CHOICE

Introducing **Pre-Mixed Portfolios**

Are you ready to look at a new, simple way that can help you reach your retirement goals?

The reality is that most retirement plan participants, like you, are not retirement planning experts. Or, you may just not have the time or interest to manage your own investment portfolio. That's why we are introducing Pre-Mixed Portfolios, or a "hands off" solution for investing.

Each Pre-Mixed Portfolio is a simple, one-decision solution designed to help you choose the right investment mix to meet your retirement goals. The Pre-Mixed Portfolios are comprised of individual funds already available in your retirement plan. The mix of funds, or asset allocation, is determined based on your answers to a simple questionaire included in this brochure.

Pre-Mixed Portfolios are a kind of "shortcut" for choosing investment options for your retirement account. Once you choose a Pre-Mixed Portfolio, you can let the diversified investment mix in that portfolio keep you on the path to securing your retirement dreams as long as your investment objectives haven't changed. The mix of funds and investment types in each Pre-Mixed Portfolio have been professionally selected to match a particular risk profile—from conservative to aggressive. The mix is carefully and regularly reviewed and adjusted to keep it within the Pre-Mixed Portfolio's assigned characteristics of risk and growth.

The four Pre-Mixed Portfolios within your Plan have already selected mutual funds for you and have determined what percent of your money to place into each one. All you need to do is choose which portfolio best meets your risk tolerance. They span the risk spectrum from conservative to aggressive. The level of risk associated with each portfolio depends on the percent invested in aggressive funds. In other words, the higher the percent of the portfolio's assets held in equities, the more aggressive the portfolio.

Your Pre-Mixed Portfolios Offer:

- **Convenience.** When you select a Pre-Mixed Portfolio, you can be confident that the portfolio you select will stay true to its objectives and yours.
- **Professional Management.** The investment mix is selected, regularly monitored, and adjusted as needed by the Plan's Investment Managers.
- **Diversification.** Ranging from conservative to aggressive, each Pre-Mixed Portfolio is diversified with a mix of investments covering a variety of asset classes and investment types to attempt to achieve the highest rate of return with the least amount of risk.

TheStandard®

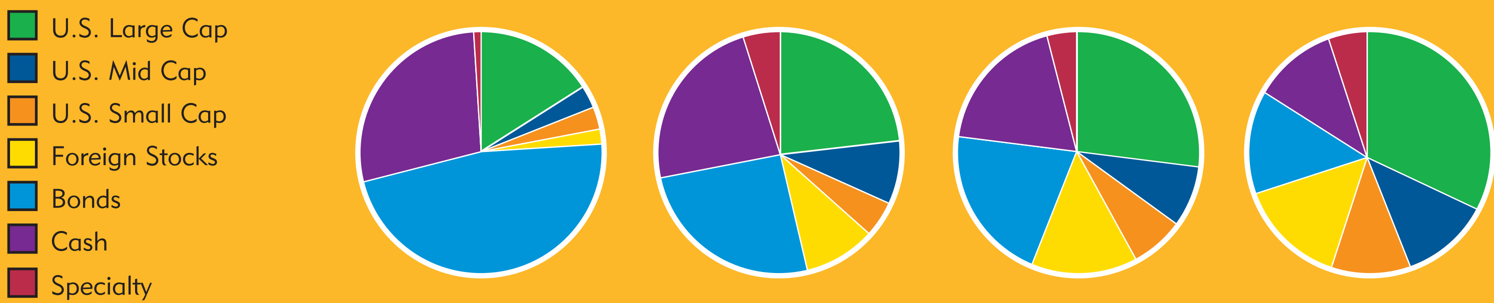
Personal Savings Center
Retirement.standard.com
Infoline: 1-800-858-5420

PORTFOLIOS

Your **Investment Choices**

July 2009

Here is a brief overview of each Pre-Mixed Portfolio offered in your Laika Profit Sharing and 401(k) Plan.



INVESTMENTS	**CONSERVATIVE GROWTH**	**BALANCED GROWTH**	**GROWTH WITH INCOME**	**LONG-TERM GROWTH**
U.S. LARGE CAP	**16%**	**19%**	**27%**	**32%**
Homestead Value	4%	5%	7%	9%
Vanguard 500 Index	9%	11%	15%	18%
Growth Fund of America R4	3%	3%	5%	5%
U.S. MID CAP	**3%**	**7%**	**8%**	**12%**
Artisan Mid Cap Value	1%	3%	3%	4%
Vanguard Ext. Market Index	1%	3%	4%	6%
Munder Mid Cap Core Growth A	1%	1%	1%	2%
U.S. SMALL CAP	**3%**	**4%**	**7%**	**11%**
Keeley Small Cap Value A	1%	1%	2%	3%
Columbia Small Cap Index Z	1%	1%	2%	3%
JP Morgan Small Cap Growth	1%	2%	3%	5%
INTERNATIONAL	**2%**	**8%**	**14%**	**15%**
Dodge & Cox Intl Stock	1%	4%	7%	8%
American Funds EuroPacific	1%	4%	7%	7%
BONDS	**47%**	**38%**	**21%**	**14%**
PIMCO: Total Return Instl	23%	19%	10%	7%
Vanguard Total Bond Mkt Index	24%	19%	11%	7%
CASH	**28%**	**22%**	**19%**	**11%**
Schwab US Treasury Money Fund	28%	22%	19%	11%
SPECIALTY	**1%**	**2%**	**4%**	**5%**
Matthews Asian Growth & Income	1%	2%	4%	5%
	100%	**100%**	**100%**	**100%**

SUMMARY	**CONSERVATIVE GROWTH**	**BALANCED GROWTH**	**GROWTH WITH INCOME**	**LONG-TERM GROWTH**
TOTAL EQUITY	25%	40%	60%	75%
TOTAL FIXED INCOME	75%	60%	40%	25%
	100%	**100%**	**100%**	**100%**