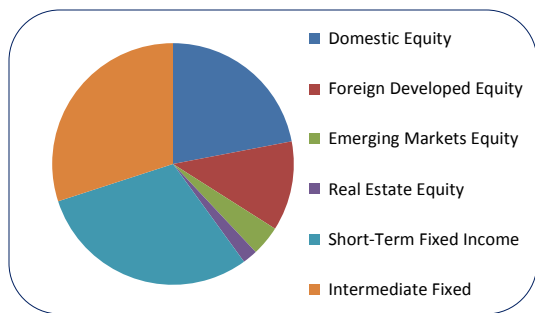


PIA Dimensions 40/60 PortfolioSM

An Asset Allocation Service of Prudent Investor Advisors, LLC

Conservative
Portfolio

The PIA Dimensions 40/60 PortfolioSM is intended for investors with an **conservative tolerance for risk**. Comprised of **40% equity funds and 60% fixed income funds**, the Portfolio seeks **conservative growth of capital over long time horizons**. This portfolio will experience moderate short-term volatility. The portfolio is monitored and automatically rebalanced on an annual basis or as needed.



Annual Model Cost as of 9.1.2012 0.50%
Estimated annual model cost of this model portfolio.

Model Target Fund Allocation		
Fund Name	Symbol	Allocation
US Large Company	DFLVX	7%
US Large Cap Value	DFUSX	7%
US Targeted Value	DFFVX	4%
US Small Cap	DFSTX	4%
US Real Estate Securities	DFREX	1%
International Value	DFIVX	8%
International Small Cap Value	DISVX	4%
Emerging Markets Core	DFCEX	4%
International Real Estate Securities	DFITX	1%
Short-Term Extended Quality	DFEQX	15%
One-Year Fixed Income	DFIHX	15%
Five-Year Global Fixed Income	DFGBX	30%

This model portfolio is not a Designated Investment Alternative (DIA) of the plan. It is merely a means of allocating account assets among specific DIAs of the plan. Participants are free to select their own asset allocation among plan DIAs.

Date of first use: September 1, 2012

PIA DimensionsSM Portfolio Investment Strategies

The PIA DimensionsSM portfolio investment strategies, created by Prudent Investor Advisors, LLC, comprise a number of different 401(k) plan investment options. All the model portfolios are based on the Nobel prize winning Modern Portfolio Theory as well as an emphasis on the Fama/French Three-Factor Financial Economic Model. This approach, **grounded in academic research that has withstood rigorous open review for many years, does not rely on analysts' forecasts or opinions about financial markets, but instead incorporates the key factors that drive the long-run performance of these markets.**

Many participants in 401(k) plans and other investors lack the time or interest to research advanced investment principles. In the absence of such expertise, they may take unintended investment risks. Even experienced investors can find themselves perplexed by unexpected events that occur in financial markets. Compared to conventional broad-based equity market benchmarks, the PIA DimensionsSM portfolio strategies reflect a greater emphasis on small company stocks and value stocks. That emphasis is the result of global evidence that such stocks have above-average expected returns and provide significant **diversification benefits when combined with large company stocks and/or growth stocks. This emphasis also incorporates a disciplined and patient style of securities trading, which allows plan participants to reap the benefits of low costs and low fees. A plan participant that chooses a PIA DimensionsSM portfolio investment strategy replaces forecasting and guesswork with a disciplined, professional approach that incorporates the benefits of investment theory developed over the past four decades. Selecting a PIA Dimensions PortfolioSM represents a thoughtful and diversified approach for plan participants.**

Each PIA Dimensions PortfolioSM holds more than **12,000 securities from approximately forty-five countries. Worldwide diversification minimizes the potential negative short-term impact that any one company, asset class, or country may have. This reduces overall portfolio risk, allows full exposure to financial markets' returns and limits style drift. However, diversification does not eliminate the potential for investment loss.**