	15.71%
T. Rowe Price Value	14.19%
T. Rowe Price Growth Stock	13.05%
T. Rowe Price International Stock	4.68%
T. Rowe Price Overseas Stock	4.24%
T. Rowe Price Intl Gr & Inc	3.82%
T. Rowe Price Mid-Cap Growth	3.64%
T. Rowe Price Mid-Cap Value	3.58%
T. Rowe Price Emerging Markets Stock	2.83%
Percent of Assets in Top Holdings	85.70%

Sectors By Percent** as of 03/31/2010



** Sector weightings based on Industry Classification Benchmark Industries

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SEE DISCLOSURE PAGE FOR ADDITIONAL INFORMATION.



a Matrix Financial Solutions affiliate company a Matrix Financial Solutions affiliate company



T. Rowe Price Retirement 2030

Fund Overview as of 06/30/2010

Management Company

T. Rowe Price

T. Rowe Price U.S. Large-Cap Core Fd Inc

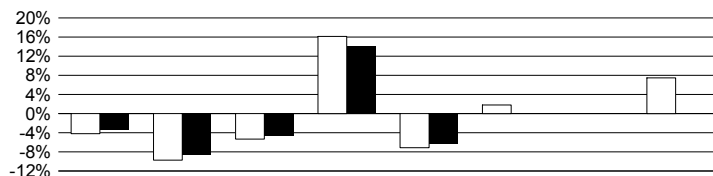
100 East Pratt Street

Baltimore, MD 21202

800-638-5660

Ticker	TRRCX
Std Min Investment	\$2,500.00
Month End NAV (06/30/2010)	\$14.31
Sub-Advisor	None
Fund Manager	Clark/Notzon III
Fund Manager Tenure	5 Yr(s)
Inception Date	09/30/2002
Asset Type	Multi Strategy
Share Class Assets	5,961.1 Million
# of Securities	16
Avg 12 Month Turnover	12%
Expense Ratio	0.78%

Fund Performance Analysis as of 06/30/2010



	Cumulative (%)				Annualized (%)			
	1 Month	Quarter to Date	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.
Fund Total Return	-4.22	-9.72	-5.36	16.14	-7.17	1.81	n/a	7.46
Benchmark	-3.49	-8.74	-4.63	14.09	-6.31	n/a	n/a	n/a

☐ T. Rowe Price Retirement 2030
 ☒ S&P Target Date 2030

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Risk Analysis (3 Year) as of 06/30/2010

Statistics measured against the fund's broad based index: S&P Target Date 2030

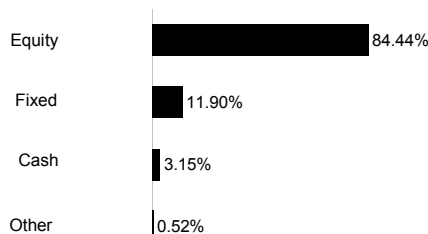
Alpha:	1.45	Beta:	1.22	R-Squared:	0.97	Std Dev:	23.89
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				Beta measures a portfolio's sensitivity to market movements in the broad based index.		R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.	
						Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.	

Quarterly Performance Analysis (3 Year) as of 06/30/2010

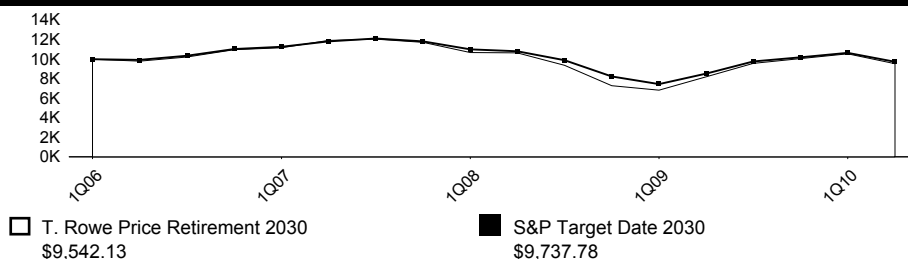
T. Rowe Price Retirement 2030	1.14	-2.65	-8.82	-0.40	-11.97	-22.19	-6.36	20.10	16.57	5.26	4.83	-9.72
S&P Target Date 2030	2.39	-2.38	-6.99	-1.73	-8.45	-16.71	-9.46	14.27	14.70	4.31	4.49	-8.74
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10

☐ Best 3 Month Performance over last 3 Years
 ☒ Worst 3 Month Performance over last 3 Years

Asset Allocation as of 03/31/2010



Growth of \$10,000 Investment as of 06/30/2010

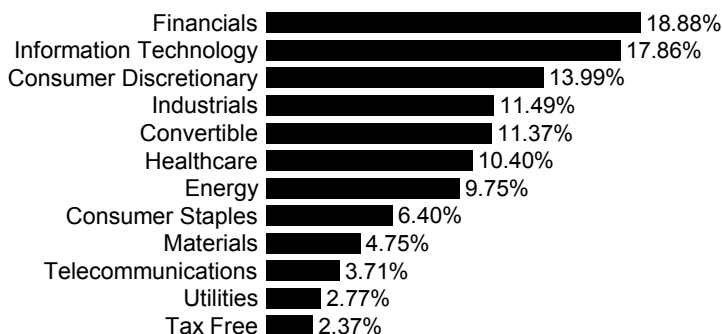


Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
T. Rowe Price Value	21.34%
T. Rowe Price Growth Stock	19.99%
T. Rowe Price Equity Index 500	13.62%
T. Rowe Price New Income	8.79%
T. Rowe Price International Stock	5.41%
T. Rowe Price Overseas Stock	4.89%
T. Rowe Price Intl Gr & Inc	4.41%
T. Rowe Price Mid-Cap Growth	4.25%
T. Rowe Price Mid-Cap Value	4.19%
T. Rowe Price Emerging Markets Stock	3.31%

Percent of Assets in Top Holdings **90.20%**

Sectors By Percent** as of 03/31/2010



** Sector weightings based on Industry Classification Benchmark Industries

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SEE DISCLOSURE PAGE FOR ADDITIONAL INFORMATION.



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T. Rowe Price Retirement 2040

Fund Overview as of 06/30/2010

Management Company

T. Rowe Price

T. Rowe Price U.S. Large-Cap Core Fd Inc

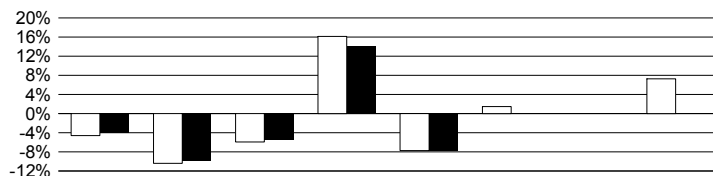
100 East Pratt Street

Baltimore, MD 21202

800-638-5660

Ticker	TRRD
Std Min Investment	\$2,500.00
Month End NAV (06/30/2010)	\$14.25
Sub-Advisor	None
Fund Manager	Clark/Notzon III
Fund Manager Tenure	5 Yr(s)
Inception Date	09/30/2002
Asset Type	Multi Strategy
Share Class Assets	3,660.1 Million
# of Securities	16
Avg 12 Month Turnover	10%
Expense Ratio	0.79%

Fund Performance Analysis as of 06/30/2010



	Cumulative (%)			Annualized (%)				
	1 Month	Quarter to Date	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.
Fund Total Return	-4.62	-10.38	-5.94	16.14	-7.71	1.50	n/a	7.29
Benchmark	-3.99	-9.90	-5.60	14.22	-7.78	n/a	n/a	n/a
<input type="checkbox"/> T. Rowe Price Retirement 2040 <input checked="" type="checkbox"/> S&P Target Date 2040								

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Risk Analysis (3 Year) as of 06/30/2010

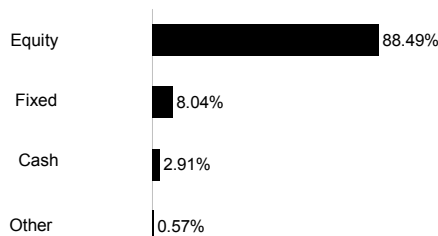
Statistics measured against the fund's broad based index: S&P Target Date 2040

Alpha:	1.78	Beta:	1.13	R-Squared:	0.98	Std Dev:	24.65
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.		Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.	

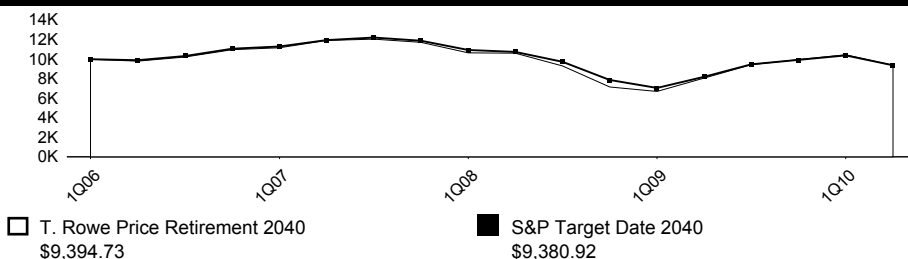
Quarterly Performance Analysis (3 Year) as of 06/30/2010

T. Rowe Price Retirement 2040	1.08	-2.77	-9.11	-0.40	-12.31	-22.96	-6.59	20.58	17.07	5.47	4.95	-10.38
S&P Target Date 2040	2.33	-2.66	-8.04	-1.77	-9.44	-19.12	-10.46	16.35	15.62	4.65	4.77	-9.90
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
<input type="checkbox"/> Best 3 Month Performance over last 3 Years <input checked="" type="checkbox"/> Worst 3 Month Performance over last 3 Years												

Asset Allocation as of 03/31/2010



Growth of \$10,000 Investment as of 06/30/2010

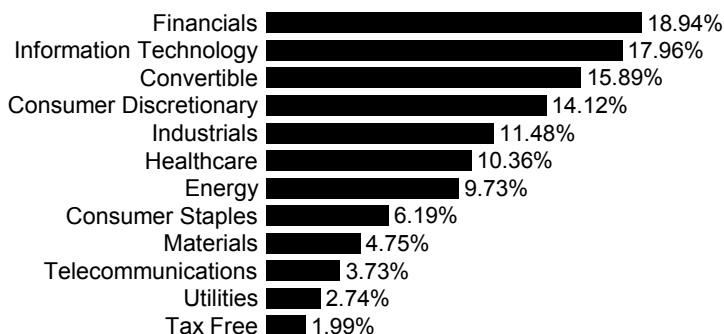


Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
T. Rowe Price Value	23.64%
T. Rowe Price Growth Stock	22.24%
T. Rowe Price Equity Index 500	11.70%
T. Rowe Price New Income	5.97%
T. Rowe Price International Stock	5.71%
T. Rowe Price Overseas Stock	5.14%
T. Rowe Price Intl Gr & Inc	4.66%
T. Rowe Price Mid-Cap Growth	4.43%
T. Rowe Price Mid-Cap Value	4.37%
T. Rowe Price Emerging Markets Stock	3.50%

Percent of Assets in Top Holdings 91.36%

Sectors By Percent** as of 03/31/2010



** Sector weightings based on Industry Classification Benchmark Industries

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SEE DISCLOSURE PAGE FOR ADDITIONAL INFORMATION.

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Prima Capital™

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T. Rowe Price Retirement 2050

Fund Overview as of 06/30/2010

Management Company

T. Rowe Price

T. Rowe Price U.S. Large-Cap Core Fd Inc

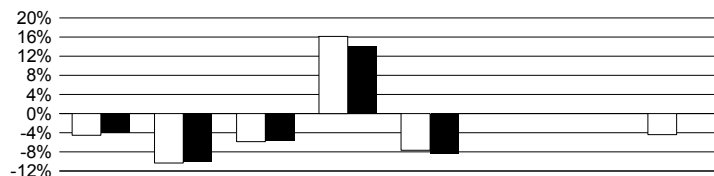
100 East Pratt Street

Baltimore, MD 21202

800-638-5660

Ticker	TRRMX
Std Min Investment	\$2,500.00
Month End NAV (06/30/2010)	\$7.98
Sub-Advisor	None
Fund Manager	Clark/Notzon III
Fund Manager Tenure	3 Yr(s)
Inception Date	12/29/2006
Asset Type	Multi Strategy
Share Class Assets	523.4 Million
# of Securities	16
Avg 12 Month Turnover	8%
Expense Ratio	0.79%

Fund Performance Analysis as of 06/30/2010



	Cumulative (%)				Annualized (%)				
	1 Month	Quarter Year to Date	Quarter Year to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.	
<input type="checkbox"/> Fund Total Return	-4.55	-10.34	-5.90	16.12	-7.70	n/a	n/a	-4.39	
<input checked="" type="checkbox"/> Benchmark	-4.08	-10.11	-5.79	14.15	-8.37	n/a	n/a	n/a	
<input type="checkbox"/> T. Rowe Price Retirement 2050 <input checked="" type="checkbox"/> S&P Target Date 2045+									

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Risk Analysis (3 Year) as of 06/30/2010

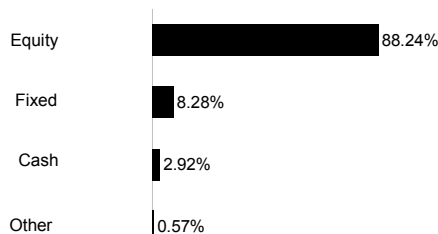
Statistics measured against the fund's broad based index: S&P Target Date 2045+

Alpha:	1.99	Beta:	1.10	R-Squared:	0.98	Std Dev:	24.62
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				Beta measures a portfolio's sensitivity to market movements in the broad based index. R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index. Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.			

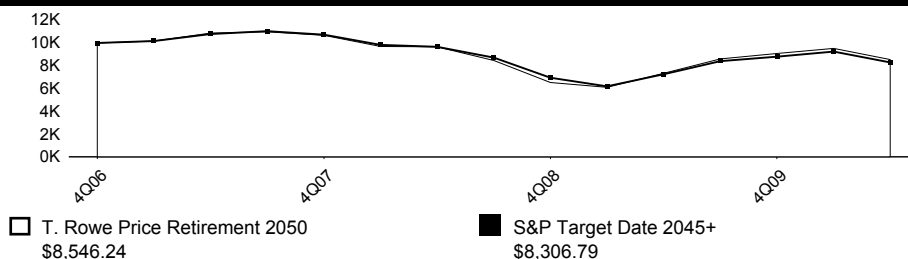
Quarterly Performance Analysis (3 Year) as of 06/30/2010

T. Rowe Price Retirement 2050	1.10	-2.80	-9.06	-0.42	-12.33	-22.92	-6.61	20.55	17.05	5.42	4.95	-10.34
S&P Target Date 2045+	2.31	-2.80	-8.32	-1.83	-9.70	-20.12	-10.90	17.15	15.74	4.69	4.81	-10.11
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
<input type="checkbox"/> Best 3 Month Performance over last 3 Years <input checked="" type="checkbox"/> Worst 3 Month Performance over last 3 Years												

Asset Allocation as of 03/31/2010



Growth of \$10,000 Investment as of 06/30/2010

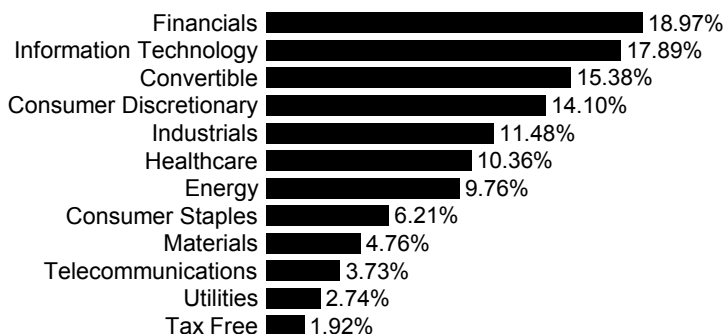


Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
T. Rowe Price Value	23.77%
T. Rowe Price Growth Stock	21.96%
T. Rowe Price Equity Index 500	11.77%
T. Rowe Price New Income	6.24%
T. Rowe Price International Stock	5.71%
T. Rowe Price Overseas Stock	5.13%
T. Rowe Price Intl Gr & Inc	4.65%
T. Rowe Price Mid-Cap Growth	4.38%
T. Rowe Price Mid-Cap Value	4.30%
T. Rowe Price Emerging Markets Stock	3.49%

Percent of Assets in Top Holdings **91.40%**

Sectors By Percent** as of 03/31/2010



** Sector weightings based on Industry Classification Benchmark Industries

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SEE DISCLOSURE PAGE FOR ADDITIONAL INFORMATION.

Matrix
COMMUNICATIONS
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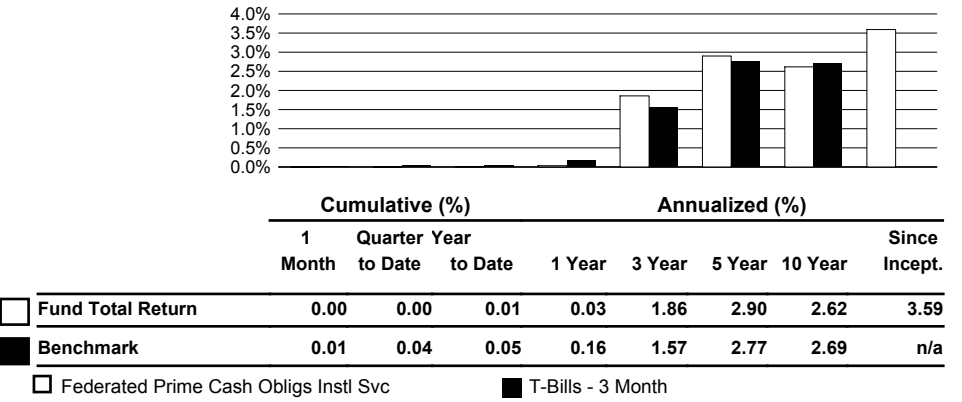
Prima Capital™
a Matrix Financial Solutions affiliate company

Federated Prime Cash Obligs Instl Svc

Fund Overview as of 06/30/2010

Management Company	
Federated	
Federated	
4000 Ericsson Drive	
Warrendale, PA 15086-7561	
800-341-7400	
Ticker	PRCXX
Std Min Investment	\$500,000.00
Month End NAV (06/30/2010)	\$1.00
Sub-Advisor	None
Fund Manager	Management Team
Fund Manager Tenure	7 Yr(s)
Inception Date	09/02/1993
Asset Type	Money Market
Share Class Assets	1,027.4 Million
# of Securities	137
Avg 12 Month Turnover	
Expense Ratio	0.57%

Fund Performance Analysis as of 06/30/2010



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Risk Analysis (3 Year) as of 06/30/2010

Statistics measured against the fund's broad based index: T-Bills - 3 Month											
Alpha:	0.29	Beta:	0.00	R-Squared:	0.91	Std Dev:	0.94				
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.				Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.			

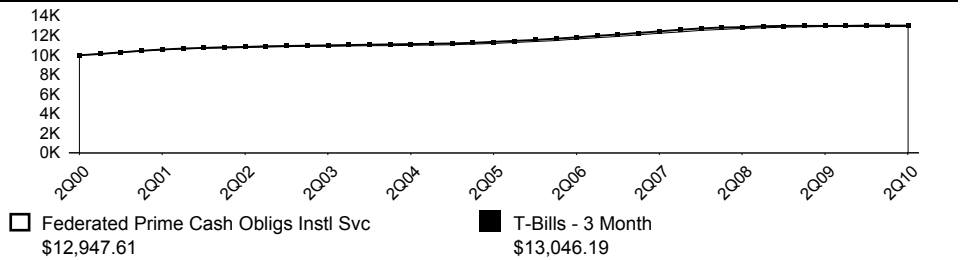
Quarterly Performance Analysis (3 Year) as of 06/30/2010

Federated Prime Cash Obligs Instl Svc	1.27	1.19	0.92	0.63	0.60	0.53	0.26	0.11	0.02	0.00	0.00	0.00
T-Bills - 3 Month	1.34	1.05	0.88	0.31	0.63	0.22	0.05	0.05	0.07	0.04	0.01	0.04
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
<input type="checkbox"/> Best 3 Month Performance over last 3 Years <input checked="" type="checkbox"/> Worst 3 Month Performance over last 3 Years												

Asset Allocation as of 03/31/2010



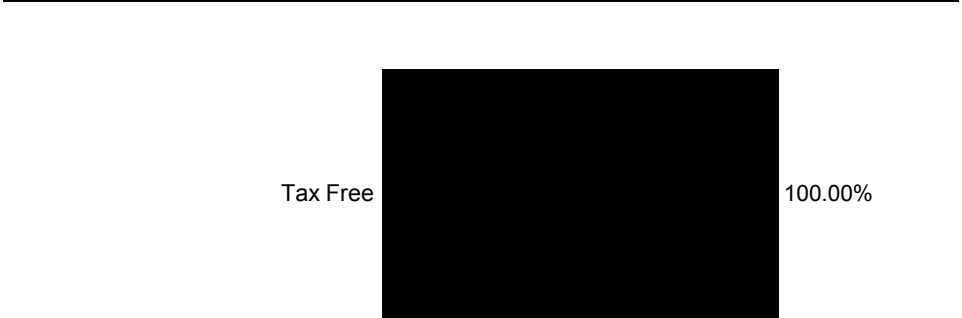
Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings

Holding Name	Percent of TNA
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Sectors By Percent** as of 03/31/2010



** Sector weightings based on Industry Classification Benchmark Industries

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SEE DISCLOSURE PAGE FOR ADDITIONAL INFORMATION.



ING Small Company A

Fund Overview as of 06/30/2010

Management Company

ING Funds

ING Mutual Funds

7337 E Doubletree Ranch Road

Scottsdale, AZ 85258

800-992-0180

Ticker	AESAX
Std Min Investment	\$1,000.00
Month End NAV (06/30/2010)	\$10.87
Sub-Advisor	ING Investment Mgmt Co., Ltd
Fund Manager	Basset, Jr./Salopek
Fund Manager Tenure	5 Yr(s)
Inception Date	04/15/1994
Asset Type	US Equity
Share Class Assets	73.3 Million
# of Securities	149
Avg 12 Month Turnover	174%
Expense Ratio	1.49%

Risk Analysis (3 Year) as of 06/30/2010

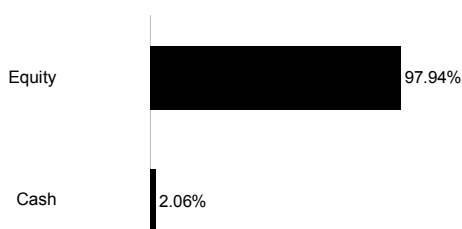
Statistics measured against the fund's broad based index: Russell 2000

Alpha:	1.37	Beta:	0.93	R-Squared:	0.99	Std Dev:	25.33
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				Beta measures a portfolio's sensitivity to market movements in the broad based index.			
				R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.			
				Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.			

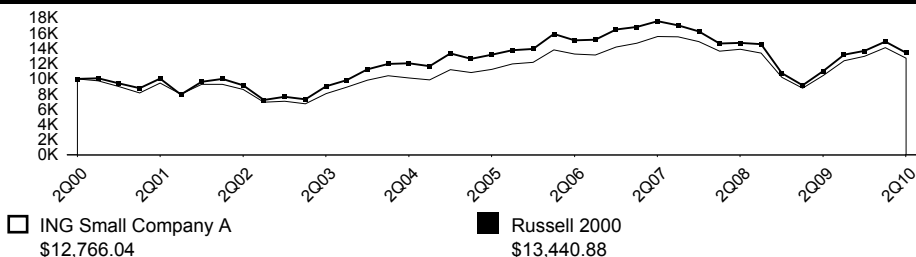
Quarterly Performance Analysis (3 Year) as of 06/30/2010

ING Small Company A	-0.17	-4.27	-8.25	1.73	-3.49	-23.86	-14.12	19.52	18.23	4.73	8.67	-9.64
Russell 2000	-3.09	-4.58	-9.90	0.58	-1.11	-26.12	-14.95	20.69	19.28	3.87	8.85	-9.92
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
<input type="checkbox"/> Best 3 Month Performance over last 3 Years												
<input checked="" type="checkbox"/> Worst 3 Month Performance over last 3 Years												

Asset Allocation as of 03/31/2010



Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
ING Institutional Prime Money Market I	2.06%
Solera Holdings, Inc.	1.21%
iShares Russell 2000 Index	1.20%
Bally Technologies, Inc.	1.16%
Healthsouth Corporation	1.13%
Silgan Holdings, Inc.	1.10%
Cleco Corporation	1.10%
Fossil, Inc.	1.07%
Watsco, Inc.	1.03%
Proassurance Corporation	1.03%
Percent of Assets in Top Holdings	12.09%

Sectors By Percent** as of 03/31/2010

Financials	22.07%
Information Technology	18.57%
Industrials	16.37%
Consumer Discretionary	13.58%
Healthcare	11.25%
Energy	4.98%
Materials	4.66%
Utilities	4.36%
Consumer Staples	2.61%
Telecommunications	1.54%

** Sector weightings based on Industry Classification Benchmark Industries

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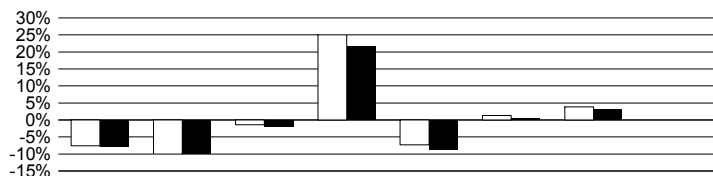
Vanguard Small Cap Index

Fund Overview as of 06/30/2010

Management Company
Vanguard
 Po Box 2600
 V26
 Valley Forge, PA 19482
 800-522-5555

Ticker	NAESX
Std Min Investment	\$3,000.00
Month End NAV (06/30/2010)	\$27.11
Sub-Advisor	None
Fund Manager	Buek
Fund Manager Tenure	19 Yr(s)
Inception Date	10/03/1960
Asset Type	US Equity
Share Class Assets	6,128.1 Million
# of Securities	1741
Avg 12 Month Turnover	14%
Expense Ratio	0.28%

Fund Performance Analysis as of 06/30/2010



	Cumulative (%)				Annualized (%)				
	1 Month	Quarter Year to Date	Quarter Year to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.	
<input type="checkbox"/> Fund Total Return	-7.57	-10.05	-1.37	25.06	-7.36	1.34	3.85	0.00	
<input checked="" type="checkbox"/> Benchmark	-7.75	-9.92	-1.95	21.48	-8.60	0.37	3.00	n/a	
<input type="checkbox"/> Vanguard Small Cap Index									
<input checked="" type="checkbox"/> Russell 2000									

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Risk Analysis (3 Year) as of 06/30/2010

Statistics measured against the fund's broad based index: Russell 2000

Alpha:	2.21	Beta:	1.06	R-Squared:	0.99	Std Dev:	28.87
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				Beta measures a portfolio's sensitivity to market movements in the broad based index.			
				R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.			
				Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.			

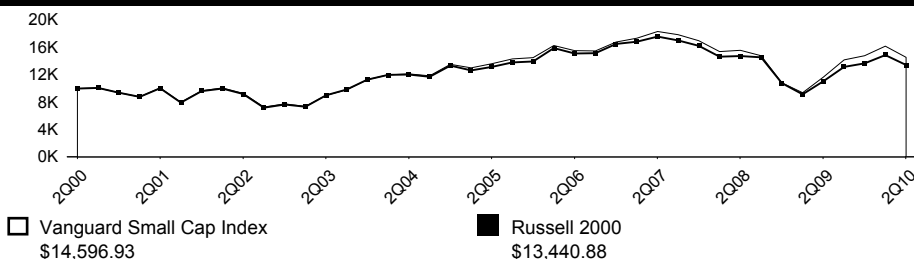
Quarterly Performance Analysis (3 Year) as of 06/30/2010

Vanguard Small Cap Index	-2.44	-5.03	-9.17	1.05	-5.02	-26.66	-13.49	24.09	21.84	4.07	9.65	-10.05
Russell 2000	-3.09	-4.58	-9.90	0.58	-1.11	-26.12	-14.95	20.69	19.28	3.87	8.85	-9.92
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
<input type="checkbox"/> Best 3 Month Performance over last 3 Years												
<input checked="" type="checkbox"/> Worst 3 Month Performance over last 3 Years												

Asset Allocation as of 03/31/2010



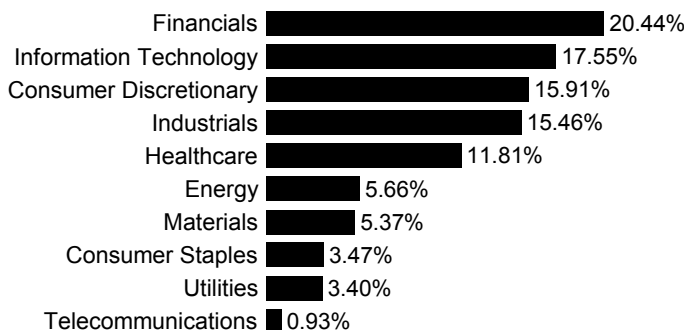
Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
CMT Market Liquidity Rate	0.61%
Whiting Petroleum Corporation	0.29%
Rovi Corp	0.27%
Ashland, Inc.	0.27%
MSCI, Inc.	0.26%
Oshkosh Corporation	0.26%
OSI Pharmaceuticals, Inc.	0.24%
Green Mountain Coffee Roasters, Inc.	0.24%
Sirius XM Radio Inc.	0.24%
Valeant Pharmaceuticals International	0.23%
Percent of Assets in Top Holdings	2.91%

Sectors By Percent** as of 03/31/2010



** Sector weightings based on Industry Classification Benchmark Industries

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Prima Capital™

American Funds SMALLCAP World R4

Fund Overview as of 06/30/2010

Management Company

American Funds

American Funds

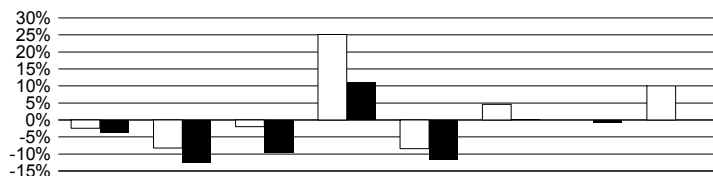
4 Embarcadero Center P.O. Box 7650

San Francisco, CA 94120

800-421-0180

Ticker	RSLEX
Std Min Investment	\$0.00
Month End NAV (06/30/2010)	\$30.72
Sub-Advisor	None
Fund Manager	Team
Fund Manager Tenure	9 Yr(s)
Inception Date	07/24/2002
Asset Type	Global Equity
Share Class Assets	427.1 Million
# of Securities	589
Avg 12 Month Turnover	56%
Expense Ratio	1.14%

Fund Performance Analysis as of 06/30/2010



		Cumulative (%)			Annualized (%)				
		1 Month	Quarter Year to Date	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.
<input type="checkbox"/>	Fund Total Return	-2.45	-8.24	-1.95	25.17	-8.49	4.59	n/a	10.02
<input checked="" type="checkbox"/>	Benchmark	-3.54	-12.61	-9.59	11.10	-11.50	0.06	-0.66	n/a
<input type="checkbox"/>	American Funds SMALLCAP World R4				<input checked="" type="checkbox"/>	Russell Developed Large Cap			

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Risk Analysis (3 Year) as of 06/30/2010

Statistics measured against the fund's broad based index: Russell Developed Large Cap

Alpha:	6.59	Beta:	1.18	R-Squared:	0.96	Std Dev:	31.31
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.		Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.	

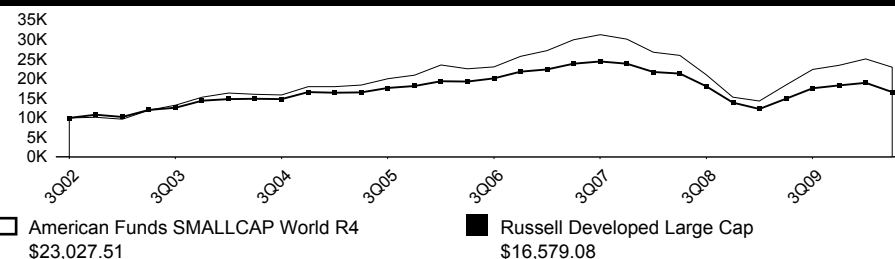
Quarterly Performance Analysis (3 Year) as of 06/30/2010

American Funds SMALLCAP World R4	4.15	-3.50	-11.28	-3.05	-19.01	-27.32	-6.03	28.05	21.75	4.86	6.86	-8.24
Russell Developed Large Cap	2.22	-2.35	-9.01	-1.76	-15.40	-22.77	-11.68	21.18	17.99	4.15	3.45	-12.61
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
<input type="checkbox"/> Best 3 Month Performance over last 3 Years <input checked="" type="checkbox"/> Worst 3 Month Performance over last 3 Years												

Asset Allocation as of 03/31/2010

Equity	91.91%
Cash	7.65%
Other	0.36%
Fixed	0.08%

Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
Kingboard Chemical Holdings Ltd.	1.11%
Container Corporation of India	1.05%
XinAo Gas Holdings Ltd.	1.03%
East West Bancorp, Inc.	0.92%
MSC Industrial Direct Co., Inc.	0.92%
Cochlear Limited	0.85%
Modern Times Group MTG AB	0.79%
Inverness Medical Innovations, Inc.	0.69%
Heritage Oil PLC	0.64%
Lululemon Athletica, Inc	0.64%
Percent of Assets in Top Holdings	8.64%

Sectors By Percent** as of 03/31/2010

Industrials	18.11%
Consumer Discretionary	17.41%
Information Technology	14.42%
Healthcare	13.22%
Financials	12.92%
Materials	8.74%
Energy	6.77%
Consumer Staples	4.37%
Utilities	2.23%
Telecommunications	1.81%

** Sector weightings based on Industry Classification Benchmark Industries

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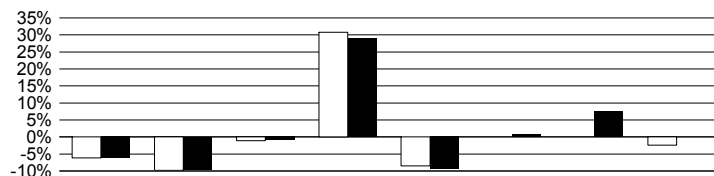
Vanguard Mid-Cap Value Index Inv

Fund Overview as of 06/30/2010

Management Company
Vanguard
 Po Box 2600
 V26
 Valley Forge, PA 19482
 800-522-5555

Ticker	VMVIX
Std Min Investment	\$3,000.00
Month End NAV (06/30/2010)	\$17.25
Sub-Advisor	None
Fund Manager	Butler
Fund Manager Tenure	4 Yr(s)
Inception Date	08/24/2006
Asset Type	US Equity
Share Class Assets	544.7 Million
# of Securities	258
Avg 12 Month Turnover	47%
Expense Ratio	0.30%

Fund Performance Analysis as of 06/30/2010



	1 Month	Quarter Year to Date	Quarter Year to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.
Fund Total Return	-6.15	-9.83	-1.12	30.80	-8.54	n/a	n/a	-2.38
Benchmark	-6.14	-9.57	-0.88	28.91	-9.44	0.71	7.55	n/a
Vanguard Mid-Cap Value Index Inv								
Russell Midcap Value								

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Risk Analysis (3 Year) as of 06/30/2010

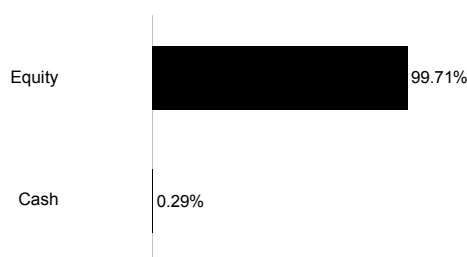
Statistics measured against the fund's broad based index: Russell Midcap Value

Alpha:	0.38	Beta:	0.97	R-Squared:	0.99	Std Dev:	28.10
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				Beta measures a portfolio's sensitivity to market movements in the broad based index.		R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.	
				Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.			

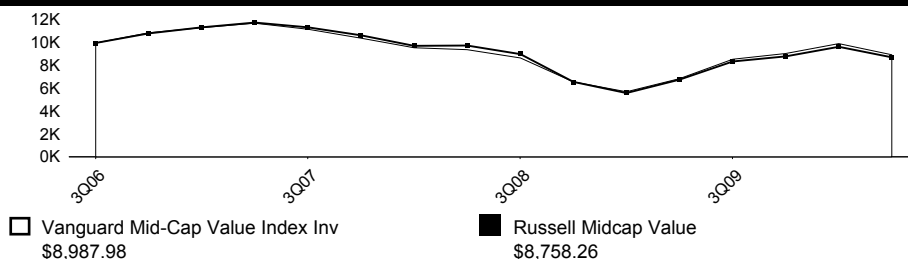
Quarterly Performance Analysis (3 Year) as of 06/30/2010

Vanguard Mid-Cap Value Index Inv	-4.45	-7.13	-8.07	-1.72	-7.56	-24.14	-13.18	19.82	24.96	5.86	9.66	-9.83
Russell Midcap Value	-3.55	-5.97	-8.64	0.07	-7.52	-27.19	-14.68	20.94	23.62	5.21	9.61	-9.57
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
	Best 3 Month Performance over last 3 Years						Worst 3 Month Performance over last 3 Years					

Asset Allocation as of 03/31/2010



Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
Hartford Financial Services Group, Inc.	1.18%
Fifth Third Bancorp	1.02%
HCP, Inc.	0.96%
Cliffs Natural Resources Inc.	0.96%
Lincoln National Corp.	0.92%
Seagate Technology	0.90%
Genworth Financial, Inc.	0.89%
Starwood Hotels & Resorts Worldwide, Inc.	0.87%
Dover Corporation	0.87%
Liberty Media Corp., IActive Shs A	0.86%
Percent of Assets in Top Holdings	9.43%

Sectors By Percent** as of 03/31/2010

Financials	32.01%
Consumer Discretionary	13.34%
Utilities	11.15%
Industrials	9.04%
Materials	8.40%
Information Technology	8.35%
Energy	6.18%
Consumer Staples	5.79%
Healthcare	4.54%
Telecommunications	1.21%

** Sector weightings based on Industry Classification Benchmark Industries

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American Funds EuroPacific Gr R4

Fund Overview as of 06/30/2010

Management Company

American Funds

American Funds

4 Embarcadero Center P.O. Box 7650

San Francisco, CA 94120

800-421-0180

Ticker	REREX
Std Min Investment	\$0.00
Month End NAV (06/30/2010)	\$33.42
Sub-Advisor	None
Fund Manager	Team
Fund Manager Tenure	11 Yr(s)
Inception Date	06/07/2002
Asset Type	International Equity
Share Class Assets	10,005.9 Million
# of Securities	394
Avg 12 Month Turnover	26%
Expense Ratio	0.86%

Risk Analysis (3 Year) as of 06/30/2010

Statistics measured against the fund's broad based index: Russell Developed Large Cap ex N.A.

Alpha:	3.74	Beta:	0.89	R-Squared:	0.98	Std Dev:	26.10
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				Beta measures a portfolio's sensitivity to market movements in the broad based index. R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index. Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.			

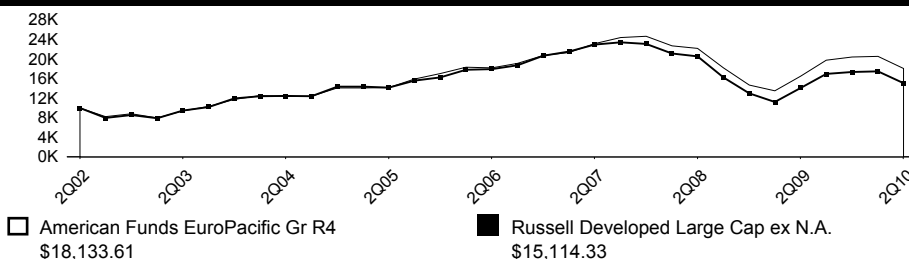
Quarterly Performance Analysis (3 Year) as of 06/30/2010

American Funds EuroPacific Gr R4	5.20	1.27	-7.95	-2.34	-18.05	-19.31	-7.91	22.26	19.53	3.38	0.74	-12.05
Russell Developed Large Cap ex N.A.	2.01	-1.49	-8.60	-2.66	-20.78	-20.34	-13.52	25.88	20.14	2.25	1.00	-13.93
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
	Best 3 Month Performance over last 3 Years						Worst 3 Month Performance over last 3 Years					

Asset Allocation as of 03/31/2010

Equity	93.41%
Cash	6.19%
Fixed	0.37%
Other	0.02%

Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
America Movil S.A.B. de C.V. ADR L	2.61%
Anheuser-Busch InBev SA	2.14%
Bayer AG	2.07%
Novartis AG	1.93%
Novo Nordisk A/S	1.77%
Roche Holding AG	1.68%
Telefonica, S.A.	1.36%
Banco Santander SA	1.32%
Nestle SA	1.24%
Samsung Electronics Co Ltd	1.24%
Percent of Assets in Top Holdings	17.36%

Sectors By Percent** as of 03/31/2010

Financials	21.79%
Healthcare	11.90%
Consumer Staples	10.81%
Information Technology	10.28%
Telecommunications	9.69%
Materials	9.37%
Consumer Discretionary	9.19%
Energy	7.67%
Industrials	6.29%
Utilities	3.00%

** Sector weightings based on Industry Classification Benchmark Industries

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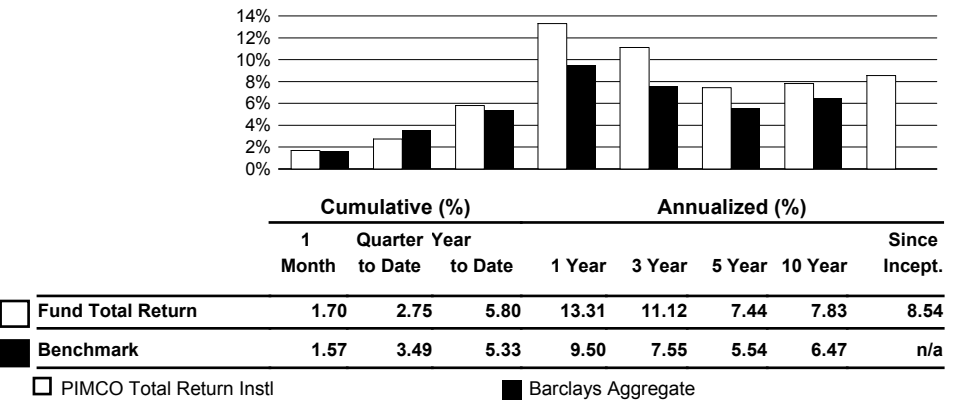
Prima Capital™
a Matrix Financial Solutions affiliate company

PIMCO Total Return Instl

Fund Overview as of 06/30/2010

Management Company	
PIMCO Funds	
840 Newport Center Drive	
Suite 100	
Newport Beach, CA 92660	
800-927-4648	
Ticker	PTTRX
Std Min Investment	\$1,000,000.00
Month End NAV (06/30/2010)	\$11.26
Sub-Advisor	None
Fund Manager	William H. Gross
Fund Manager Tenure	23 Yr(s)
Inception Date	05/11/1987
Asset Type	US Fixed Income
Share Class Assets	133,927.7 Million
# of Securities	13237
Avg 12 Month Turnover	402%
Expense Ratio	0.46%

Fund Performance Analysis as of 06/30/2010



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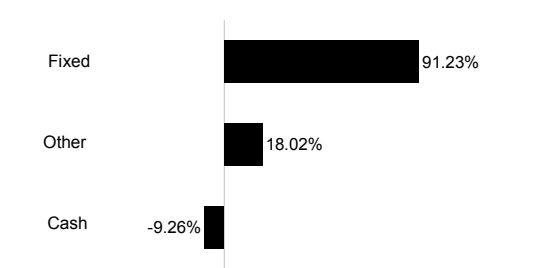
Risk Analysis (3 Year) as of 06/30/2010

Statistics measured against the fund's broad based index: Barclays Aggregate							
Alpha:	2.08	Beta:	1.23	R-Squared:	0.77	Std Dev:	5.01
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.		Beta measures a portfolio's sensitivity to market movements in the broad based index.		R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.		Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.	

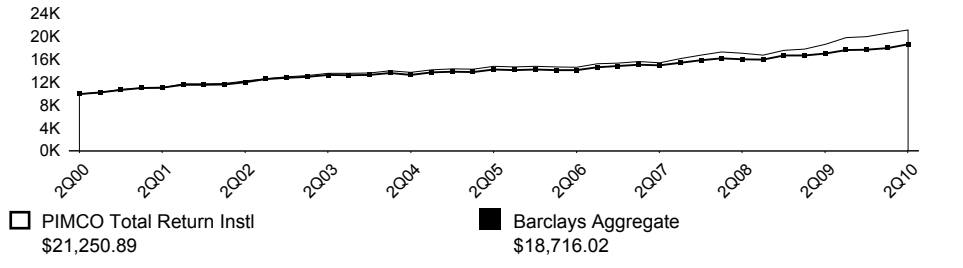
Quarterly Performance Analysis (3 Year) as of 06/30/2010

PIMCO Total Return Instl	4.59	3.92	3.32	-1.31	-2.07	4.97	1.49	4.73	6.04	0.99	2.97	2.75
Barclays Aggregate	2.84	3.00	2.17	-1.02	-0.49	4.58	0.12	1.78	3.74	0.20	1.78	3.49
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
Legend: Best 3 Month Performance over last 3 Years (white bar), Worst 3 Month Performance over last 3 Years (black bar)												

Asset Allocation as of 03/31/2010



Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
US Treasury (Fut)	14.17%
US Treasury (Fut)	7.72%
United States Treas Nts 0.75%	2.63%
BRAZIL NTN-F	1.54%
FNMA	0.91%
United States Treas Nts 1%	0.88%
FNMA 6%	0.87%
United States Treas Nts 3.625%	0.71%
United States Treas Nts 3.25%	0.65%
Lloyds Tsb Bk 144A FRN	0.62%
Percent of Assets in Top Holdings	30.70%

Quality Analysis as of 03/31/2010

AAA Bonds	64.00%
AA Bonds	9.00%
A Bonds	13.00%
BBB Bonds	8.00%
BB Bonds	3.00%
B Bonds	2.00%
Below B Bonds	1.00%

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SEE DISCLOSURE PAGE FOR ADDITIONAL INFORMATION.

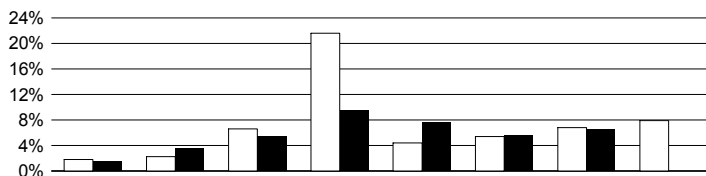
Oppenheimer Global Strategic Inc A

Fund Overview as of 06/30/2010

Management Company
OppenheimerFunds Inc.
 6803 South Tucson Way
 N/a
 Centennial, CO 80112-3924
 800-225-5677

Ticker	OPSIX
Std Min Investment	\$1,000.00
Month End NAV (06/30/2010)	\$4.07
Sub-Advisor	None
Fund Manager	Art Steinmetz
Fund Manager Tenure	6 Yr(s)
Inception Date	10/16/1989
Asset Type	US Fixed Income
Share Class Assets	5,972.1 Million
# of Securities	1348
Avg 12 Month Turnover	96%
Expense Ratio	0.99%

Fund Performance Analysis as of 06/30/2010



	Cumulative (%)			Annualized (%)					Since Incept.
	1 Month	Quarter Year to Date	Year to Date	1 Year	3 Year	5 Year	10 Year		
<input type="checkbox"/> Fund Total Return	1.82	2.24	6.59	21.61	4.40	5.42	6.80		7.90
<input checked="" type="checkbox"/> Benchmark	1.57	3.49	5.33	9.50	7.55	5.54	6.47		n/a
<input type="checkbox"/> Oppenheimer Global Strategic Inc A <input checked="" type="checkbox"/> Barclays Aggregate									

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Risk Analysis (3 Year) as of 06/30/2010

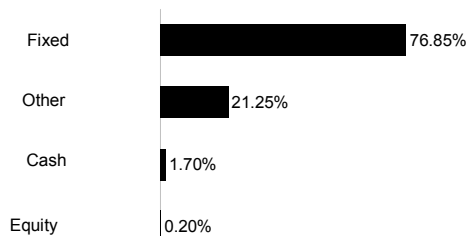
Statistics measured against the fund's broad based index: Barclays Aggregate

Alpha:	-0.52	Beta:	0.70	R-Squared:	0.02	Std Dev:	13.22
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.		Beta measures a portfolio's sensitivity to market movements in the broad based index.		R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.		Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.	

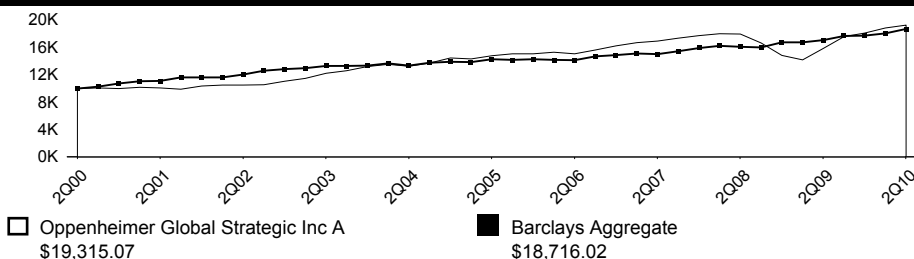
Quarterly Performance Analysis (3 Year) as of 06/30/2010

Oppenheimer Global Strategic Inc A	2.54	2.13	1.54	-0.24	-7.23	-11.16	-4.27	11.78	11.06	2.72	4.25	2.24
Barclays Aggregate	2.84	3.00	2.17	-1.02	-0.49	4.58	0.12	1.78	3.74	0.20	1.78	3.49
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
<input type="checkbox"/> Best 3 Month Performance over last 3 Years <input checked="" type="checkbox"/> Worst 3 Month Performance over last 3 Years												

Asset Allocation as of 03/31/2010



Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
Citi Omni Mstr Talf 2009-A12 3.35%	2.67%
Brazil(Fed Rep Of) 10%	1.48%
Ford Credit Flp Tr Talf 2009-2 FRN	1.29%
Ge Dealer Flrpln 2009-2 FRN	1.17%
Ally Mstr Ownr Talf 2010-1 FRN	1.10%
Sth Africa(Rep Of) 13.5%	0.87%
Greenwich Cap Cmbs 2007-Gg9 CMO 5.381%	0.84%
Wachovia Cmbs 2005-C22 CMO	0.83%
Cd 2007-Cd4 Mtg Tr CMO 5.205%	0.83%
Ford Credit Flp Tr Talf 2010-1 FRN	0.81%
Percent of Assets in Top Holdings	11.89%

Quality Analysis as of 03/31/2010

AAA Bonds	31.69%
AA Bonds	4.37%
A Bonds	8.92%
BBB Bonds	12.26%
BB Bonds	15.69%
B Bonds	10.82%
Below B Bonds	11.41%
Not Rated Bonds	4.84%

You should consider the investment objectives, risks, charges and expenses of the Fund carefully before investing. This and other information is contained in the Fund's Prospectus, which can be obtained by contacting the mutual fund company at 800-225-5677. You should read the Prospectus carefully before choosing a Fund.

SEE DISCLOSURE PAGE FOR ADDITIONAL INFORMATION.



ING Index Plus LargeCap A

Fund Overview as of 06/30/2010

Management Company

ING Funds

ING Mutual Funds

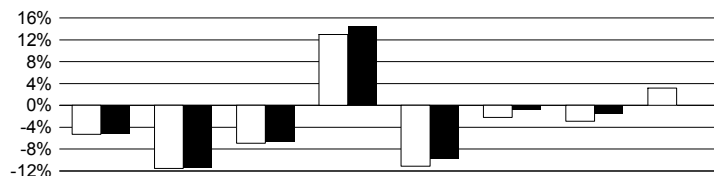
7337 E Doubletree Ranch Road

Scottsdale, AZ 85258

800-992-0180

Ticker	AELAX
Std Min Investment	\$1,000.00
Month End NAV (06/30/2010)	\$12.13
Sub-Advisor	ING Investment Mgmt Co., Ltd
Fund Manager	Gupta/Costa
Fund Manager Tenure	2 Yr(s)
Inception Date	02/03/1997
Asset Type	US Equity
Share Class Assets	92.2 Million
# of Securities	211
Avg 12 Month Turnover	201%
Expense Ratio	0.95%

Fund Performance Analysis as of 06/30/2010



	Cumulative (%)				Annualized (%)				
	1 Month	Quarter to Date	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.	
Fund Total Return	-5.31	-11.52	-6.91	12.97	-11.12	-2.18	-2.88	3.15	
Benchmark	-5.23	-11.43	-6.65	14.43	-9.81	-0.79	-1.59	n/a	
	ING Index Plus LargeCap A				S&P 500				

The performance information contained herein represents past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that your investment, when redeemed, may be worth more or less than their performance data quoted. Current performance may be higher or lower than the performance shown here. The most recent month-end performance information for the Fund may be obtained by contacting the mutual fund company at 800-992-0180.

Risk Analysis (3 Year) as of 06/30/2010

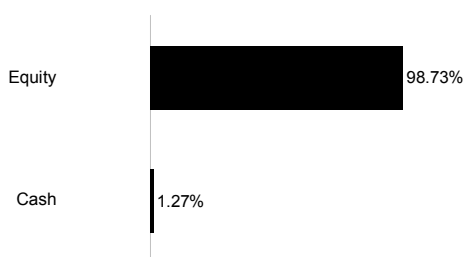
Statistics measured against the fund's broad based index: S&P 500

Alpha:	-1.71	Beta:	0.98	R-Squared:	0.99	Std Dev:	22.38
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.		Beta measures a portfolio's sensitivity to market movements in the broad based index.		R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.		Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.	

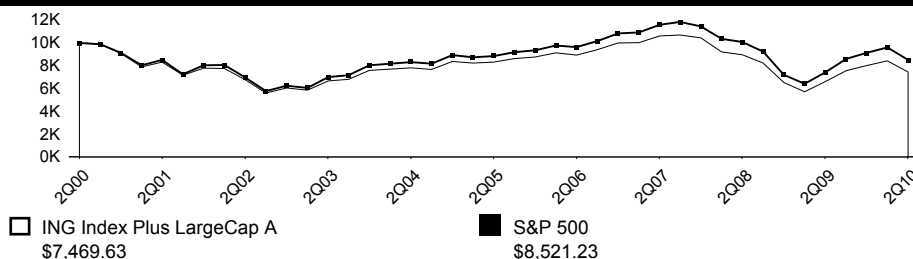
Quarterly Performance Analysis (3 Year) as of 06/30/2010

ING Index Plus LargeCap A	0.73	-2.47	-11.63	-2.71	-8.29	-20.72	-12.26	15.34	14.68	5.82	5.22	-11.52
S&P 500	2.03	-3.33	-9.45	-2.73	-8.37	-21.94	-11.01	15.93	15.61	6.04	5.39	-11.43
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
	Best 3 Month Performance over last 3 Years						Worst 3 Month Performance over last 3 Years					

Asset Allocation as of 03/31/2010



Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
Microsoft Corporation	2.59%
ExxonMobil Corporation	2.57%
International Business Machines Corp	2.32%
General Electric Company	2.22%
AT&T, Inc.	2.20%
Apple, Inc.	2.04%
Chevron Corporation	1.98%
Pfizer Inc.	1.96%
J.P. Morgan Chase & Co.	1.92%
Hewlett-Packard Company	1.86%
Percent of Assets in Top Holdings	21.66%

Sectors By Percent** as of 03/31/2010

Information Technology	21.12%
Financials	16.74%
Industrials	11.91%
Healthcare	11.43%
Energy	10.17%
Consumer Staples	9.83%
Consumer Discretionary	9.76%
Materials	3.26%
Telecommunications	2.90%
Utilities	2.88%

** Sector weightings based on Industry Classification Benchmark Industries

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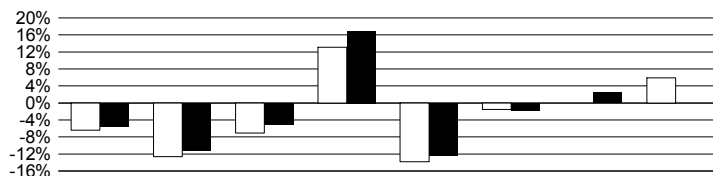
Oppenheimer Select Value A

Fund Overview as of 06/30/2010

Management Company
OppenheimerFunds Inc.
 6803 South Tucson Way
 N/a
 Centennial, CO 80112-3924
 800-225-5677

Ticker	OSVAX
Std Min Investment	\$1,000.00
Month End NAV (06/30/2010)	\$12.73
Sub-Advisor	None
Fund Manager	Williams/Damian
Fund Manager Tenure	5 Yr(s)
Inception Date	11/26/2002
Asset Type	US Equity
Share Class Assets	200.2 Million
# of Securities	54
Avg 12 Month Turnover	120%
Expense Ratio	1.28%

Fund Performance Analysis as of 06/30/2010



	1 Month	Quarter Year to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.
Fund Total Return	-6.40	-12.63	-7.08	13.10	-13.86	-1.53	n/a
Benchmark	-5.63	-11.15	-5.12	16.92	-12.32	-1.64	2.38
Legend	<input type="checkbox"/> Oppenheimer Select Value A <input checked="" type="checkbox"/> Russell 1000 Value						

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Risk Analysis (3 Year) as of 06/30/2010

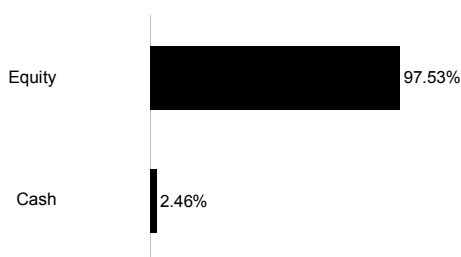
Statistics measured against the fund's broad based index: Russell 1000 Value

Alpha:	0.55	Beta:	1.09	R-Squared:	0.86	Std Dev:	28.85
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				Beta measures a portfolio's sensitivity to market movements in the broad based index. R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index. Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.			

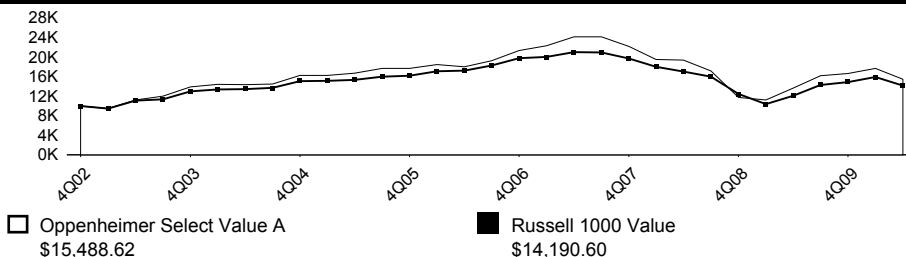
Quarterly Performance Analysis (3 Year) as of 06/30/2010

	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
Oppenheimer Select Value A	-0.14	-8.07	-12.11	-0.54	-11.36	-31.52	-4.49	21.47	18.73	2.51	6.35	-12.63
Russell 1000 Value	-0.24	-5.80	-8.72	-5.31	-6.11	-22.18	-16.77	16.70	18.24	4.22	6.78	-11.15
Legend	<input type="checkbox"/> Best 3 Month Performance over last 3 Years <input checked="" type="checkbox"/> Worst 3 Month Performance over last 3 Years											

Asset Allocation as of 01/31/2010



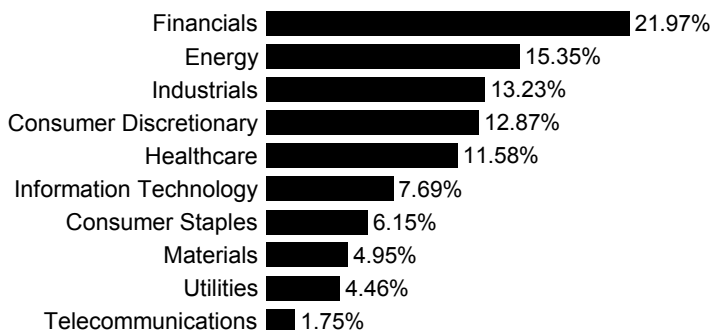
Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 01/31/2010

Holding Name	Percent of TNA
J.P. Morgan Chase & Co.	3.79%
Chevron Corporation	3.77%
Goldman Sachs Group, Inc.	3.44%
Motorola, Inc.	3.41%
Tyco International, Ltd.	3.13%
Apache Corporation	3.08%
Merck & Co Inc	3.08%
Navistar International Corp	3.07%
Brinker International, Inc.	3.06%
Celanese Corporation	2.79%
Percent of Assets in Top Holdings	32.62%

Sectors By Percent** as of 01/31/2010



** Sector weightings based on Industry Classification Benchmark Industries

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American Funds Inc Fund of Amer R4

Fund Overview as of 06/30/2010

Management Company

American Funds

American Funds

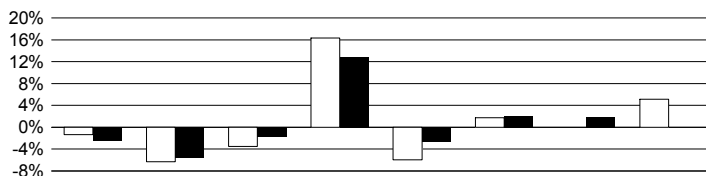
4 Embarcadero Center P.O. Box 7650

San Francisco, CA 94120

800-421-0180

Ticker	RIDEX
Std Min Investment	\$0.00
Month End NAV (06/30/2010)	\$14.62
Sub-Advisor	None
Fund Manager	Team
Fund Manager Tenure	15 Yr(s)
Inception Date	06/27/2002
Asset Type	Multi Strategy
Share Class Assets	701.0 Million
# of Securities	1505
Avg 12 Month Turnover	49%
Expense Ratio	0.70%

Fund Performance Analysis as of 06/30/2010



	1 Month	Quarter to Date	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.
Fund Total Return	-1.36	-6.30	-3.50	16.34	-5.98	1.76	n/a	5.10
Benchmark	-2.51	-5.59	-1.79	12.82	-2.73	2.04	1.92	n/a

□ American Funds Inc Fund of Amer R4 ■ 60% S&P 500/ 40% BCI Aggregate

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Risk Analysis (3 Year) as of 06/30/2010

Statistics measured against the fund's broad based index: 60% S&P 500/ 40% BCI Aggregate

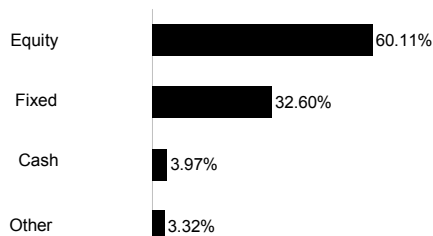
Alpha:	-1.93	Beta:	1.26	R-Squared:	0.98	Std Dev:	17.42
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				Beta measures a portfolio's sensitivity to market movements in the broad based index.			
				R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.			
				Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.			

Quarterly Performance Analysis (3 Year) as of 06/30/2010

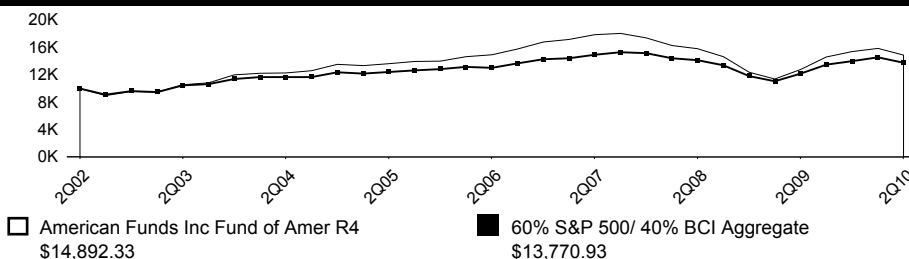
American Funds Inc Fund of Amer R4	0.81	-3.41	-6.64	-2.71	-7.48	-15.44	-7.98	12.21	14.13	5.62	2.99	-6.30
60% S&P 500/ 40% BCI Aggregate	2.39	-0.80	-4.88	-1.92	-5.22	-11.85	-6.46	10.18	10.77	3.71	4.02	-5.59
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10

□ Best 3 Month Performance over last 3 Years ■ Worst 3 Month Performance over last 3 Years

Asset Allocation as of 03/31/2010



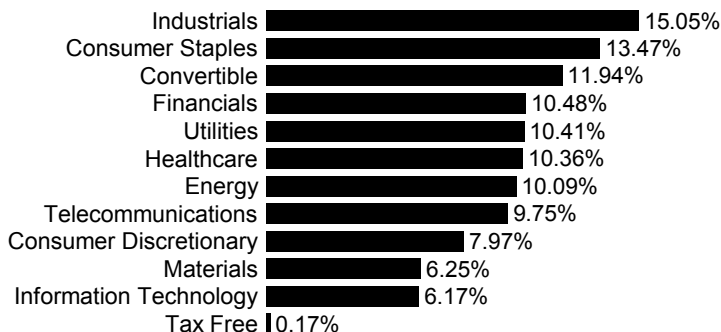
Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
Merck & Co Inc	2.42%
Verizon Communications Inc.	2.22%
Emerson Electric Co.	1.63%
Bristol-Myers Squibb Company	1.52%
Waste Management, Inc.	1.46%
Home Depot, Inc.	1.43%
Chevron Corporation	1.37%
Kraft Foods, Inc.	1.31%
McDonald's Corporation	1.29%
Telefonica, S.A.	1.26%
Percent of Assets in Top Holdings	15.91%

Sectors By Percent** as of 03/31/2010



** Sector weightings based on Industry Classification Benchmark Industries

You should consider the investment objectives, risks, charges and expenses of the Fund carefully before investing. This and other information is contained in the Fund's Prospectus, which can be obtained by contacting the mutual fund company at 800-421-0180. You should read the Prospectus carefully before choosing a Fund.

SEE DISCLOSURE PAGE FOR ADDITIONAL INFORMATION.

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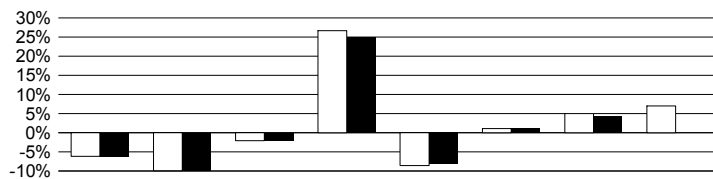
Vanguard Mid Capitalization Index

Fund Overview as of 06/30/2010

Management Company
Vanguard
 Po Box 2600
 V26
 Valley Forge, PA 19482
 800-522-5555

Ticker	VIMSX
Std Min Investment	\$3,000.00
Month End NAV (06/30/2010)	\$16.01
Sub-Advisor	None
Fund Manager	Butler
Fund Manager Tenure	12 Yr(s)
Inception Date	05/21/1998
Asset Type	US Equity
Share Class Assets	6,773.6 Million
# of Securities	459
Avg 12 Month Turnover	21%
Expense Ratio	0.27%

Fund Performance Analysis as of 06/30/2010



	Cumulative (%)			Annualized (%)				
	1 Month	Quarter Year to Date	to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.
<input type="checkbox"/> Fund Total Return	-6.15	-9.90	-2.13	26.70	-8.60	1.05	4.96	7.03
<input checked="" type="checkbox"/> Benchmark	-6.25	-9.88	-2.06	25.13	-8.19	1.22	4.24	n/a
<input type="checkbox"/> Vanguard Mid Capitalization Index <input checked="" type="checkbox"/> Russell Midcap								

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Risk Analysis (3 Year) as of 06/30/2010

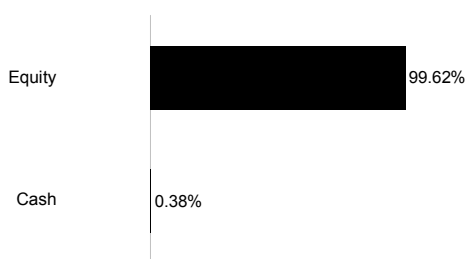
Statistics measured against the fund's broad based index: Russell Midcap

Alpha:	-0.71	Beta:	0.98	R-Squared:	0.99	Std Dev:	27.51
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				Beta measures a portfolio's sensitivity to market movements in the broad based index. R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index. Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.			

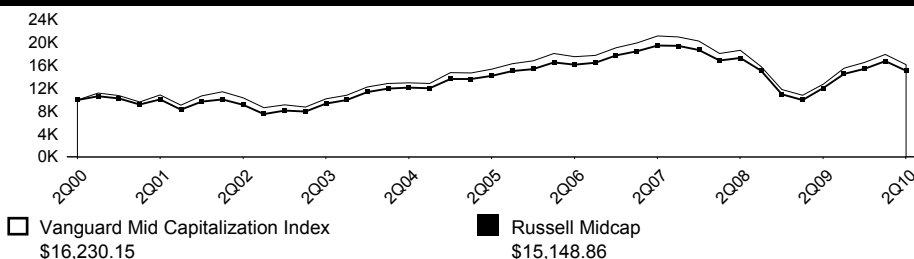
Quarterly Performance Analysis (3 Year) as of 06/30/2010

Vanguard Mid Capitalization Index	-0.91	-3.47	-10.51	2.92	-15.06	-25.63	-8.48	18.35	21.53	6.52	8.63	-9.90
Russell Midcap	-0.39	-3.55	-9.98	2.67	-12.91	-27.27	-8.98	20.80	20.62	5.92	8.67	-9.88
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
<input type="checkbox"/> Best 3 Month Performance over last 3 Years <input checked="" type="checkbox"/> Worst 3 Month Performance over last 3 Years												

Asset Allocation as of 03/31/2010



Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
Intuitive Surgical, Inc.	0.66%
Hartford Financial Services Group, Inc.	0.59%
Delta Air Lines, Inc.	0.57%
Marvell Technology Group, Ltd.	0.54%
Priceline.com, Inc.	0.53%
Mead Johnson Nutrition Company	0.53%
Cameron International Corporation	0.52%
Fifth Third Bancorp	0.51%
Rockwell Collins, Inc.	0.49%
HCP, Inc.	0.48%
Percent of Assets in Top Holdings	5.42%

Sectors By Percent** as of 03/31/2010

Financials	18.62%
Information Technology	15.66%
Consumer Discretionary	14.91%
Industrials	12.41%
Healthcare	11.37%
Energy	7.91%
Materials	7.00%
Utilities	6.12%
Consumer Staples	4.71%
Telecommunications	1.30%

** Sector weightings based on Industry Classification Benchmark Industries

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American Funds Fundamental Invs R4

Fund Overview as of 06/30/2010

Management Company

American Funds

American Funds

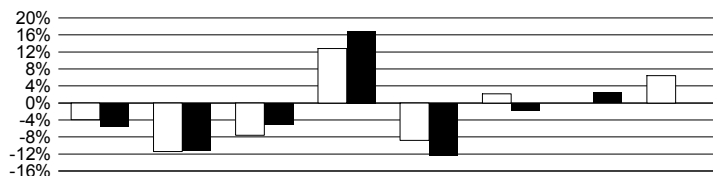
4 Embarcadero Center P.O. Box 7650

San Francisco, CA 94120

800-421-0180

Ticker	RFNEX
Std Min Investment	\$0.00
Month End NAV (06/30/2010)	\$29.96
Sub-Advisor	None
Fund Manager	Team
Fund Manager Tenure	13 Yr(s)
Inception Date	07/25/2002
Asset Type	US Equity
Share Class Assets	1,648.6 Million
# of Securities	254
Avg 12 Month Turnover	30%
Expense Ratio	0.69%

Fund Performance Analysis as of 06/30/2010



	Cumulative (%)				Annualized (%)				
	1 Month	Quarter to Date	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.	
<input type="checkbox"/> Fund Total Return	-3.94	-11.46	-7.63	12.82	-8.81	2.15	n/a	6.44	
<input checked="" type="checkbox"/> Benchmark	-5.63	-11.15	-5.12	16.92	-12.32	-1.64	2.38	n/a	
<input type="checkbox"/> American Funds Fundamental Invs R4 <input checked="" type="checkbox"/> Russell 1000 Value									

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Risk Analysis (3 Year) as of 06/30/2010

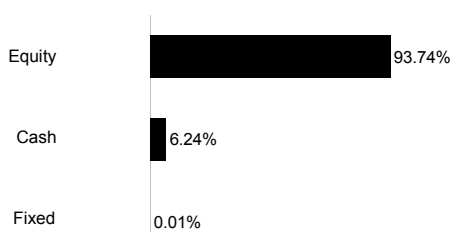
Statistics measured against the fund's broad based index: Russell 1000 Value

Alpha:	2.47	Beta:	0.89	R-Squared:	0.85	Std Dev:	23.89
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				Beta measures a portfolio's sensitivity to market movements in the broad based index. R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.			
				Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.			

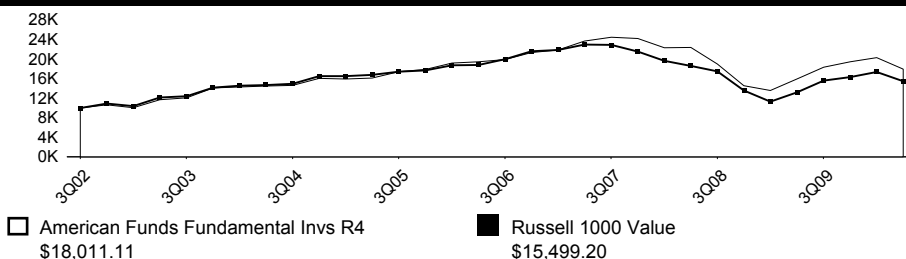
Quarterly Performance Analysis (3 Year) as of 06/30/2010

American Funds Fundamental Invs R4	3.18	-1.01	-7.80	0.49	-15.13	-23.32	-6.79	17.09	15.16	6.07	4.32	-11.46
Russell 1000 Value	-0.24	-5.80	-8.72	-5.31	-6.11	-22.18	-16.77	16.70	18.24	4.22	6.78	-11.15
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
<input type="checkbox"/> Best 3 Month Performance over last 3 Years <input checked="" type="checkbox"/> Worst 3 Month Performance over last 3 Years												

Asset Allocation as of 03/31/2010



Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
Merck & Co Inc	3.09%
Microsoft Corporation	2.60%
Suncor Energy, Inc.	2.43%
Oracle Corporation	2.40%
McDonald's Corporation	1.83%
J.P. Morgan Chase & Co.	1.66%
Medtronic, Inc.	1.58%
Cisco Systems, Inc.	1.53%
Roche Holding AG	1.42%
Verizon Communications Inc.	1.41%
Percent of Assets in Top Holdings	19.95%

Sectors By Percent** as of 03/31/2010

Information Technology	17.92%
Healthcare	13.47%
Industrials	12.84%
Energy	11.53%
Financials	11.24%
Consumer Discretionary	9.57%
Materials	9.32%
Consumer Staples	6.62%
Utilities	4.61%
Telecommunications	2.88%

** Sector weightings based on Industry Classification Benchmark Industries

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American Funds Capital World G/I R4

Fund Overview as of 06/30/2010

Management Company

American Funds

American Funds

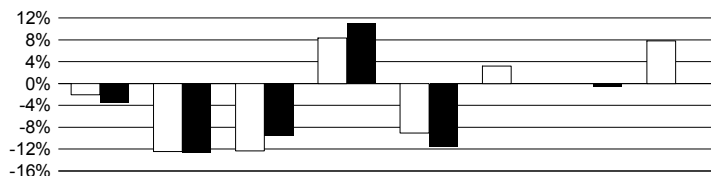
4 Embarcadero Center P.O. Box 7650

San Francisco, CA 94120

800-421-0180

Ticker	RWIEX
Std Min Investment	\$0.00
Month End NAV (06/30/2010)	\$29.32
Sub-Advisor	None
Fund Manager	Team
Fund Manager Tenure	7 Yr(s)
Inception Date	06/27/2002
Asset Type	Global Equity
Share Class Assets	1,802.1 Million
# of Securities	443
Avg 12 Month Turnover	44%
Expense Ratio	0.83%

Fund Performance Analysis as of 06/30/2010



	Cumulative (%)			Annualized (%)					
	1 Month	Quarter to Date	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.	
<input type="checkbox"/> Fund Total Return	-2.06	-12.46	-12.33	8.35	-9.04	3.17	n/a	7.79	
<input checked="" type="checkbox"/> Benchmark	-3.54	-12.61	-9.59	11.10	-11.50	0.06	-0.66	n/a	
<input type="checkbox"/> American Funds Capital World G/I R4 <input checked="" type="checkbox"/> Russell Developed Large Cap									

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Risk Analysis (3 Year) as of 06/30/2010

Statistics measured against the fund's broad based index: Russell Developed Large Cap

Alpha:	1.56	Beta:	0.93	R-Squared:	0.98	Std Dev:	24.67
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.		Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.	

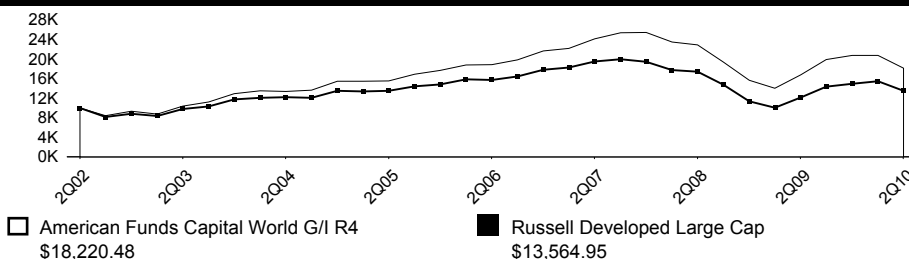
Quarterly Performance Analysis (3 Year) as of 06/30/2010

American Funds Capital World G/I R4	5.09	0.25	-7.70	-2.55	-15.16	-19.29	-10.43	19.52	18.75	4.07	0.15	-12.46
Russell Developed Large Cap	2.22	-2.35	-9.01	-1.76	-15.40	-22.77	-11.68	21.18	17.99	4.15	3.45	-12.61
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
<input type="checkbox"/> Best 3 Month Performance over last 3 Years <input checked="" type="checkbox"/> Worst 3 Month Performance over last 3 Years												

Asset Allocation as of 03/31/2010

Equity	94.54%
Cash	3.73%
Fixed	1.29%
Other	0.45%

Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
Microsoft Corporation	2.96%
Banco Santander SA	2.12%
Bayer AG	2.11%
Novartis AG	2.02%
GDF Suez	1.86%
AT&T, Inc.	1.81%
America Movil S.A.B. de C.V. ADR L	1.49%
Philip Morris International Inc	1.48%
Merck & Co Inc	1.45%
BNP Paribas	1.29%

Percent of Assets in Top Holdings **18.59%**

Sectors By Percent** as of 03/31/2010

Financials	19.07%
Information Technology	12.95%
Consumer Staples	10.40%
Industrials	10.25%
Telecommunications	9.97%
Healthcare	9.27%
Consumer Discretionary	8.49%
Energy	7.92%
Utilities	6.63%
Materials	5.05%

** Sector weightings based on Industry Classification Benchmark Industries

You should consider the investment objectives, risks, charges and expenses of the Fund carefully before investing. This and other information is contained in the Fund's Prospectus, which can be obtained by contacting the mutual fund company at 800-421-0180. You should read the Prospectus carefully before choosing a Fund.

SEE DISCLOSURE PAGE FOR ADDITIONAL INFORMATION.

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American Funds Growth Fund of Amer R4

Fund Overview as of 06/30/2010

Management Company

American Funds

American Funds

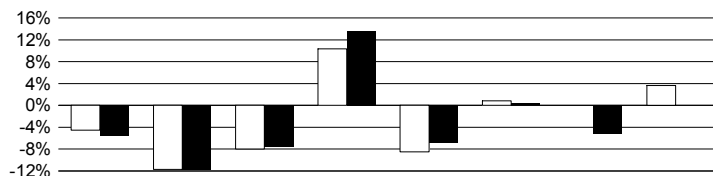
4 Embarcadero Center P.O. Box 7650

San Francisco, CA 94120

800-421-0180

Ticker	RGAEX
Std Min Investment	\$0.00
Month End NAV (06/30/2010)	\$24.94
Sub-Advisor	None
Fund Manager	Team
Fund Manager Tenure	13 Yr(s)
Inception Date	05/28/2002
Asset Type	US Equity
Share Class Assets	16,897.6 Million
# of Securities	430
Avg 12 Month Turnover	38%
Expense Ratio	0.70%

Fund Performance Analysis as of 06/30/2010



	Cumulative (%)				Annualized (%)				
	1 Month	Quarter to Date	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.	
<input type="checkbox"/> Fund Total Return	-4.52	-11.69	-8.00	10.35	-8.51	0.82	n/a	3.61	
<input checked="" type="checkbox"/> Benchmark	-5.51	-11.75	-7.65	13.62	-6.91	0.38	-5.14	n/a	
<input type="checkbox"/> American Funds Growth Fund of Amer R4 <input checked="" type="checkbox"/> Russell 1000 Growth									

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Risk Analysis (3 Year) as of 06/30/2010

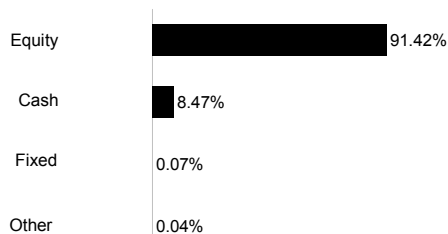
Statistics measured against the fund's broad based index: Russell 1000 Growth

Alpha:	-1.70	Beta:	1.00	R-Squared:	0.99	Std Dev:	23.25
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				Beta measures a portfolio's sensitivity to market movements in the broad based index. R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index. Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.			

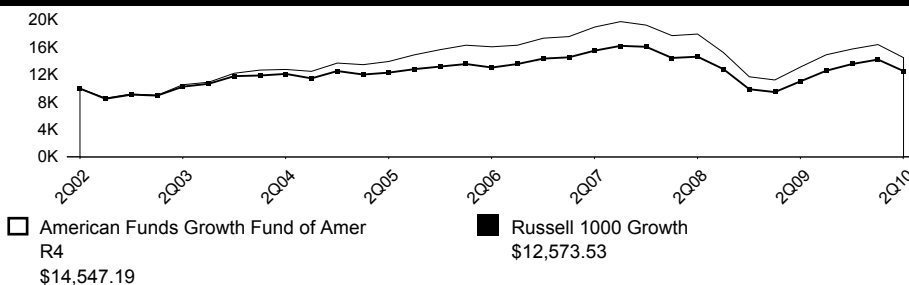
Quarterly Performance Analysis (3 Year) as of 06/30/2010

American Funds Growth Fund of Amer R4	4.40	-2.73	-7.88	1.25	-15.05	-23.10	-3.99	16.81	13.34	5.84	4.17	-11.69
Russell 1000 Growth	4.21	-0.77	-10.18	1.25	-12.33	-22.79	-4.12	16.32	13.97	7.94	4.65	-11.75
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
<input type="checkbox"/> Best 3 Month Performance over last 3 Years <input checked="" type="checkbox"/> Worst 3 Month Performance over last 3 Years												

Asset Allocation as of 03/31/2010



Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

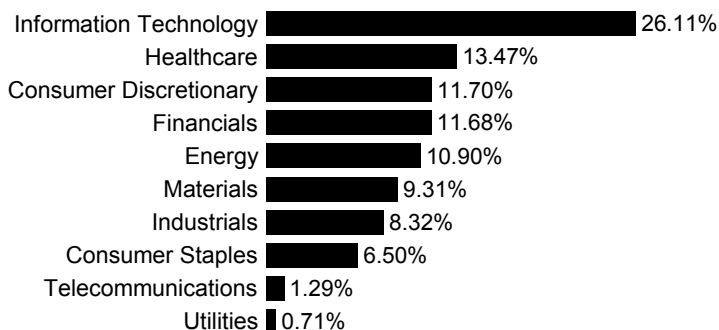
Holding Name	Percent of TNA
Microsoft Corporation	3.48%
Oracle Corporation	3.04%
Google, Inc.	2.96%
Apple, Inc.	2.10%
Cisco Systems, Inc.	1.81%
Medtronic, Inc.	1.34%
J.P. Morgan Chase & Co.	1.29%
Barrick Gold Corporation	1.23%
Wells Fargo Company	1.20%
Bank of America Corporation	1.20%

Percent of Assets in Top Holdings **19.65%**

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SEE DISCLOSURE PAGE FOR ADDITIONAL INFORMATION.

Sectors By Percent** as of 03/31/2010



** Sector weightings based on Industry Classification Benchmark Industries

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ING Value Choice A

Fund Overview as of 06/30/2010

Management Company

ING Funds

ING Mutual Funds

7337 E Doubletree Ranch Road

Scottsdale, AZ 85258

800-992-0180

Ticker	PAVAX
Std Min Investment	\$1,000.00
Month End NAV (06/30/2010)	\$14.46
Sub-Advisor	Tradewinds Global Investors, LLC.
Fund Manager	Iben
Fund Manager Tenure	5 Yr(s)
Inception Date	02/01/2005
Asset Type	US Equity
Share Class Assets	341.2 Million
# of Securities	68
Avg 12 Month Turnover	71%
Expense Ratio	1.41%

Risk Analysis (3 Year) as of 06/30/2010

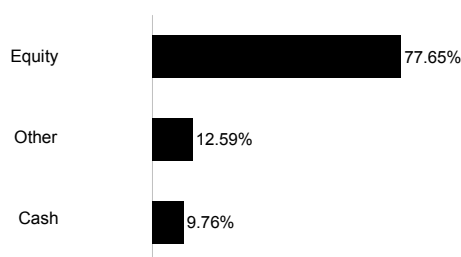
Statistics measured against the fund's broad based index: Russell Midcap Value

Alpha:	7.52	Beta:	0.76	R-Squared:	0.79	Std Dev:	24.54
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				Beta measures a portfolio's sensitivity to market movements in the broad based index. R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index. Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.			

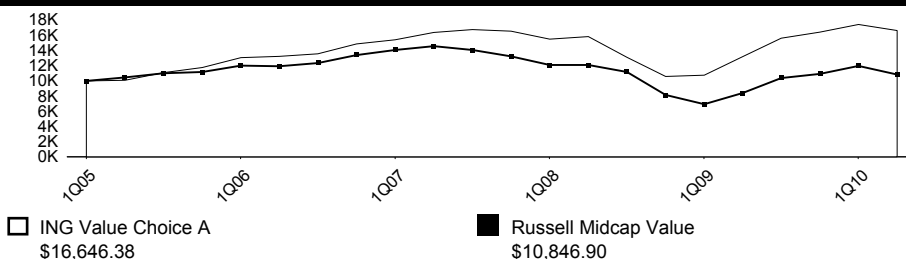
Quarterly Performance Analysis (3 Year) as of 06/30/2010

ING Value Choice A	2.21	-1.08	-6.40	2.14	-17.12	-19.32	1.51	22.91	18.29	5.17	6.02	-4.55
Russell Midcap Value	-3.55	-5.97	-8.64	0.07	-7.52	-27.19	-14.68	20.94	23.62	5.21	9.61	-9.57
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
	Best 3 Month Performance over last 3 Years						Worst 3 Month Performance over last 3 Years					

Asset Allocation as of 03/31/2010



Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
ING Institutional Prime Money Market I	9.76%
Newmont Mining Corporation	3.73%
Barrick Gold Corporation	3.57%
Kinross Gold Corporation	3.15%
Ameren Corporation	2.97%
Lucent Tech Cap Tr I Pfd	2.78%
Lihir Gold Limited ADR	2.60%
Tesoro Corporation	2.59%
Wal-Mart Stores, Inc.	2.51%
Pfizer Inc.	2.41%

Percent of Assets in Top Holdings **36.07%**

Sectors By Percent** as of 03/31/2010

Materials	25.03%
Energy	17.93%
Consumer Staples	10.92%
Telecommunications	9.00%
Utilities	8.55%
Healthcare	7.93%
Information Technology	6.59%
Industrials	6.47%
Financials	4.16%
Consumer Discretionary	3.42%

** Sector weightings based on Industry Classification Benchmark Industries

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ING Mid Cap Opportunities A

Fund Overview as of 06/30/2010

Management Company

ING Funds

ING Mutual Funds

7337 E Doubletree Ranch Road

Scottsdale, AZ 85258

800-992-0180

Ticker	NMCAX
Std Min Investment	\$1,000.00
Month End NAV (06/30/2010)	\$14.44
Sub-Advisor	ING Investment Mgmt Co., Ltd
Fund Manager	Bianchi/Hasso
Fund Manager Tenure	3 Yr(s)
Inception Date	08/20/1998
Asset Type	US Equity
Share Class Assets	132.6 Million
# of Securities	86
Avg 12 Month Turnover	201%
Expense Ratio	1.35%

Risk Analysis (3 Year) as of 06/30/2010

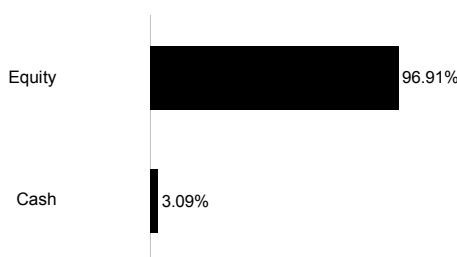
Statistics measured against the fund's broad based index: Russell Midcap Growth

Alpha:	4.20	Beta:	0.85	R-Squared:	0.97	Std Dev:	24.25
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				Beta measures a portfolio's sensitivity to market movements in the broad based index. R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index. Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.			

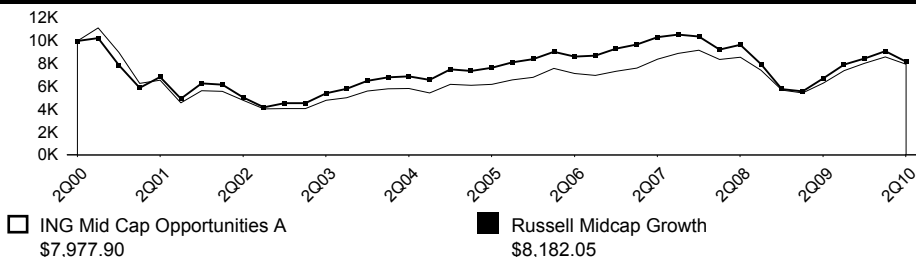
Quarterly Performance Analysis (3 Year) as of 06/30/2010

ING Mid Cap Opportunities A	5.90	3.10	-8.97	2.61	-13.35	-23.42	-4.65	15.96	17.62	8.42	7.01	-7.26
Russell Midcap Growth	2.15	-1.70	-10.95	4.65	-17.75	-27.36	-3.36	20.67	17.58	6.69	7.67	-10.20
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
	Best 3 Month Performance over last 3 Years						Worst 3 Month Performance over last 3 Years					

Asset Allocation as of 03/31/2010



Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
ING Institutional Prime Money Market I	3.09%
Coca-Cola Enterprises Inc.	2.27%
Hospira, Inc.	1.93%
Wyndham Worldwide Corporation	1.83%
Bed Bath & Beyond, Inc.	1.83%
Ross Stores, Inc.	1.83%
Marvell Technology Group, Ltd.	1.80%
Cognizant Technology Solutions Corporation	1.77%
BMC Software, Inc.	1.75%
Amphenol Corporation	1.63%
Percent of Assets in Top Holdings	19.73%

Sectors By Percent** as of 03/31/2010

Information Technology	22.91%
Consumer Discretionary	18.95%
Healthcare	15.80%
Industrials	13.84%
Financials	9.31%
Consumer Staples	6.92%
Energy	5.59%
Materials	4.44%
Telecommunications	1.28%
Utilities	0.96%

** Sector weightings based on Industry Classification Benchmark Industries

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SEE DISCLOSURE PAGE FOR ADDITIONAL INFORMATION.

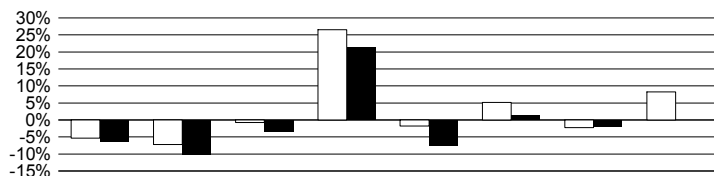
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Fund Performance Analysis as of 06/30/2010



	Cumulative (%)			Annualized (%)					
	1 Month	Quarter Year to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.		
Fund Total Return	-5.31	-7.26	-0.76	26.56	-1.80	5.16	-2.23	8.29	
Benchmark	-6.36	-10.20	-3.31	21.30	-7.53	1.37	-1.99	n/a	
	ING Mid Cap Opportunities A			Russell Midcap Growth					

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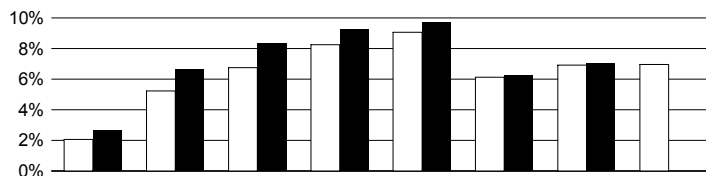
Vanguard Interm-Term Treasury

Fund Overview as of 06/30/2010

Management Company
Vanguard
 Po Box 2600
 V26
 Valley Forge, PA 19482
 800-522-5555

Ticker	VFITX
Std Min Investment	\$3,000.00
Month End NAV (06/30/2010)	\$11.62
Sub-Advisor	None
Fund Manager	Glocke
Fund Manager Tenure	9 Yr(s)
Inception Date	10/28/1991
Asset Type	US Fixed Income
Share Class Assets	2,589.2 Million
# of Securities	50
Avg 12 Month Turnover	109%
Expense Ratio	0.25%

Fund Performance Analysis as of 06/30/2010



	Cumulative (%)			Annualized (%)				Since Incept.
	1 Month	Quarter Year to Date	1 Year	3 Year	5 Year	10 Year		
<input type="checkbox"/> Fund Total Return	2.07	5.23	6.76	8.26	9.07	6.12	6.92	6.96
<input checked="" type="checkbox"/> Benchmark	2.64	6.64	8.35	9.28	9.69	6.21	7.00	n/a
<input type="checkbox"/> Vanguard Interm-Term Treasury <input checked="" type="checkbox"/> Barclays 5-10 Year Treasury								

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Risk Analysis (3 Year) as of 06/30/2010

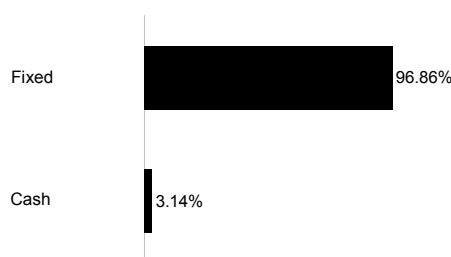
Statistics measured against the fund's broad based index: Barclays 5-10 Year Treasury

Alpha:	1.34	Beta:	0.75	R-Squared:	0.98	Std Dev:	6.91
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.				Beta measures a portfolio's sensitivity to market movements in the broad based index.			
				R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.			
				Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.			

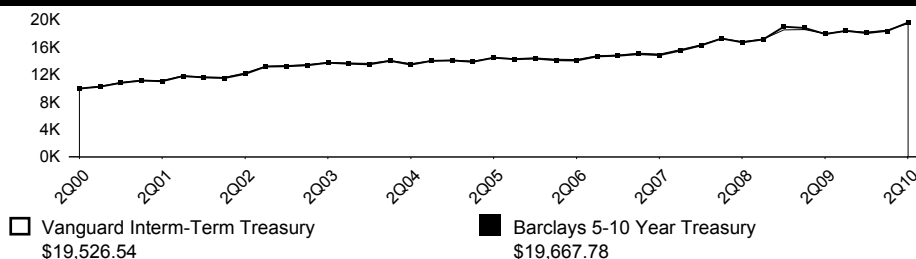
Quarterly Performance Analysis (3 Year) as of 06/30/2010

Vanguard Interm-Term Treasury	4.29	4.61	5.46	-2.69	2.28	7.96	0.15	-3.20	2.43	-1.00	1.45	5.23
Barclays 5-10 Year Treasury	4.55	4.79	6.12	-3.10	2.38	10.92	-0.97	-4.66	2.63	-1.73	1.61	6.64
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
<input type="checkbox"/> Best 3 Month Performance over last 3 Years <input checked="" type="checkbox"/> Worst 3 Month Performance over last 3 Years												

Asset Allocation as of 03/31/2010



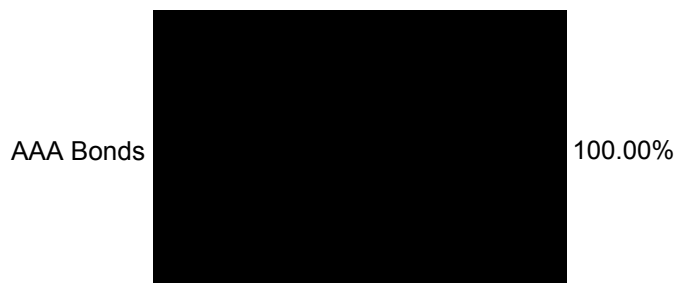
Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
United States Treas Nts 2.625%	16.00%
United States Treas Nts 3.5%	7.14%
United States Treas Nts 4.25%	7.13%
United States Treas Nts 2.375%	6.62%
United States Treas Nts 3.125%	6.52%
United States Treas Nts 2.625%	5.09%
United States Treas Nts 1.875%	4.42%
United States Treas Nts 1.875%	4.29%
United States Treas Nts 4.125%	4.11%
United States Treas Nts 4%	3.42%
Percent of Assets in Top Holdings	64.74%

Quality Analysis as of 03/31/2010



You should consider the investment objectives, risks, charges and expenses of the Fund carefully before investing. This and other information is contained in the Fund's Prospectus, which can be obtained by contacting the mutual fund company at 800-522-5555. You should read the Prospectus carefully before choosing a Fund.

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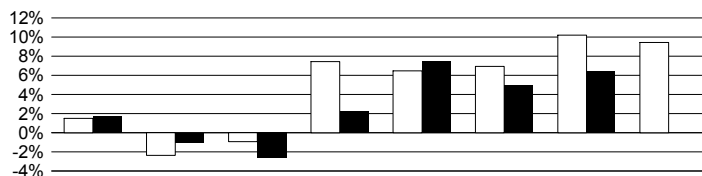
Oppenheimer International Bond A

Fund Overview as of 06/30/2010

Management Company
OppenheimerFunds Inc.
 6803 South Tucson Way
 N/a
 Centennial, CO 80112-3924
 800-225-5677

Ticker	OIBAX
Std Min Investment	\$1,000.00
Month End NAV (06/30/2010)	\$6.21
Sub-Advisor	None
Fund Manager	Team
Fund Manager Tenure	3 Yr(s)
Inception Date	06/15/1995
Asset Type	International Fixed Income
Share Class Assets	6,817.4 Million
# of Securities	483
Avg 12 Month Turnover	112%
Expense Ratio	1.00%

Fund Performance Analysis as of 06/30/2010



	Cumulative (%)			Annualized (%)					
	1 Month	Quarter Year to Date	to Date	1 Year	3 Year	5 Year	10 Year	Since Incept.	
<input type="checkbox"/> Fund Total Return	1.49	-2.37	-0.93	7.45	6.47	6.93	10.21	9.43	
<input checked="" type="checkbox"/> Benchmark	1.72	-1.00	-2.63	2.23	7.48	5.02	6.39	n/a	
<input type="checkbox"/> Oppenheimer International Bond A <input checked="" type="checkbox"/> Barclays Global Treasury Ex-US									

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Risk Analysis (3 Year) as of 06/30/2010

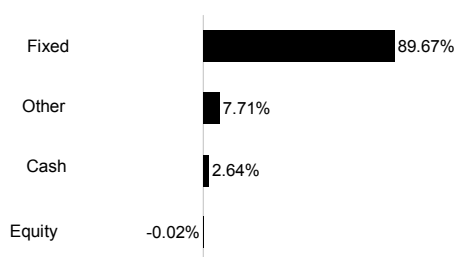
Statistics measured against the fund's broad based index: Barclays Global Treasury Ex-US

Alpha:	0.20	Beta:	0.80	R-Squared:	0.75	Std Dev:	10.61
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index. Beta measures a portfolio's sensitivity to market movements in the broad based index. R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index. Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.							

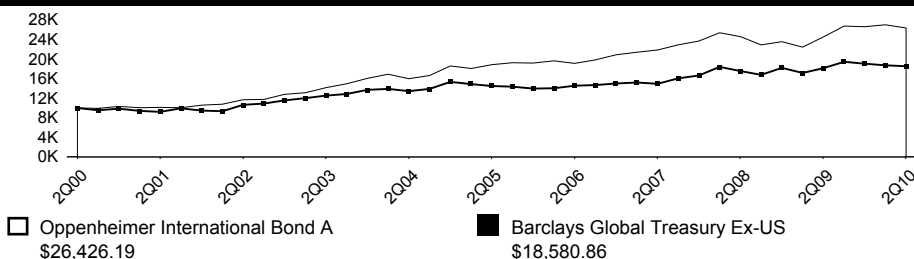
Quarterly Performance Analysis (3 Year) as of 06/30/2010

Oppenheimer International Bond A	4.80	3.53	7.14	-3.17	-6.91	2.83	-4.48	9.14	8.98	-0.48	1.48	-2.37
Barclays Global Treasury Ex-US	7.71	3.68	10.36	-4.68	-4.19	8.57	-5.90	5.62	7.19	-2.05	-1.64	-1.00
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
<input type="checkbox"/> Best 3 Month Performance over last 3 Years <input checked="" type="checkbox"/> Worst 3 Month Performance over last 3 Years												

Asset Allocation as of 03/31/2010



Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
Japan(Govt Of) 0.5%	5.93%
Italy(Rep Of) 3.75%	4.59%
Italy(Rep Of) 5%	4.48%
Japan(Govt Of) 0.2%	4.06%
Japan(Govt Of) 2.1%	3.70%
Germany(Fed Rep) 3.5%	3.05%
Brazil(Fed Rep Of) 10%	2.84%
Korea(Republic Of) 4.18%	2.57%
Japan(Govt Of) 2.1%	2.31%
Turkey(Rep Of) 16%	2.27%
Percent of Assets in Top Holdings	35.80%

Quality Analysis as of 03/31/2010

AAA Bonds	28.40%
AA Bonds	19.76%
A Bonds	17.27%
BBB Bonds	11.79%
BB Bonds	12.47%
B Bonds	2.25%
Below B Bonds	1.36%
Not Rated Bonds	6.69%

You should consider the investment objectives, risks, charges and expenses of the Fund carefully before investing. This and other information is contained in the Fund's Prospectus, which can be obtained by contacting the mutual fund company at 800-225-5677. You should read the Prospectus carefully before choosing a Fund.

SEE DISCLOSURE PAGE FOR ADDITIONAL INFORMATION.



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ING Foreign A

Fund Overview as of 06/30/2010

Management Company

ING Funds

ING Mutual Funds

7337 E Doubletree Ranch Road

Scottsdale, AZ 85258

800-992-0180

Ticker	IAFAX
Std Min Investment	\$1,000.00
Month End NAV (06/30/2010)	\$11.91
Sub-Advisor	IG Investment Management Advisors B V
Fund Manager	Younes/Pell
Fund Manager Tenure	7 Yr(s)
Inception Date	07/01/2003
Asset Type	International Equity
Share Class Assets	56.3 Million
# of Securities	333
Avg 12 Month Turnover	176%
Expense Ratio	1.71%

Risk Analysis (3 Year) as of 06/30/2010

Statistics measured against the fund's broad based index: Russell Developed Large Cap ex N.A.

Alpha:	-3.53	Beta:	0.93	R-Squared:	0.97	Std Dev:	27.35
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index. Beta measures a portfolio's sensitivity to market movements in the broad based index. R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index. Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.							

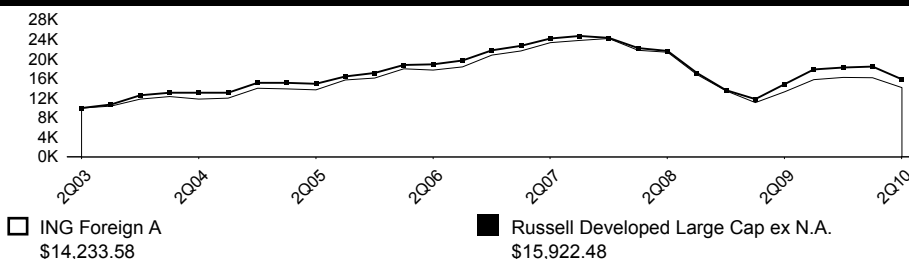
Quarterly Performance Analysis (3 Year) as of 06/30/2010

	2007	1Q07	2Q07	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
ING Foreign A	2.07	1.45	-9.86	-1.68	-21.51	-19.78	-17.62	19.68	18.99	2.71	-0.37	-12.36			
Russell Developed Large Cap ex N.A.	2.01	-1.49	-8.60	-2.66	-20.78	-20.34	-13.52	25.88	20.14	2.25	1.00	-13.93			
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10			
	Best 3 Month Performance over last 3 Years						Worst 3 Month Performance over last 3 Years								

Asset Allocation as of 03/31/2010



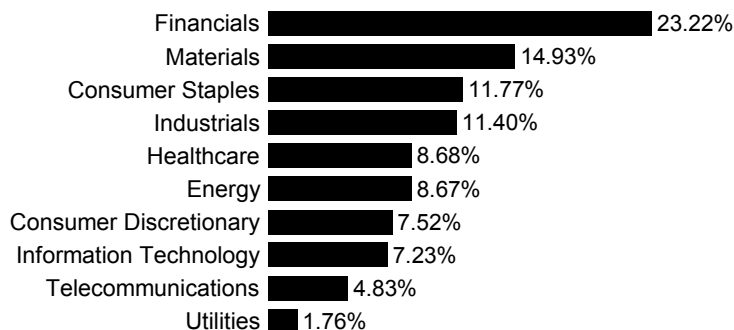
Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
Royal Dutch Shell PLC	2.01%
Novartis AG	1.80%
Nestle SA	1.64%
GlaxoSmithKline PLC	1.64%
Ak Sbergateln Bank Sberbank	1.44%
Rio Tinto PLC	1.34%
Fraport AG	1.32%
Reckitt Benckiser Group PLC	1.32%
BNP Paribas	1.30%
Roche Holding AG	1.29%
Percent of Assets in Top Holdings	15.10%

Sectors By Percent** as of 03/31/2010



** Sector weightings based on Industry Classification Benchmark Industries

You should consider the investment objectives, risks, charges and expenses of the Fund carefully before investing. This and other information is contained in the Fund's Prospectus, which can be obtained by contacting the mutual fund company at 800-992-0180. You should read the Prospectus carefully before choosing a Fund.

SEE DISCLOSURE PAGE FOR ADDITIONAL INFORMATION.

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ING Intermediate Bond A

Fund Overview as of 06/30/2010

Management Company

ING Funds

ING Mutual Funds

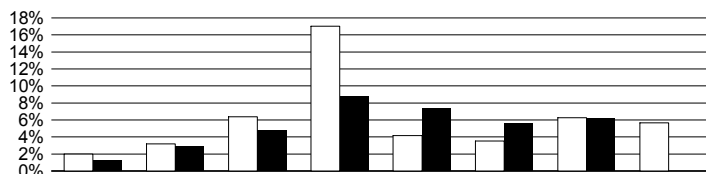
7337 E Doubletree Ranch Road

Scottsdale, AZ 85258

800-992-0180

Ticker	IIBAX
Std Min Investment	\$1,000.00
Month End NAV (06/30/2010)	\$9.38
Sub-Advisor	Ing Investment Management Co.
Fund Manager	Team
Fund Manager Tenure	2 Yr(s)
Inception Date	12/15/1998
Asset Type	US Fixed Income
Share Class Assets	351.6 Million
# of Securities	467
Avg 12 Month Turnover	540%
Expense Ratio	0.73%

Fund Performance Analysis as of 06/30/2010



	Cumulative (%)			Annualized (%)					Since Incept.
	1 Month	Quarter Year to Date	6 Month to Date	1 Year	3 Year	5 Year	10 Year		
Fund Total Return	1.98	3.20	6.37	17.04	4.15	3.51	6.27		5.64
Benchmark	1.29	2.92	4.78	8.72	7.34	5.57	6.23		n/a
	ING Intermediate Bond A			Barclays Intermediate Aggregate					

The performance information contained herein represents past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that your investment, when redeemed, may be worth more or less than their performance data quoted. Current performance may be higher or lower than the performance shown here. The most recent month-end performance information for the Fund may be obtained by contacting the mutual fund company at 800-992-0180.

Risk Analysis (3 Year) as of 06/30/2010

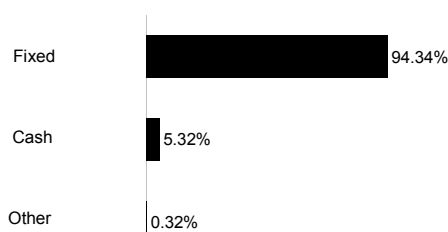
Statistics measured against the fund's broad based index: Barclays Intermediate Aggregate

Alpha:	-4.09	Beta:	1.23	R-Squared:	0.16	Std Dev:	7.44
Alpha measures a manager's contribution to performance due to security selection or market timing to the relative broad based index.		Beta measures a portfolio's sensitivity to market movements in the broad based index.		R-squared is a measure that indicates the extent to which fluctuations in portfolio returns are correlated with those of the broad based index.		Standard deviation is a measure of risk that gauges the variability of actual returns from their expected values and the dispersion of these variations over time.	

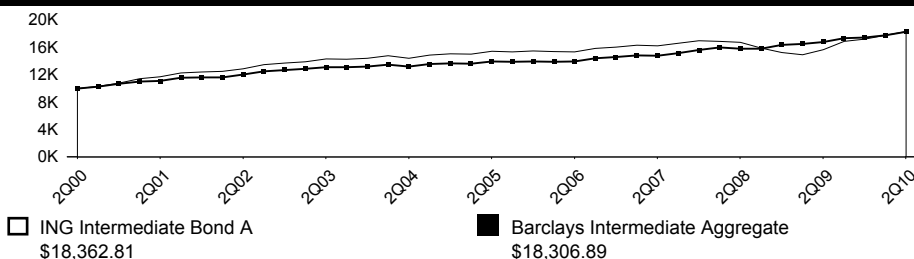
Quarterly Performance Analysis (3 Year) as of 06/30/2010

ING Intermediate Bond A	2.49	2.10	-0.44	-0.87	-5.12	-3.89	-2.25	4.88	7.78	2.10	3.07	3.20
Barclays Intermediate Aggregate	2.76	2.89	2.35	-0.96	-0.13	3.58	0.91	1.68	3.21	0.53	1.81	2.92
	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10
	Best 3 Month Performance over last 3 Years						Worst 3 Month Performance over last 3 Years					

Asset Allocation as of 03/31/2010



Growth of \$10,000 Investment as of 06/30/2010



Top 10 Holdings as of 03/31/2010

Holding Name	Percent of TNA
United States Treas Bds 4.375%	6.15%
United States Treas Nts 0.875%	4.15%
Brazil(Fed Rep Of) 10%	2.49%
United States Treas Nts 1.375%	1.64%
United States Treas Nts 2.375%	1.48%
FHLMC CMO 5.5%	1.39%
United States Treas Nts 3.625%	1.13%
FHLMC 3.25%	1.09%
FHLMC 3%	1.01%
FHLMC 3.125%	0.98%
Percent of Assets in Top Holdings	21.51%

Quality Analysis as of 03/31/2010

AAA Bonds	49.84%
AA Bonds	3.96%
A Bonds	9.64%
BBB Bonds	22.36%
BB Bonds	6.84%
B Bonds	5.85%
Below B Bonds	0.92%
Not Rated Bonds	0.60%

You should consider the investment objectives, risks, charges and expenses of the Fund carefully before investing. This and other information is contained in the Fund's Prospectus, which can be obtained by contacting the mutual fund company at 800-992-0180. You should read the Prospectus carefully before choosing a Fund.

SEE DISCLOSURE PAGE FOR ADDITIONAL INFORMATION.

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Disclosure Page

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The total return information does not reflect the deduction of the Sales Load that may apply if the Fund shares were purchased outside of the Plan and, if the Sales Load were reflected, performance would be lower.

A market index is an unmanaged portfolio of securities such as stocks and bonds. An index is often used as a comparative benchmark for managed portfolios such as mutual funds. These indices are presented to help you evaluate the performance of the broad market which they represent, and provide you with an understanding of that market's historic long-term performance, and a broad indication of price movement. Individual investors cannot invest directly in an index. Past performance is not indicative of future results.

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Investment Performance Summary

Performance as of August 31, 2010

Investment Name	Year to Date	3 Month	1 Year	3 Year	5 Year	10 Year	Expense Ratio
T. Rowe Price Retirement 2010	0.57%	0.57%	8.13%	-1.40%	3.18%	0.00%	0.64%
T. Rowe Price Retirement 2020	-1.30%	-0.62%	7.72%	-3.74%	2.26%	0.00%	0.73%
T. Rowe Price Retirement 2030	-2.78%	-1.61%	7.17%	-5.56%	1.59%	0.00%	0.78%
T. Rowe Price Retirement 2040	-3.43%	-2.07%	6.82%	-6.09%	1.26%	0.00%	0.79%
T. Rowe Price Retirement 2050	-3.42%	-2.03%	6.79%	-6.09%	0.00%	0.00%	0.79%
Federated Prime Cash Obligs Instl Svc	0.01%	0.00%	0.01%	1.57%	2.80%	2.51%	0.57%
ING Small Company A	-2.35%	-7.61%	7.67%	-5.79%	1.30%	2.30%	1.49%
Vanguard Small Cap Index	-1.30%	-7.50%	9.24%	-5.90%	0.47%	3.46%	0.28%
American Funds SMALLCAP World R4	1.76%	1.24%	14.49%	-6.88%	4.18%	1.77%	1.14%
Vanguard Mid-Cap Value Index Inv	0.08%	-5.01%	12.17%	-6.17%	0.00%	0.00%	0.30%
American Funds EuroPacific Gr R4	-6.15%	5.04%	2.47%	-5.79%	4.59%	3.60%	0.86%
PIMCO Total Return Instl	9.00%	4.77%	12.02%	11.27%	7.96%	7.88%	0.46%
Oppenheimer Global Strategic Inc A	11.79%	6.78%	19.42%	6.15%	6.16%	7.12%	0.99%
ING Index Plus LargeCap A	-4.30%	-2.65%	4.79%	-9.45%	-2.13%	-3.17%	0.95%
Oppenheimer Select Value A	-5.11%	-4.41%	1.41%	-12.29%	-1.99%	0.00%	1.35%
American Funds Inc Fund of Amer R4	0.99%	3.23%	10.30%	-3.90%	2.30%	5.62%	0.70%
Vanguard Mid Capitalization Index	-0.11%	-4.22%	13.03%	-6.81%	0.50%	3.90%	0.27%
American Funds Fundamental Invs R4	-4.86%	-1.05%	5.63%	-7.44%	1.49%	2.10%	0.69%
American Funds Capital World G/I R4	-6.49%	4.45%	2.50%	-6.76%	3.37%	5.88%	0.83%
American Funds Growth Fund of Amer R4	-6.57%	-3.02%	3.20%	-7.92%	-0.04%	-0.46%	0.70%
ING Value Choice A	5.39%	2.80%	18.81%	3.03%	10.35%	0.00%	1.41%
ING Mid Cap Opportunities A	2.13%	-2.56%	18.60%	-1.15%	4.84%	-2.65%	1.35%
Vanguard Interm-Term Treasury	10.06%	5.22%	9.97%	8.82%	6.72%	7.01%	0.25%
Oppenheimer International Bond A	5.04%	7.61%	8.68%	8.25%	8.14%	10.68%	1.00%
ING Global Opportunities A	-9.02%	3.68%	-1.74%	-13.08%	-0.29%	0.00%	1.50%
ING Intermediate Bond A	9.50%	4.99%	14.24%	4.57%	3.97%	6.27%	0.71%

For more information about any investment option available in your Retirement Plan, please request a prospectus. A prospectus contains more information regarding risks, fees, and expenses. You should read and consider information in a prospectus carefully before investing. Investment returns will fluctuate, cannot be guaranteed and do not predict the future performance of any investment.

SMARTCHOICE™ 403(b) NEW PARTICIPANT ENROLLMENT FORM

ORGANIZATION / SCHOOL: Saranac Central School District 544006

PARTICIPANT NAME:

HOME ADDRESS (No & Street):

HOME ADDRESS (City, State, Zip):

DAY PHONE #:

EMAIL:

SOC. SEC. NUMBER:

DATE OF BIRTH: / /

A. 403(b) Contribution

_____ I hereby **elect** to contribute the following percentage(s) of my compensation and authorize the Employer to deduct said amount(s) from each paycheck and deposit into the Plan, accordingly.

_____ % of my Compensation as pre-tax deferrals [Total Percentage of Compensation may not exceed 100%, minimum election is 1%].

_____ I hereby **elect NOT to** contribute to the Plan at this time. I understand that I can complete a new Enrollment and Allocation Form during any enrollment period if I decide at a later date to contribute to the Plan.

B. New Contribution Allocations/Reallocations Among Funds

Complete this Section to indicate how you wish to have all **NEW** Contributions Allocated/Reallocated among Funds. **Rollover Contributions will be allocated at the same percentages as new contribution allocations.**

Individual Percentages

_____ % 2010 T. Rowe Price Target Funds (TRRAX)	_____ % ING Index Plus Lg Cap (AELAX)
_____ % 2020 T. Rowe Price Target Funds (TRRBX)	_____ % Oppenheimer Select Value (OSVAX)
_____ % 2030 T. Rowe Price Target Funds (TRRCX)	_____ % Income Fnd of America (RIDEX)
_____ % 2040 T. Rowe Price Target Funds (TRRDX)	_____ % Vanguard Mid Cap Idx (VIMSX)
_____ % 2050 T. Rowe Price Target Funds (TRRMX)	_____ % American Funds Fundamental Inv (RFNEX)
_____ % Federated Cash Obl (Money Mkt) (PRCXX)	_____ % American Funds Capital Wrld G&I (RWIEX)
_____ % ING Small Company (AESAX)	_____ % Growth Fund of America (RGAEX)
_____ % Vanguard Small Cap Index (NAESX)	_____ % ING Value Choice (PAVAX)
_____ % American Funds Small Cap (RSLEX)	_____ % ING Mid Cap Opp (NMCAX)
_____ % Vanguard Mid Cap Value Idx (VMVIX)	_____ % Vanguard Interm Treas (VFITX)
_____ % American Funds EuroPacific (REREX)	_____ % Oppenheimer Intl Bnd (OIBAX)
_____ % PIMCO Total Return (PTTRX)	_____ % ING Foreign (IAFAX)
_____ % Oppenheimer Strategic Income (OPSIX)	_____ % ING Intermediate Bnd (IIBAX)

100%

***Contributions made on behalf of participants who have not completed a New Participant Enrollment Form will be automatically deposited into the T. Rowe Price Target fund appropriate for your age.**

C. Transactions via Voice Response System

You may access information regarding your individual account through BPA's Voice Response System, 1-800-530-1272; or by visiting the BPA website at www.bpas.com. You will receive a Personal Identification Number (PIN) which is exclusively for your use; you will be responsible for keeping your PIN in a safe place. **All changes to allocations for future contributions and existing Plan monies must be made through BPAline or the website.**

D.

Please review all allocation percentages on your first benefit statement and notify BPA of any discrepancies. BPA is not responsible for errors in the allocation on new contributions beyond a period of two weeks following the issuance of your first statement.

Participant Signature

Date

SMART CHOICE BENEFICIARY FORM

Your Personal Information					
Participant Name		Social Security #			
Street Address					
City		State		Zip	
Organization					

Primary Beneficiaries			
Name			
Address			
Relationship			
Date of Birth			
Social Security #			
% Of Share			

Secondary Beneficiaries			
Name			
Address			
Relationship			
Date of Birth			
Social Security #			
% Of Share			

If I have designated more than one Primary Beneficiary, the said amount(s) shall be equally divided among my Primary Beneficiaries who are living at the time of my death unless I specify otherwise on this form. If, upon my death, there is no Primary Beneficiary living, and if I have named more than one Secondary Beneficiary, the said amount(s) shall be equally divided among my Contingent Beneficiaries who are living at the time of my death unless I specify otherwise on this form. The execution of this form and delivery thereof to the Plan Administrator revokes all prior designations of Beneficiaries that I may have made.

Signature _____

Date _____

ACCEPTANCE LETTER and ROLLOVER VERIFICATION/REQUEST FORM

Receiving Plan: Saranac Central School District 544006

Participant Name: _____

Soc Sec Number: _____

Section a. Participant Instructions:

1. Contact your prior Employer or IRA representative to initiate the distribution and rollover of your account balance.
2. Please complete and forward this Rollover Verification Request Form to the prior representative along with the paperwork they may have requested you to complete.
3. The rollover check should be made payable to the plan you are rolling to including an f/b/o with your name.
4. Rollover checks received by BPA cannot be invested without receipt by BPA of a completed Rollover Verification Form.

Section b. Participant Request

5. Please complete the following and sign where indicated:

Name and Account Number of Former Plan/Account

I am requesting that _____ (enter percentage or \$ amount) be liquidated/surrendered from this account and rolled to the above referenced receiving plan.

Participant Signature Date

Section c. Verification of source of rollover assets:

The rollover into the receiving plan will not be accepted without the following certification:

I certify that the funds distributed for rollover from the above referenced account represent an eligible rollover distribution and originated from:

_____ a plan qualified under IRS Code Section 401(a) or 403(b) or 457 (Governmental 457 Plans, only)
AND does not include funds attributable to Roth Deferrals.
(this includes plans such as 401(k), Money Purchase, Profit Sharing, ESOP, Defined Benefit)

Total of Post-Tax contributions included in rollover amount _____

_____ an IRA, and includes no post-tax or non-deductible contributions; or a SIMPLE IRA held for more than two years.
(Roth IRA's and post-tax or non-deductible IRA contributions are not eligible for rollover into the receiving plan)

Plan Representative/Participant Signature

Print Name and Title

Date of Signature

Section d. Statement of Acceptance:

Community Bank, NA has agreed to serve as Custodian/Trustee/Directed Trustee for the above referenced plan and will accept a rollover provided the above certification is properly made.

Beg S Keshin
Trust Officer, Community Bank, NA

Reminder: The rollover check should be made payable to the name of the receiving plan f/b/o the plan participant.

PLEASE FORWARD THIS FORM AND THE ROLLOVER CHECK TO:



BPA
6 RHODS DRIVE / SUITE 7
UTICA, NEW YORK 13502-6374

Retirement

YOUR PERSONAL ACCOUNT SUMMARY

Personally prepared for:

Your Account Information:

Soc. Sec No: XXX-XX-
Date of Birth: 03/20/1985
Date of Hire: 06/13/2007
Date of Entry: 07/01/2007

Account Summary

Account Statement: April 01, 2008 To June 30, 2008

Total Account Balance on 04/01/2008 \$ 736.83

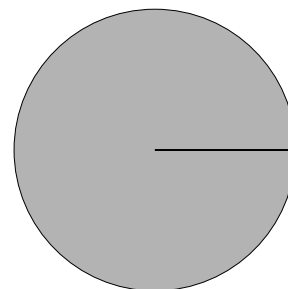
Employee Contributions	\$ 238.68
Employer Contributions	\$ 0.00
Rollover Contributions	\$ 0.00
Net Earnings	\$ -17.40
Withdrawals	\$ 0.00
Transfers	\$ 0.00
Loan Activity	\$ 0.00
Other	\$ 0.00

Total Account Balance on 06/30/2008 \$ 958.11

Your Total Vested Account Balance is \$ 958.11

Your Retirement Account Fund Allocations

Stable Value	0%	<input type="checkbox"/>
Bonds	0%	<input type="checkbox"/>
Equities	100%	<input checked="" type="checkbox"/>
Balanced/Targ	0%	<input type="checkbox"/>



Your year-to-date total portfolio return -8.29 %

Fund allocation percentages are estimated by categorizing Investment Funds based upon their underlying assets



Message Board

As of 06/30/2008 Year-to-Date and 5-Year average returns for the major indices were as follows:

S&P 500	-11.91% and 7.59%
Russell 2000 Small Cap	- 9.37% and 10.29%
EAFE non-US Equity	-10.58% and 17.26%
US Aggregate Bond	1.13% and 3.86%

Investors have historically been best served by focusing on longer term performance measures and waiting through periods of market volatility. Now may be an ideal time to review the overall investment of your account versus your targeted investment strategy. If you wish to consider rebalancing your portfolio, the auto rebalance feature in our participant website can make this process easy. For additional planning tools and educational content, please see the Education tab of the participant website.

RETIREMENT SAVINGS PLAN

Automated information about your account and the investments in your plan is available 24 hours a day, 7 days a week. Dial toll free 1-800-530-1272 or visit our website at www.bpah.com

BPA - HARBRIDGE
6 Rhoads Drive, Ste 7, Utica, NY 13502

Account by Investment

For the Period Ending 06/30/2008

Investment Options	Allocation Percent	Beginning Balance	Contributions	Earnings Gain/Loss	Withdrawals	Transfers	Loan Activity	Other	Ending Balance	Nbr of Shares
AEW REAL ESTATE	5%	0.00	7.96	-0.66	0.00	0.00	0.00	0.00	7.30	0.4601
DAVIS NEW YORK VENTURE FUND	20%	146.42	47.74	-7.33	0.00	0.00	0.00	0.00	186.83	5.2941
RS PARTNERS FUND	5%	0.00	7.96	-0.32	0.00	0.00	0.00	0.00	7.64	0.2567
GROWTH FUND OF AMERICA	20%	148.40	47.72	0.22	0.00	0.00	0.00	0.00	196.34	6.1897
EUROPACIFIC GROWTH FUND	20%	152.20	47.72	-5.83	0.00	0.00	0.00	0.00	194.09	4.2443
VANGUARD 500 INDEX	15%	145.72	39.80	-6.19	0.00	0.00	0.00	0.00	179.33	1.5219
VANGUARD MID-CAP INDEX	15%	144.09	39.78	2.71	0.00	0.00	0.00	0.00	186.58	9.7887
TOTALS BY INVESTMENT		736.83	238.68	-17.40	0.00	0.00	0.00	0.00	958.11	

Account by Money Type

Money Type	Vested Percent	Beginning Balance	Contributions	Earnings Gain/Loss	Withdrawals	Transfers	Loan Activity	Other	Ending Balance
EMPLOYEE PRE-TAX	100%	491.44	159.12	-11.61	0.00	0.00	0.00	0.00	638.95
ROTH CONTRIBUTIONS	100%	245.39	79.56	-5.79	0.00	0.00	0.00	0.00	319.16
TOTALS BY SOURCE		736.83	238.68	-17.40	0.00	0.00	0.00	0.00	958.11

Investment Performance

For the Period Ending 06/30/08

Investment Name	Ticker	Investment Category	Share Price	Quarterly Cumulative Total Return *	Average Annual Total Returns				
					YTD	1 Year	3 Year	5 Year	10 Year
METLIFE STABLE VALUE	6PGIC	Stable Value	\$ 11.41	1.09%	2.19%	4.51%	4.39%	N/A %	N/A %
T. ROWE PRICE RETIREMENT 2010	PARAX	Balanced/Target	\$ 15.10	-0.92%	-6.50%	-6.08%	5.86%	N/A %	N/A %
T. ROWE PRICE RETIREMENT 2020	PARBX	Balanced/Target	\$ 16.23	-0.61%	-8.15%	-8.86%	6.23%	N/A %	N/A %
AEW REAL ESTATE	NRFX	Equity	\$ 15.85	-5.76%	-2.64%	-14.76%	4.58%	14.42%	N/A %
FIDELITY ADV MID CAP T	FMCAX	Equity	\$ 21.34	5.54%	-9.11%	-10.99%	7.58%	11.22%	10.23%
DAVIS NEW YORK VENTURE FUND	NYVTX	Equity	\$ 35.29	-2.86%	-11.80%	-13.87%	5.02%	9.39%	5.62%
PIMCO TOTAL RETURN A	PTTAX	Bonds	\$ 10.63	-1.42%	1.73%	10.31%	4.47%	4.21%	6.00%
PIMCO HIGH YIELD A	** PHDAX	Bonds	\$ 9.03	-0.08%	-1.91%	-0.78%	4.11%	6.07%	5.12%
RS PARTNERS FUND	RSPFX	Equity	\$ 29.76	5.72%	-3.41%	-15.63%	3.61%	14.53%	11.73%
GROWTH FUND OF AMERICA	AGTHX	Equity	\$ 31.72	1.24%	-6.73%	-5.25%	8.85%	11.29%	9.18%
EUROPACIFIC GROWTH FUND	** AEPGX	Equity	\$ 45.73	-2.35%	-10.10%	-4.18%	16.13%	18.70%	9.61%
AMERICAN BALANCED FUND	ABALX	Balanced/Target	\$ 17.28	-2.75%	-8.49%	-7.81%	3.90%	6.46%	6.71%
VANGUARD 500 INDEX	VFINX	Equity	\$117.83	-2.75%	-11.96%	-13.19%	4.28%	7.45%	2.81%
VANGUARD MID-CAP INDEX	VIMSX	Equity	\$ 19.06	2.92%	-7.90%	-11.91%	6.72%	12.92%	10.03%
CRM MID CAP VALUE	CRMMX	Equity	\$ 26.70	0.19%	-8.40%	-10.52%	7.78%	14.24%	N/A %
T. ROWE PRICE RETIREMENT 2030	PARCX	Balanced/Target	\$ 17.20	-0.46%	-9.33%	-10.83%	6.66%	N/A %	N/A %
T. ROWE PRICE RETIREMENT 2040	PARDX	Balanced/Target	\$ 17.29	-0.46%	-9.57%	-11.23%	6.57%	N/A %	N/A %

* Before making any investment decisions, be sure to review the fund prospectus. Monthly performance information and prospectuses for the investment options within your Plan can be accessed by logging into your BPA-Harbridge account at www.bpah.com. Select the ACCOUNT INQUIRY tab then "Investment & Index Performance" from the left navigation strip.

** Funds marked with a double asterisk (**) are subject to trade restrictions. Refer to the Trading Restriction Report on www.bpah.com

*** Returns are not annualized. Quarterly Performance figures represent the increase in the value of a single deposit of \$1,000 made on the first day of the quarter. Performance Results do not include application of Investment Management and/or Administrative Fees. Past performance does not guarantee future results. Yields will fluctuate with market conditions.

Investment Benchmarks

For the Period Ending 06 / 30 / 08

Index Name	Category	Quarterly	YTD	Average Annual Total Returns			
				1 Year	3 Year	5 Year	10 Year
LEHMAN BROS. AGGREGATE	Bond	-1.02 %	1.13%	7.13%	4.08 %	3.86 %	5.68%
LEHMAN BROS 1-5 YR US GOVT/CREDIT	Bond	-1.09 %	1.79%	7.12 %	4.54 %	3.38 %	5.20%
CITIGROUP WORLD GOV'T BOND	Bond	-4.23 %	5.02%	17.00%	6.23 %	6.39 %	6.54%
S & P 500 COMPOSITE	Equity	-2.72 %	-11.91%	-13.11%	4.40 %	7.59 %	2.88%
RUSSELL 2000 SMALL CAP	Equity	0.58 %	-9.37%	-16.20%	3.78 %	10.29 %	5.52%
MSCI EAFE EQUITY	Equity	-1.93 %	-10.58%	-10.15%	13.33 %	17.16 %	6.23%
S & P MID CAP 400	Equity	5.44 %	-3.89%	-7.32%	7.45 %	12.61 %	9.84%

Neither BPA-Harbridge nor its parent or affiliates shall be held liable for the inaccuracy of performance information supplied to it. With respect to non-money market mutual funds, investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. For more information about the funds mentioned, including information about the investment advisors, please refer to the appropriate prospectus, available courtesy of the Plan Sponsor.

Historical Account Value

Balance 12/31/2003	\$	0.00
Balance 12/31/2004	\$	0.00
Balance 12/31/2005	\$	0.00
Balance 12/31/2006	\$	0.00
Balance 12/31/2007	\$	507.29
Current Balance	\$	958.11

Our Participant Web Site

www.bpas.com



Account Information

Financial Information

- balance, pie charts
- interim statements
- other plans
- contribution rates
- % elections
- account history

Investments

- prices
- fund performance
- fact sheets
- prospectuses
- trading restrictions

Other Features

- if applicable

Loans

- current Loans
- prior payments
- availability
- modeling / initiation

Distributions

- tax notice
- prior distributions
- privacy statement

Request Changes

Personal Data

- email address
- change PIN

Pending Changes

- review / delete

Contributions

- deferral rate
- % elections for future savings

Transfers

- trading restr. report
- transfers / reallocations

Auto Rebalancing

- explanation
- rebalance

Other

- distributions
- loan modeling
- loan initiation
- ReservePlus (if applicable)

Education

Relevant Articles

- e.g., reviewing the new tax law

Online Education

- “Why should I participate?”
- risk worksheet
- savings calculator
- Reach* content
- interesting places
- 401(k) planner

Mail

Quarterly Statements

- quarterly statement archive
- online statement
- Transaction-based statement
- BPA news
- retirement newsletter

Confirms

- def. rate change
- future savings change
- transfer / realignment

Documents

Admin. Forms

- beneficiary form
- rollover form
- QDRO application
- ESOP election (if applicable)

Other Features

- documents (if applicable)

Other

- VRU guide
- Summary Plan Description

Enrollment

Education

- risk worksheet
- ret. workbook
- Reach* content

Enrollment

- beneficiary form
- your contribution amount
- future investment direction

Rollovers

- rollover verification form
- rollover to IDA
- other

- 24 hour access to participant website, VRU (functionality is similar)
- Both systems scripted in English and Spanish
- VRU has opt-out feature to our customer service reps (CSRs) between the hours of 8:30am-6:30pm Eastern

Roadways to Retirement

