

Smart investing made easy.

When it comes to managing your retirement account, you don't have to do it alone.

For many people, the only time they think about their retirement plan is at enrollment or when they open their statements. Most don't want to be a financial analyst on top of all of their other responsibilities—nor should they be!

That's where we come in. We're Stadion, and we're here to help.

What is Stadion?

Stadion is a money manager located near Athens, Georgia. We have been managing assets for clients since 1991 and currently manage over 100,000 employer-sponsored retirement accounts for clients nationwide. When we say "manage," that means we actively watch our clients' accounts and move them in and out of available investments according to market conditions. Our goal is to capture most of the market's good times and miss most of its bad times. We believe that over the long term, this approach makes for satisfying results with less volatility. We don't "buy and hold," because we believe that could have devastating effects for your account, especially if you happen to retire at a downturn in the market.

What if I need more help?

In addition to our money management services, Stadion retirement specialists are available via telephone, free of charge. We can help you define your goals and evaluate your personal circumstances. Stadion also provides a quarterly e-newsletter with market insights, investment tips and a recap of Stadion's performance—all written in plain English. Please visit our website, stadionmoney.com, and complete "Join our mailing list" to receive our newsletter.

How does it work?

Your employer has already selected Stadion as your Qualified Default Investment Alternative (QDIA), so there's nothing more you need to do. Our money managers will make the investment decisions for your account and actively manage it from that point forward. Based on your age, we place you into one of the portfolios on the following page, which vary by risk objectives and are actively managed according to market conditions. As you move closer to retirement, we'll automatically move your account into increasingly conservative portfolios.

However, if you don't want to use our services, you can opt out at any time by making your own investment decisions.

How much does it cost?

Your first 30 days of management by Stadion are free. After that, if you choose to manage your account yourself, simply make your own investment selections at any time, and you will be removed from our service and responsible for your account from that point forward. If you remain in the program, an annual fee of 0.75% will be deducted from your account to pay for our professional management.

Want to find out more?

Feel free to contact us with questions or comments at (800) 222-7636 or support@stadionmoney.com.

Welcome to Stadion Money Management
and the start of smart investing made easy!

Effective December 31, 2011

Portfolios	Growth	Moderate Growth	Balanced	Conservative	Capital Preservation					
<p>Equity Exposure</p> <ul style="list-style-type: none"> ■ Satellite We invest this portion in equity ETF investments, fixed income ETF investments, or cash and other stable value positions depending on the current market conditions. Additionally, the satellite composition varies depending on which objective account you are in. ■ Core Income This portion always remains invested in fixed income positions. ■ Core Equity This portion always remains invested in equity ETF positions. 										
Portfolio Description	<p>For Ages: 49 and younger For younger investors with a long time horizon and whose primary objective is growth. This allocation has the greatest market risk exposure in exchange for the potential for higher returns.</p>	<p>For Ages: 50 – 59 For investors with a relatively long time horizon. This allocation's primary objective is growth, but is designed to protect a portion of the portfolio during periods of market decline.</p>	<p>For Ages: 60 – 64 For investors with a shorter time horizon to retirement yet still have the desire for some growth. Its primary objective is to balance a desire for return with safety measures.</p>	<p>For Ages: 65 – 69 For investors in need of their retirement assets now or in just a few years. This allocation is designed for stability with an approach to minimize exposure to high risk investments without fully limiting the opportunity for growth.</p>	<p>For Ages: 70 and older Utilizes income and other stable value investments to minimize exposure to market risk. However, it also has a small portion that is always invested in equities.</p>					
Fees*	Percentage	Expense Ratio	Percentage	Expense Ratio	Percentage	Expense Ratio	Percentage	Expense Ratio	Percentage	Expense Ratio
Guaranteed Account**	10%	0.00	12%	0.00	20%	0.00	35%	0.00	45%	0.00
Stadion Managed Portfolio	90%	0.57	88%	0.57	80%	0.57	65%	0.57	55%	0.57
Weighted Average Expense		0.51		0.50		0.46		0.37		0.31
Managed Account Expense		0.75		0.75		0.75		0.75		0.75
TOTAL		1.26		1.25		1.21		1.12		1.06

*Subject to change.

**Fees shown include a weighted average of United of Omaha's product charge but do not include administrative fees. Credited interest rates on the Guaranteed Account are net of fees, therefore the expense ratio used in the product charge calculation for allocations to the Guaranteed Account is zero. The Guaranteed Account is managed by Mutual of Omaha on behalf of Stadion Money Management, LLC.

Participants are responsible for their own due diligence and can obtain information from their plan sponsor and Stadion Money Management, LLC.

The allocated percentages are approximate and may change based on market conditions.

Past performance is no guarantee of future results. Investments are subject to risk, and any of Stadion's investment strategies may lose money.

Stadion funds use underlying investment vehicles, including exchange traded funds (ETF), that may assess additional charges.