

401(k) Plan Enrollment Worksheet

Enrolling in your company's retirement plan is easy! Please complete the five steps below.

Note: This worksheet is for your reference only. Please do not fax or mail this form to Paychex.

STEP 1: Fee Disclosure.

Your employer is required to provide you with a disclosure, prior to enrollment, that explains any fees that are paid with plan assets, as well as a comparison of the plan's investment alternatives.

STEP 2: Determine how much you want to contribute.

Determine what amount of your gross pay you want to invest in your 401(k) account. This is the amount of your pay that will be deducted at each payroll.

STEP 3: Select your investment options.

After reviewing the fee disclosure and investment literature, decide how you want your investments divided among the funds offered.

Prior to requesting any movement of funds please review the fund prospectus for policies regarding frequent trading and market timing. Prospectuses can be viewed online at <https://benefits.paychex.com>

You may select any combination in 1% increments totaling 100%.

Enter **0** if you would not like your contribution to be invested in a certain fund.

You may change these percentages at any time using the Paychex Retirement Services Information Line or Paychex Retirement Services Online.

ML Connect		Investment Selection
58	BLACKROCK GLOBAL ALLOCATION C	%
62	BLACKROCK CAPITAL APPRECIATION PORTFOLIO C	%
631	BLACKROCK CORE BOND PORTFOLIO C	%
648	BLACKROCK INFLATION PROTECTED BOND C	%
668	BLACKROCK MID CAP GROWTH EQUITY PORTFOLIO C	%
856	FRANKLIN INCOME C	%
892	TEMPLETON FOREIGN C	%
1090	IVY ASSET STRATEGY C	%
1126	IVY SMALL CAP GROWTH C	%
1295	LOOMIS SAYLES CORE PLUS BOND C	%
1777	WELLS FARGO ADVANTAGE CORE BOND A	%
3070	EATON VANCE DIVIDEND BUILDER C	%
3160	FEDERATED INTERNATIONAL LEADERS C	%
6923	BLACKROCK AGGRESSIVE GROWTH PREPARED PORTFOLIO C	%
7016	BLACKROCK CONSERVATIVE PREPARED PORTFOLIO C	%
9330	HENDERSON INTERNATIONAL OPPORTUNITIES C	%
11898	JANUS WORLDWIDE C	%
12828	WELLS FARGO ADVANTAGE EMERGING MARKETS EQUITY C	%
67	BLACKROCK READY ASSETS PRIME MONEY	%
627	BLACKROCK MANAGED VOLATILITY PORTFOLIO C	%
Totals		100%

STEP 4: Choose your enrollment method.

You may enroll in your retirement plan using either of the following options:

- Paychex Retirement Services Information Line: 1-877-244-1771, retirement services option
- Paychex Retirement Services Online Web site: <https://benefits.paychex.com>

STEP 5: Enroll in your retirement plan.

Now you are ready to enroll! Use your completed 401(k) Plan Enrollment Worksheet as a tool to guide you through the enrollment process. Follow the How to Enroll information for more specific details.

How to Enroll

Based on your choice of enrollment method, please review the instructions below. Prior to accessing your account, complete the 401(k) Plan Enrollment Worksheet.

Paychex Retirement Services Information Line

To access your account:

1. Dial 1-877-244-1771, retirement services option.
2. Enter your social security number.
3. Enter/create your Personal Identification Number (PIN).
 - If you have called the Information Line before and know your PIN, enter it.
 - If you are calling for the first time, you must first create a PIN.
 - If you have forgotten your PIN, press **2** and a new PIN will be mailed to your home address.
4. Press **2** to enter your Enrollment Information.
5. First time callers may be asked to verify their date of birth. **Please make sure that this date is accurate. We must have correct information in order to process your enrollment.**
6. Enter your contribution amount **(as you entered on the worksheet).**
7. Enter how your contributions are to be invested in the plan **(as you entered on the worksheet).**
8. Listen for the confirmation/effective date to ensure proper processing of the request.

Paychex Retirement Services Online

To access your account:

1. Access Paychex Retirement Services Online at <https://benefits.paychex.com>.
Note: If you are accessing your account for the first time, you must register.
 - Under the Self Registration heading, select **Click here to register.**
 - Enter and submit the requested information.
 - Create a password and select a security image and two challenge questions. You are given immediate access to log on. Continue with Step 2 below.
2. Log on by entering your username and password and selecting your security image.
3. Select **Retirement Services.**
4. Follow the prompts and instructions to access your account.

Fee Disclosure Statement for Participants of the FLEXIBILITY & CO LLC 401(k) Profit Sharing Plan & Trust

Overview

As a participant in the retirement plan sponsored by your employer, you are entitled to know the fees and expenses incurred to operate the plan that are paid by participant assets. The Employee Retirement Income Security Act of 1974, as amended ("ERISA"), requires that the plan administrator provide the disclosures of these fees to you, on or before the date you can first direct your investments, and annually thereafter.

The disclosure of fees is intended to make you aware of the rights and responsibilities associated with the options made available under the plan so that you may make informed decisions regarding the management of your account.

The types of information that must be disclosed are both plan-related and investment-related. Plan-related information includes general operational and identifying information, administrative expenses, and individual expenses. Investment-related information is included on a separate chart which details the fee information of the investment alternatives made available by the plan.

Part One: General Plan Information

Enrollment

Participants and beneficiaries may enroll and make investment changes at any time once eligible to participate in the plan. This may be done by enrolling via the internet, using a voice response system, or by completing an Enrollment/Change Form and either faxing or mailing it to Paychex.

•<https://benefits.paychex.com>

•Paychex Employee Services:

1-877-244-1771, Retirement Services option

•Fax: 585-389-7349

•Mail correspondence:

Attn: 401(k) Participant Support

1175 John St., West Henrietta, NY 14586

Plan Investment Changes

There are no limitations on the frequency of when investment changes may be made; however, there may be fees associated with such changes. Review the attached Investment Chart or the fund's prospectus for additional information.

Voting of Proxy

The plan administrator shall have responsibility for instructing the trustee as to voting and the tendering of shares relating to assets held by the trust, by proxy or in person, except to the extent such responsibility is delegated to another person, under the terms of the plan or under an agreement between the adopting employer and an investment manager, in which case such persons shall have such responsibility.

Part Two: Administrative Expenses

Annual administrative expenses for such duties as recordkeeping, accounting, tax form preparation, and legal fees may be paid by the employer or by the plan. Your employer also has the option to be reimbursed by the plan for expenses they have paid. Fees paid with plan assets will be deducted pro-rata based on account balances and specified on your quarterly participant benefit statement.

In the event that the employer decides to transfer the plan's recordkeeping services to a new service provider, there may be a plan transfer fee charged for services associated with the transfer process. The employer has the option to pay the expense with plan assets. If the expense is paid by the plan, it will be deducted on a pro-rata basis from all account balances, and the portion applied to your account will be reflected on your quarterly participant benefit statement.

Mid Atlantic Trust Company Directed Trustee services include, but are not limited to, holding and administering the plan trust pursuant to the direction of company or named fiduciary, establishing a cash settlement account for the plan, purchasing and subscribing authorized plan investments and maintaining custody of said plan investments, accounting for plan investments on a regular basis, certifying the accuracy of statements, and more as defined in the Directed Trustee Agreement as entered into with the plan trust. The fee is \$80.00 per month which is pro-rated and charged against participant accounts based on account balance.

The actual fee(s) for administrative expenses assessed against your account will be specified on your quarterly participant benefit statement.

Part Three: Individual Expenses

The following expenses may be charged against your account pursuant to your election of the specified service. The actual fee(s) for any individual expenses assessed will be listed on your quarterly participant benefit statement.

Type of Fee	Description	Amount
Loan Fee	Fee charged for the initial processing of a loan request including preparation of amortization schedule.	\$150 general purpose loan \$300 primary residence loan
Distribution Fee	Fee charged for processing a distribution of plan assets.	\$65
Wire/ACH Fee	Fee charged for sending distributions as an automated clearing house (ACH) transaction or via wire transfer.	\$18
Stale Check Fee	Fee charged to participants who fail to cash their distribution check. The amount of the fee depends on the services that are necessary to locate the participant.	\$5 - \$125
Check Reissue Fee	Fee charged for requiring a change in the method of distribution from cash to rollover or vice versa.	\$75
Managed Account Fee	Fee for using GuidedChoice® managed account services. (GCAM) provides investment advisory services to retirement Participants. Services are delivered through online-based software, telephone, paper application and face-to-face meetings. Individuals may receive projections of potential income at retirement, based upon the current value of retirement assets, expected future contributions, earnings and social security. Based upon specific information, income, asset level, risk tolerance and the retirement goal established, recommended changes to saving rate, investment allocation, risk level and retirement age may be provided.	45 bps or .45% of the first \$100,000 in assets with an annual maximum of \$450 regardless of asset level. These fees are prorated and charged on a quarterly basis.
Front/Back-End Load Fee	Sales charge or commission to compensate a sales intermediary, such as a broker or financial advisor, for their time and expertise in selecting an appropriate fund for the investor.	None/waived

Investment Chart

This chart includes important information to help you compare the investment options under your retirement plan. Additional information about your investment options and hardcopies can be obtained via the fund(s) Web site(s) listed in the chart or by contacting OGDEN CUMMINGS at 1163 OLD GATE COUT, MC LEAN, VA 22102, 703-490-9752.

The investment options available within the plan may include certain trading guidelines, imposed by the Investment Company, that restrict or limit the frequency in which purchase, transfer or withdrawals may be made. Any restrictions or limitations are identified in Part II of the Investment Chart under the Shareholder-Type Fees section. This information may also be found in each investment option's prospectus, where applicable, or on the investment option's website.

Part I. Performance Information

The Variable Return Investments table focuses on the performance of investment options that do not have a fixed or stated rate of return. This table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site(s).

Variable Return Investments

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/12				Benchmark				
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception	
Bond Funds										
BLACKROCK CORE BOND PORTFOLIO C/ Intermediate - Term Bond	BCBCX	6.28%	4.11%	3.56%	4.64%	7.21%	7.78%	6.31%	7.12%	Barclays US Govt/Credit 5-10 Yr TR USD
BLACKROCK INFLATION PROTECTED BOND C/ Inflation Protected Bond	BPRCX	5.88%	6.01%	N/A	6.04%	6.98%	7.04%	6.65%	6.76%	Barclays US Treasury US TIPS TR USD
LOOMIS SAYLES CORE PLUS BOND C/ Intermediate - Term Bond	NECRX	10.49%	8.39%	6.37%	6.46%	7.21%	7.78%	6.31%	7.58%	Barclays US Govt/Credit 5-10 Yr TR USD
WELLS FARGO ADVANTAGE CORE BOND A/ Intermediate - Term Bond	MBFAX	6.13%	7.06%	5.55%	5.73%	7.21%	7.78%	6.31%	6.53%	Barclays US Govt/Credit 5-10 Yr TR USD

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/12				Benchmark				
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception	
Equity Funds										
BLACKROCK AGGRESSIVE GROWTH PREPARED PORTFOLIO C/ Large Blend	BCAPX	13.04%	(0.75%)	N/A	1.37%	16.42%	1.92%	7.52%	2.55%	Russell 1000 TR USD
BLACKROCK CAPITAL APPRECIATION PORTFOLIO C/ Large Growth	MCFGX	12.93%	0.52%	6.22%	3.58%	15.26%	3.12%	7.52%	3.59%	Russell 1000 Growth TR USD
BLACKROCK CONSERVATIVE PREPARED PORTFOLIO C/ Conservative Allocation	BCCPX	10.90%	3.28%	N/A	3.94%	9.69%	4.35%	6.87%	4.90%	Morningstar Moderately Cons Target Risk
BLACKROCK GLOBAL ALLOCATION C/ World Allocation	MCLOX	9.16%	1.60%	9.23%	8.72%	15.83%	(1.18%)	7.51%	6.06%	MSCI World NR USD
BLACKROCK MANAGED VOLATILITY PORTFOLIO C/ Moderate Allocation	BRBCX	11.15%	1.84%	6.50%	6.76%	14.35%	2.66%	8.73%	N/A	Morningstar Moderately Aggr Target Risk
BLACKROCK MID CAP GROWTH EQUITY PORTFOLIO C/ Mid - Cap Growth	BMGCX	9.77%	(1.13%)	6.89%	5.75%	15.81%	3.23%	10.32%	7.07%	Russell Mid Cap Growth TR USD
EATON VANCE DIVIDEND BUILDER C/ Large Blend	ECTMX	12.70%	(3.21%)	9.37%	7.63%	16.42%	1.92%	7.52%	8.19%	Russell 1000 TR USD
FEDERATED INTERNATIONAL LEADERS C/ Foreign Large Blend	FGFCX	29.06%	1.09%	9.57%	8.41%	16.83%	(2.89%)	9.74%	N/A	MSCI ACWI Ex USA NR USD

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/12				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
FRANKLIN INCOME C/ Conservative Allocation	FCISX	12.97%	3.88%	8.24%	7.77%	9.69%	4.35%	6.87%	N/A
		www.franklintempleton.com				Morningstar Moderately Cons Target Risk			
HENDERSON INTERNATIONAL OPPORTUNITIES C/ Foreign Large Blend	HFOCX	19.87%	(3.54%)	9.44%	8.50%	16.83%	(2.89%)	9.74%	6.75%
		www.henderson.com				MSCI ACWI Ex USA NR USD			
IVY ASSET STRATEGY C/ World Allocation	WASCX	18.45%	1.33%	10.36%	8.98%	15.83%	(1.18%)	7.51%	6.01%
		www.ivyfund.com				MSCI World NR USD			
IVY SMALL CAP GROWTH C/ Small Growth	WRGCX	14.37%	4.90%	9.39%	11.68%	14.59%	3.49%	9.80%	7.03%
		www.ivyfund.com				Russell 2000 Growth TR USD			
JANUS WORLDWIDE C/ World Stock	JWWCX	18.66%	(2.69%)	4.02%	10.67%	15.83%	(1.18%)	7.51%	12.99%
		www.janus.com				MSCI World NR USD			
TEMPLETON FOREIGN C/ Foreign Large Value	TEFTX	17.70%	(2.67%)	7.27%	5.91%	17.69%	(4.34%)	8.57%	5.53%
		www.franklintempleton.com				MSCI EAFE Value NR USD			
WELLS FARGO ADVANTAGE EMERGING MARKETS EQUITY C/ Diversified Emerging Markets	EMGCX	11.65%	0.58%	16.93%	7.28%	18.22%	(0.92%)	16.52%	N/A
		www.wellsfargoadvantagefund.com				MSCI EM NR USD			
Money Market Funds									
BLACKROCK READY ASSETS PRIME MONEY/ Money Market	MLRAX	0.00%	0.56%	1.60%	5.49%	0.09%	0.39%	1.74%	5.51%
		www.blackrock.com				USTREAS T-Bill Auction Ave 3 Mon			

N/A- Please refer to the fund fact sheets on <https://benefits.paychex.com> by selecting Research Funds from your Home Page and clicking on the name of the fund.

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Part II. Fee and Expense Information

The Fees and Expenses table shows fee and expense information for the investment options listed in the Variable Return Investments table. It lists the Total Annual Operating Expenses of the options in the Variable Return Investments table. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. This table also shows Shareholder-Type Fees. These fees are in addition to Total Annual Operating Expenses.

Fees and Expenses

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
Bond Funds							
BLACKROCK CORE BOND PORTFOLIO C/ Intermediate - Term Bond	BCBCX	1.66%	\$ 16.60	N/A	N/A	N/A	N/A
Additional Description: The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If the Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order.							
BLACKROCK INFLATION PROTECTED BOND C/ Inflation Protected Bond	BPRCX	1.58%	\$ 15.80	N/A	N/A	N/A	N/A
Additional Description: The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If the Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order.							
LOOMIS SAYLES CORE PLUS BOND C/ Intermediate - Term Bond	NECRX	1.57%	\$ 15.70	N/A	90 Days	1 in 3 Months	90 Days
Additional Description: First violation: The Fund or the Distributor will issue the shareholder and his or her financial intermediary, if any, a written warning. Second violation: The Fund or the Distributor will restrict the account from making subsequent purchases (including purchases by exchange) for 90 days. Third violation: The Fund or the Distributor will permanently restrict the account and any other accounts under the shareholder's control in any Fund from making subsequent purchases or exchanges.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
WELLS FARGO ADVANTAGE CORE BOND A/ Intermediate - Term Bond	MBFAX	0.83%	\$ 8.30	N/A	N/A	N/A	30 Days
Additional Description: If a shareholder redeems more than \$5,000 from a Fund, that shareholder will be "blocked" from purchasing shares of that Fund for 30 calendar days after the redemption.							
Equity Funds							
BLACKROCK AGGRESSIVE GROWTH PREPARED PORTFOLIO C/ Large Blend	BCAPX	1.92%	\$ 19.20	N/A	N/A	N/A	N/A
Additional Description: The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If the Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order.							
BLACKROCK CAPITAL APPRECIATION PORTFOLIO C/ Large Growth	MCFGX	1.92%	\$ 19.20	N/A	N/A	N/A	N/A
Additional Description: The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If the Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order.							
BLACKROCK CONSERVATIVE PREPARED PORTFOLIO C/ Conservative Allocation	BCCPX	1.85%	\$ 18.50	N/A	N/A	N/A	N/A
Additional Description: The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If the Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order.							
BLACKROCK GLOBAL ALLOCATION C/ World Allocation	MCLOX	1.91%	\$ 19.10	N/A	N/A	N/A	N/A
Additional Description: The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If the Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %* Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
BLACKROCK MANAGED VOLATILITY PORTFOLIO C/ Moderate Allocation	BRBCX	1.97% \$ 19.70	N/A	N/A	N/A	N/A
Additional Description: The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If the Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order.						
BLACKROCK MID CAP GROWTH EQUITY PORTFOLIO C/ Mid - Cap Growth	BMGCX	2.16% \$ 21.60	N/A	N/A	N/A	N/A
Additional Description: The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If the Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order.						
EATON VANCE DIVIDEND BUILDER C/ Large Blend	ECTMX	1.84% \$ 18.40	N/A	N/A	1 in 3 Months	N/A
Additional Description: Under the policies, each Fund or its principal underwriter will reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in the Eaton Vance funds if the Fund or the principal underwriter determines that a proposed transaction involves market timing or excessive trading that it believes is likely to be detrimental to the Fund.						
FEDERATED INTERNATIONAL LEADERS C/ Foreign Large Blend	FGFCX	2.25% \$ 22.50	N/A	30 Days	1 in 12 Months	N/A
Additional Description: None						
FRANKLIN INCOME C/ Conservative Allocation	FCISX	1.14% \$ 11.40	N/A	N/A	N/A	N/A
Additional Description: While the Fund reserves the right to reject any purchase order for any reason, the Fund may also revoke executed purchase orders that the transfer agent reasonably concludes in its sole discretion may have been contrary to the objectives of the Fund's Frequent Trading Policy.						

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %* Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
HENDERSON INTERNATIONAL OPPORTUNITIES C/ Foreign Large Blend	HFOCX	2.29% \$ 22.90	N/A	30 Days	1 in 3 Months	N/A
Additional Description: More than one exchange during any 90-day period, excluding exchanges into or from the Monarch Daily Assets Cash Fund, may be considered excessive.						
IVY ASSET STRATEGY C/ World Allocation	WASCX	1.71% \$ 17.10	N/A	N/A	N/A	N/A
Additional Description: In its monitoring of trading activity in Fund shares, on a periodic basis, WISC typically reviews Fund share transactions that exceed certain monetary thresholds and/or numerical transaction limits within a particular time period. In its attempt to identify market timing activities, WISC considers many factors, including (but not limited to) the frequency, size and/or timing of the investor's transactions in Fund shares.						
IVY SMALL CAP GROWTH C/ Small Growth	WRGCX	2.17% \$ 21.70	N/A	N/A	N/A	N/A
Additional Description: In its monitoring of trading activity in Fund shares, on a periodic basis, WISC typically reviews Fund share transactions that exceed certain monetary thresholds and/or numerical transaction limits within a particular time period. In its attempt to identify market timing activities, WISC considers many factors, including (but not limited to) the frequency, size and/or timing of the investor's transactions in Fund shares.						
JANUS WORLDWIDE C/ World Stock	JWWCX	1.87% \$ 18.70	N/A	N/A	1 in 3 Months	N/A
Additional Description: The Funds may suspend or permanently terminate the exchange privilege of any investor who makes more than one round trip in a Fund over a 90-day period, and may bar future purchases into the Fund and any of the other Janus funds by such investor. The Funds' excessive trading policies generally do not apply to a money market fund, although money market funds at all times reserve the right to reject any purchase request for any reason without prior notice.						
TEMPLETON FOREIGN C/ Foreign Large Value	TEFTX	1.96% \$ 19.60	N/A	N/A	N/A	N/A
Additional Description: While the Fund reserves the right to reject any purchase order for any reason, the Fund may also revoke executed purchase orders that the transfer agent reasonably concludes in its sole discretion may have been contrary to the objectives of the Fund's Frequent Trading Policy.						

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %* Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
WELLS FARGO ADVANTAGE EMERGING MARKETS EQUITY C/ Diversified Emerging Markets	EMGCX	2.45% \$ 24.50	N/A	N/A	N/A	30 Days
Additional Description: If a shareholder redeems more than \$5,000 from a Fund, that shareholder will be "blocked" from purchasing shares of that Fund for 30 calendar days after the redemption.						
Money Market Funds						
BLACKROCK READY ASSETS PRIME MONEY/ Money Market	MLRAX	0.69% \$ 6.90	N/A	N/A	N/A	N/A
Additional Description: None						

* = Total Operating Expense before waivers/reimbursements as taken from the Operating Fees & Expenses table of the prospectus
** = period of time between purchase and redemption of shares of the same fund that qualifies it as a round trip transaction
*** = number of round trips permitted
**** = amount of time blocked from trading if policy is violated

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at <http://www.dol.gov/ebsa/publications/undrstndgrtrmnt.html>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

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Note: When using this document, be aware that some, and perhaps all, of the information may be time-sensitive.

To assist you in understanding your designated investment alternatives, a general glossary of terms can be found at <http://www.morningstar.com/InvGlossary/?CustId=&CLogin=&CType=&CName=> . In addition, the website provided with each investment alternative may contain its own glossary of terms relevant to that specific alternative, or a link to such a glossary.