Fund Performance

The table below provides historical performance information for the funds that are available in the plan. This performance information is provided as of September 30, 2008 4:00:00 AM.

Fund Name	Calendar YTD	Previous 1 Year	Previous 3 Years	Previous 5 Years	Previous 10 Years
MUTUAL FUNDS					
Short-Term Investments					
Wstrn Asst MoneyMrkt Exch	1.60 %	4.03 %	4.27 %	3.01 %	3.97 %
GIC/Stable Value					
Ivs Stable Value	2.97 %	4.05 %	4.42 %	4.38 %	N/A
Bond Funds					
Pim Total Return Admin	-0.33 %	3.51 %	4.15 %	4.05 %	5.49 %
Wells Adv Income Plus	N/A	N/A	N/A	N/A	N/A
Pim High-Yield Inst'l	-12.22 %	-11.95 %	0.29 %	3.80 %	4.54 %
International Bond Funds					
Pimco Emerging Markets	-7.42 %	-6.20 %	2.74 %	6.96 %	15.01 %
Pim Foreign Bond Inst'l	-2.79 %	-0.60 %	1.62 %	3.30 %	4.87 %
Balanced Funds					
Jns Adv Balanced	-9.52 %	-9.18 %	4.34 %	6.47 %	6.76 %
Jns Balanced	-9.63 %	-9.26 %	4.45 %	6.59 %	6.44 %
Stock Funds					
Allianz RCM Technology A	-31.41 %	-29.19 %	-1.20 %	4.98 %	N/A
Legg Mason Fundmtal Value	-18.16 %	-21.45 %	-0.91 %	4.15 %	6.36 %
AIM Glbl Health Care-Inv	-12.16 %	-10.07 %	1.39 %	N/A	N/A
Cohen & Steers Realty	1.53 %	-13.66 %	5.05 %	14.52 %	13.21 %
Dreyfus S&P 500 Index	-19.55 %	-22.31 %	-0.24 %	4.69 %	2.56 %
AIM Global Health Care A	-12.17 %	-10.08 %	1.39 %	5.92 %	8.81 %
Royce Opportunity	-14.79 %	-21.32 %	0.41 %	7.91 %	14.80 %
Allianz OCC Target Cls A	-27.51 %	-28.44 %	0.07 %	6.06 %	6.08 %
Lmp Capital Fund A	-21.44 %	-25.57 %	-4.25 %	4.49 %	7.81 %
Legg Mason Aggressive Gro	-25.51 %	-27.54 %	-5.75 %	2.34 %	9.02 %
Lmp Investors Value Fund A	-19.30 %	-21.84 %	0.15 %	5.46 %	5.48 %
AIM Small Cap Growth A	-16.48 %	-18.91 %	2.67 %	6.53 %	10.10 %
Wells Adv Growth-Inv	-22.69 %	-22.26 %	3.66 %	7.04 %	5.13 %
SSgA Core Opportunities	-20.61 %	-24.15 %	-1.83 %	2.38 %	1.88 %
Dry Midcap Index	-14.57 %	-16.94 %	1.38 %	8.20 %	9.74 %
International Stock Funds					
Janus Adv Intl Growth-I	-30.86 %	-30.84 %	11.19 %	18.09 %	10.96 %
Oph Global A	-24.37 %	-27.90 %	-0.55 %	8.25 %	9.47 %
Oppenheimer Dev Markets A	-27.75 %	-24.99 %	10.14 %	22.73 %	21.19 %
Other					
T.Rowe Price Ret 2050 R	-20.84 %	-23.07 %	N/A	N/A	N/A

T.Rowe Price Retire Inc R	-9.58 %	-9.86 %	2.00 %	N/A	N/A
T.Rowe Price Ret 2015 R	-16.14 %	-17.55 %	N/A	N/A	N/A
T.Rowe Price Ret 2025 R	-19.24 %	-21.28 %	N/A	N/A	N/A
T.Rowe Price Ret 2035 R	-20.98 %	-23.30 %	N/A	N/A	N/A
T.Rowe Price Ret 2045 R	-20.87 %	-23.22 %	N/A	N/A	N/A
T.Rowe Price Ret 2055 R	-20.92 %	-23.21 %	N/A	N/A	N/A
T.Rowe Price Ret 2010 R	-14.30 %	-15.39 %	1.43 %	N/A	N/A
T.Rowe Price Ret 2020 R	-17.91 %	-19.68 %	0.73 %	N/A	N/A
T.Rowe Price Ret 2030 R	-20.37 %	-22.55 %	0.34 %	N/A	N/A
T.Rowe Price Ret 2040 R	-20.92 %	-23.21 %	0.13 %	N/A	N/A

Total return performance is historical and assumes reinvestment of all dividends and capital gain distributions. Past performance is no guarantee of future results. Mutual and Collective funds are not deposits or obligations of, or guaranteed or endorsed by, any bank, and are not insured or guaranteed by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other agency. Investment return and principal value may fluctuate, so that when redeemed, an investor's shares may be worth more or less than their original cost. This report does not provide financial or investment advice and does not take into account the particular financial circumstances of individual investors. Investors should seek their own professional advice before investing.

Funds that emphasize investments in smaller companies may experience greater price volatility. Foreign investing involves special risks such as currency fluctuations and political uncertainty. High-yield bonds involve a greater degree of risk of default and price volatility than U.S. government and other high quality bonds. Funds that concentrate in certain industry groups may react similarly to market developments, resulting in greater price volatility. An investment in a money market fund is neither insured nor guaranteed by the U.S. government and there is no assurance that the fund will maintain a stable net asset value of $1.00 per share.

Your plan account's investment return might be reduced by custodial account or plan trust fees and expenses.

Mutual funds offered through MetLife Securities, Inc., 200 Park Avenue, New York, NY 10166.

For more information about this fund, please request a prospectus. A prospectus contains more information about risks, charges, fees and expenses, and should be read carefully before investing money.