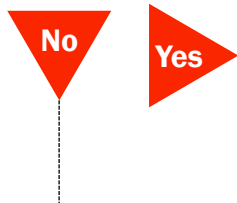




What Type of Investor are You?

1. Do you enjoy researching and monitoring your own investments?



Self-Direct your Investments

- The plan provides a broadly diverse roster of mutual funds
- Fidelity offers online tools and fund information to help with your selection
- Calder advisors can provide additional information on request

2. Are you willing to meet with an advisor at Calder periodically, at least once every few years?



Select a Target Date Fund

- Simply choose the fund matching your anticipated retirement date
- These funds automatically adjust the asset allocation, or risk, as you near your retirement date

Managed Models by Calder

- The plan has four models based on risk tolerance, and one based on a socially responsible investment policy
- Calder's investment committee monitors these models and rebalances or makes changes to the underlying investments based on market conditions and opportunities



Conservative – seeks capital preservation with limited appreciation potential

- Baseline mix: 20% stocks / 80% bonds
- Investors with shorter time horizon
- Investors interested in protecting current principle and limiting volatility
- Investors who have reached accumulation goals and seek income from their savings



Conservative Growth – seeks inflation protection through intermediate-term asset growth



Moderate Growth – seeks long-term appreciation while limiting some short-term volatility



Growth – seeks long-term appreciation over a long-term investment horizon

- Baseline mix: 80% stocks / 20% bonds
- Investors with long time horizon
- Investors with comfort to ride out frequent ups and downs in the market
- Investors seeking the highest potential return over the long-term