

IMPORTANT REMINDER

About Your Savings Plan Investment Funds

Remember, effective April 30, 2009, Vanguard's Admiral Fund (VUSXX) closed to all new investments. And Vanguard's Prime Fund (VMRXX) now covers this sector of the market. So?

- ◆ If you're in the Short-term Preset Mix, your current Admiral Fund account balance will automatically transfer to the Prime Fund on June 30, 2009, unless you take action. If you want to keep your balance in the Admiral Fund, you must — by June 29, 2009 — make a future fund election that is not a preset mix and choose "no" to quarterly rebalancing.
- ◆ If you have a personalized investment mix WITH REBALANCING and you want to keep your current allocation in the Admiral Fund, you should **turn off rebalancing** by June 29, 2009. Otherwise, your current Admiral Fund account balance will automatically transfer to the Prime Fund on June 30, 2009.
- ◆ If you have a personalized investment mix WITHOUT REBALANCING, your current Admiral Fund balance will not change unless you make a new election. Effective April 30, 2009, your new contributions invested in the Vanguard Prime Fund.

If you have any questions about turning off the REBALANCING feature, please don't hesitate to call the Savings Team. You can reach us at 1-801-578-5600 in the Salt Lake area, or toll free at 1-800-777-3622.

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BENEFIT ADMINISTRATORS

