

THE COMPANY PROFIT SHARING AND 401(k) PLAN FACT SHEET

Eligibility Requirements

You enter the Plan each January 1 and July 1 immediately following completion of one year of service (to include a minimum of 1,000 hours of service) and attainment of Age 18.

Your Contributions

You may contribute any percentage of pay to the plan, up to the maximum amount permissible by law (\$12,000 for 2003) before Federal income taxes are applied provided that the total employee and employer contributions deposited to your account do not exceed 100% of eligible salary, unless further limited by IRS regulations. In addition, participants who are over age 50 are entitled to defer an additional amount to the plan (\$2,000 for 2003). Contribution amounts may be changed as of the beginning of each quarter (January 1, April 1, July 1, or October 1).

Employer Contributions

Your employer may, but is not required, to provide an employer contribution after the close of each year. This contribution may be a matching contribution that is given only to those employees who made contributions during the year, or it may be a profit sharing contribution that is shared by eligible employees based on their salary for the year. (Please Note: if a matching contribution will be provided, you will be advised by your employer of what the match will be at the beginning of the year.)

As a Participant, you will share in any employer contributions for a particular year if you worked at least 1000 hours during that year and are still employed by the Company any day in or after the 45th week of that year.

Investment Options

Participants may invest all contributions made to their account among several options (see accompanying information). The investment allocation of future deposits and/or existing account balances may be changed at any time.

Vesting Schedule

Employee contributions are always 100% vested (owned). Employer contributions will be vested according to years of service:

Years of Service	Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

Note: A seven-year vesting schedule applies to employer matching contributions made prior to December 31, 2001.

Benefit Payments

You are eligible for a distribution from the Plan in the event of:

- ❖ **Retirement**
Normal Retirement Age is 65.
- ❖ **Death or Total Disability**
- ❖ **Termination of Employment**
Distributions are issued to terminated employees once a year. This occurs several months after the end of each Plan Year. In order to receive distribution, the Participant must complete the Plan's distribution election paperwork to confirm check-writing instructions. Distributions that are not made payable to an IRA or other eligible plan are subject to mandatory 20% Federal income tax withholding, and a 10% premature distribution penalty may apply.
- ❖ **Attainment of Age 59 ½**
If you continue to work for the Company after attaining age 59 ½ and completing 10 years of service, you may take a withdrawal from your account while you are still employed.

Account Information

Statements are issued quarterly. You may also access your account information by calling (800) 370-9601 or using the Internet at www.invesmart.com. You may change the investment of future deposits and/or your existing account balance using the 800# or web site. You will need your User ID (social security number) and your Password (Personal Identification Number - PIN).

For more information please consult your Summary Plan Description (SPD).

ENROLLMENT/BENEFICIARY FORM – PART I



**THE COMPANY
PROFIT SHARING AND 401(k) PLAN (HCD)**
(Directions for completing this form are on the back.)

SECTION A: NAME / SOCIAL SECURITY # / DATE OF BIRTH/ADDRESS

COMPANY NAME: _____

This form is being used to: Enroll Change Payroll Percentage Stop Deduction Change Address Change Beneficiary

Last Name	First Name	Middle	Social Security #	Date of Birth
_____-	_____-	_____-	_____-	_____/_____/_____-
Address		City	State	Zip
_____		_____	_____	_____

SECTION B: 401(k) DEFERRAL

PAYROLL PERCENTAGE	I elect to contribute the following percentage from each paycheck: 0% to 15% (This percentage will be deducted from my gross pay each payroll.) The maximum allowable contribution are: (\$15,500 in 2008 and \$16,500 in 2009).	%
CATCH-UP CONTRIBUTION	In <u>addition</u> to the above option, I will be age 50 or older this year, and I elect to make catch-up contributions. Catch-up contributions are additional amounts that I may defer, regardless of any other limits imposed by the plan or by law. (\$5,000 in 2008 and \$5,500 in 2009)	Check here if you wish to defer the additional catch-up <input type="checkbox"/>
STOP DEDUCTION	I choose to STOP my deduction at the end of the quarter.	Check here to STOP deduction. <input type="checkbox"/>

SECTION C: BENEFICIARY DESIGNATION

<input type="checkbox"/> Married Participant - check this box if you are married and enter your spouse's name below:* Name of Spouse _____	<input type="checkbox"/> Unmarried Participant - check this box if you are not married, and list your primary beneficiary below Primary Beneficiary _____ Relationship _____
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Secondary Beneficiary _____ **Relationship** _____

* Note: If you are married, Federal Law requires that your spouse be your primary beneficiary. If you choose otherwise, a signed, notarized Spousal Consent Form must be presented to waive the survivor benefit provided by the Plan. Contact your Plan Administrator should you require a Spousal Consent Form.

SECTION D: PARTICIPANT AUTHORIZATION

I certify that I received investment information for each of the investment options I have chosen. I understand that the value of the investments may fluctuate over time and that risks are associated with investing in the investment options I have selected. Furthermore, I authorize the Plan Administrator to execute my directions as set forth above. I understand these directions will be in effect until a subsequent election is submitted, or as required by law or the Plan.

Participant Signature _____ **Date** _____

ADMINISTRATIVE USE ONLY

Participation Date:	Hire Date:
_____	_____

ENROLLMENT/BENEFICIARY FORM – PART I

Instructions for completing this form

If you want to enroll for the first time or change your deduction percentage:

- Section A:** Enter the name of the company from which you receive a paycheck.
Check the appropriate box.
Print clearly your name, address, social security number and date of birth.
- Section B:** Enter the percentage (0% to 15%) you wish to have deducted from your paycheck.
Option: **If you will be 50 or older this year**, you may contribute **more** to the Plan than the standard dollar limit (\$13,000 in 2004, \$14,000 in 2005, \$15,000 in 2006). Be sure to call the home office and inquire about this option, **before** you mark it.
- Section C:** Enter the required information in the space provided.
- Section D:** Sign and date the form

If you want to stop your deduction at the end of the current quarter:

- Section A:** Enter the name of the company from which you receive a paycheck.
Check the appropriate box.
Print clearly your name, address, social security number and date of birth.
- Section B:** Check the stop deduction box.
- Section C:** Skip this section.
- Section D:** Sign and date the form.

If you want change your address:

- Section A:** Enter the name of the company from which you receive a paycheck.
Check the appropriate box.
Print clearly your name, address, social security number and date of birth.
- Section B:** Skip this section.
- Section C:** Skip this section.
- Section D:** Sign and date the form.

If you want to change your beneficiary:

- Section A:** Enter the name of the company from which you receive a paycheck.
Check the appropriate box.
Print clearly your name, address, social security number and date of birth.
- Section B:** Skip this section.
- Section C:** Enter the required information in the space provided
- Section D:** Sign and date the form.

Invesmart Investment Election Form

THE COMPANY PROFIT SHARING AND 401(k) PLAN (HCD)

This form is used for ENROLLMENT ONLY. To change your Investment Allocation call (800) 858-5420 or visit Invesmart's website at <http://retirement.standard.com>

Please make your investment selection below by entering whole percentages in each category. Please be sure that your selections total 100% and that the minimum investment in any one fund is 4%.

	Fund Name	Style	Create-A-Portfolio
	Cash		
	GMASV Gartmore Morley Stable Advisor	Stable Value	%
	Balanced		
	HCD Balanced Portfolio	Fixed Income/Equities	%
	Core Stock		
	HCD Core Portfolio	Equities	%
	Aggressive Stock		
	HCD Aggressive Portfolio	Equities	%
		Total	100%

Employee Certification:

By signing this form I certify that:

1. I have received the investment information on the funds available in the plan and understand that additional information, including prospectus, is available on the fund company websites.
2. All personal information, including my Social Security Number is correct.
3. I understand that I should consider investments outside of my retirement plan when choosing my investment allocation above.
4. I understand that if I incorrectly select multiple options or if there is NO investment election on record, contributions will be placed in the default fund selection.

NOTE: If your plan is currently converting from another provider to Invesmart, please review the separate communication regarding how existing asset balances will be transferred.

Signature

Date

Email Address

Printed Name

Social Security Number

Street Address

Date of Birth Date of Hire

City State Zip Code

Mother's Maiden Name

The Company Profit Sharing and 401(k) Plan

The following represents a brief description of the four investment options provided under The Company Profit Sharing and 401(k) Plan. Each is designed to represent a specific category of investment that is important in offering balance and diversification. The three equity options are further diversified by offering a combination of mutual funds, which have a specific blend of high quality money managers that work together for quality professional management while limiting volatility. The four investment options are meant to be used in combination, based upon the risk reward profile of each individual. In general, the conservative investor will look to have more Stable Value and Balanced exposure, whereas a more aggressive investor will generally look to have more Core and Aggressive Growth exposure. Flexibility is allowed to pick that appropriate blend. Following is a sample allocation based upon your risk tolerance and a brief description of each investment option:

Sample Allocations

Options	Conservative	Moderate	Aggressive
Stable Value	65%	30%	10%
Balanced Fund	10%	20%	0%
Core Fund	25%	40%	60%
Aggressive Growth	0%	10%	30%
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Totals	100%	100%	100%

1. **STABLE VALUE** The stable value fund is an investment option provided for retirement programs which is made up of primarily of short-term, fixed income instruments. Within this Stable Value option, you would find certificates of deposit, guaranteed investment contracts from banks and insurance companies, along with commercial paper and short-term U.S. government and Agency securities. The rate of return on this vehicle will generally follow the trend of short-term interest rates. The Plan is currently using the Gartmore Morley Stable Value Fund, a collective investment trust, as the investment vehicle for this option. Due to regulatory restrictions, the Fund does not have a ticker symbol and the NAV is not published in daily periodicals.
2. **BALANCED FUND** The balanced fund represents a combination of stocks and bonds, which are roughly in equal proportions and represent a blend of those assets. There are three mutual funds representing bonds and six which cover high quality growth and value equity selections. The funds currently composing this investment option are:

Fund Name	Fund Category	Symbol	Target %
Pimco Low Duration	Short Term Federal Income	PTLAX	5.0%
Bond Fund of America	Intermediate Term Fixed Income	ABNDX	24.0%
Loomis Sayles Bond Fund Retail	Global/Multi Fixed Income	LSBRX	16.0%
American Funds Washington Mutual Investors	Large Cap Value	AWSHX	9.34%
Vanguard Windsor II	Large Cap Value	VWNFX	9.33%
Davis NY Venture	Large Cap Value	NYVTX	9.33%
American Funds Growth Fund of America	Large Cap Growth	AGTHX	9.0%
American Funds AMCAP Fund Cl A	Large Cap Growth	AMCPX	9.0%
Fidelity Contrafund	Large Cap Growth	FCNTX	9.0%

3. **CORE FUND** The core fund is a combination of twelve different mutual funds, which are all equity oriented. The majority of the fund is devoted to large cap growth and value components with lesser exposure to mid and small size companies. There is some exposure to blue chip, and international companies. The funds currently composing this investment option are:

Fund Name	Fund Category	Symbol	Target %
American Funds Washington Mutual Investors	Large Cap Value	AWSHX	7.67%
Vanguard Windsor II	Large Cap Value	VWNFX	7.67%
Davis New York Venture Cl A	Large Cap Value	NYVTX	7.67%
American Funds Growth Fund of America Cl A	Large Cap Growth	AGTHX	10.33%
American Funds AMCAP Fund Cl A	Large Cap Growth	AMCPX	10.33%
Fidelity Contrafund	Large Cap Growth	FCNTX	10.33%
Fidelity Advisors Mid Cap Fund Cl A	Mid Cap Growth	FMCDX	7.0%
Franklin Qualified Fund Cl A	Mid Cap Value	TEQIX	9.5%

Fidelity Small Cap Fund CI I	Small Cap Growth	FSCIX	6.0%
Keeley Funds Small Cap Value CI A	Small Cap Value	KSCVX	9.5%
American Funds EuroPacific Growth	Large Foreign	AEPGX	14.0%
Henderson European Focus Fund	Large Foreign	AFEAX	4.0%

4. ***AGGRESSIVE GROWTH*** The aggressive growth fund is a combination of nine mutual funds with the majority of assets centered around mid and small size companies. A portion of this fund is also devoted to international investing with exposure to developed and emerging markets. The combination of smaller oriented companies makes this investment option the most volatile in up and down markets. The volatility of this fund may **not** be appropriate for investors who are looking for more stable returns. It is also **not** recommended that any individual significantly overweigh their investment program towards this investment option. The funds currently composing this investment option are:

Fund Name	Fund Category	Symbol	Target %
American Funds Growth Fund of America	Large Cap Growth	AGTHX	5.0%
Fidelity Mid Cap Fund CI A	Mid Cap Growth	FMCDX	12.0%
Franklin Qualified Fund CI A	Mid Cap Value	TEQIX	11.0%
Keeley Funds Small Cap Value CI A	Small Cap Value	KSCVX	20.0%
Fidelity Small Cap Fund CI I	Small Cap Growth	FSCIX	12.5%
Franklin Small Cap Growth Fund CI A	Small Cap Growth	FSGRX	12.5%
American Funds EuroPacific Fund CI A	Large Foreign	AEPGX	12.0%
Henderson European Focus Fund	Large Foreign	HFEAX	5.0%
Oppenheimer Developing Markets CI A	Emerging Markets	ODMAX	10.0%