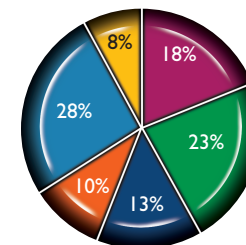
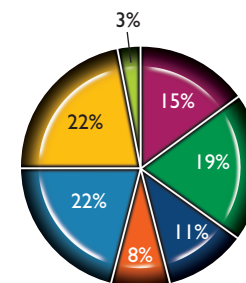
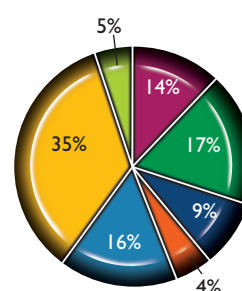
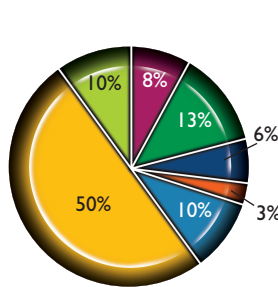
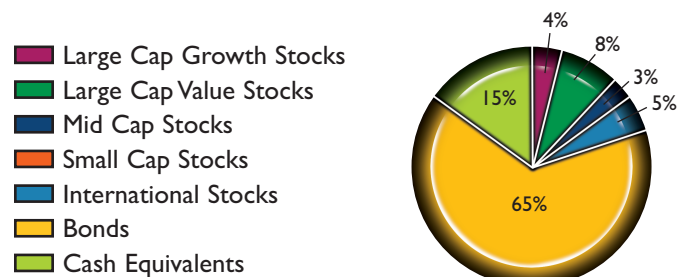


# JOE'S GARAGE MODEL PORTFOLIOS\*



FUND NAME	CONSERVATIVE	MODERATE CONSERVATIVE	MODERATE	MODERATE AGGRESSIVE	AGGRESSIVE
<b>Large Cap Growth Stocks</b>					
American Funds Growth Fund of America	4%	8%	14%	15%	18%
<b>Large Cap Value Stocks</b>					
Van Kampen Growth & Income Fund	8%	13%	17%	19%	23%
<b>Mid Cap Stocks</b>					
JPMorgan Mid Cap Value Fund	2%	3%	5%	6%	7%
Fidelity Advisor Mid Cap Fund	1%	3%	4%	5%	6%
<b>Small Cap Stocks</b>					
DWS Dreman Small Cap Value Fund	—	2%	2%	4%	5%
T. Rowe Price New Horizons Fund	—	1%	2%	4%	5%
<b>International Stocks</b>					
American Funds EuroPacific Growth Fund	5%	10%	16%	22%	28%
<b>Bonds</b>					
PIMCO Total Return Fund	65%	50%	35%	22%	8%
<b>Cash Equivalents</b>					
AmSouth Stable Principal Fund	15%	10%	5%	3%	—
	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

\*As determined by the Plan Sponsor. If you select one of the model portfolios, all of your current account balances as well as all future contributions will be invested **only** in that portfolio. The model portfolios are intended to be utilized as your only investment choice within the Plan. At any time you may choose to move your entire account balance from the selected model portfolio to other investment option(s) within the Plan by accessing the voice response system or retirement website.

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