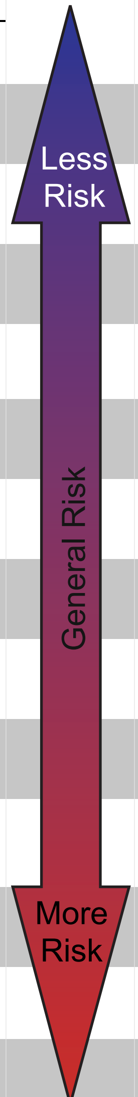
Mutual Fund Summary

Joe's Garage Retirement Plan

Fund Name	Risk	Ticker	Asset Category	Expense Ratio	% Total Returns as of 12/31/2010						Inception Date
					YTD	1 Year	3 Year	5 Year	10 Year	Inceptn	
Goldman Sachs Financial Square Government Fund–Service Shares		FOSXX	Money Market	0.68%	0.01	0.01	0.68	2.20	1.96	3.07	May 1995
PIMCO Total Return Fund–A Shares		PTTAX	Int-Term Bond	0.90%	8.36	8.36	8.61	7.56	6.84	7.05	May 1987
Janus Balanced Fund–S Shares		JABRX	Moderate Allocation	1.10%	7.51	7.51	4.07	6.43	4.78	16.05	Sep 1993
SSgA S&P 500 Index Fund		SVSPX	Large Blend	0.18%	14.94	14.94	-2.97	2.17	1.26	7.95	Dec 1992
Allianz NFJ Dividend Value Fund–A Shares		PNEAX	Large Value	1.07%	13.08	13.08	-6.63	1.04	6.28	6.25	Oct 2001
Goldman Sachs Mid Cap Value Fund–A Shares		GCMAX	Mid-Cap Value	1.19%	24.36	24.36	1.45	4.43	9.02	8.56	Aug 1997
Commerce MidCap Growth Fund–Institutional Shares		CFAGX	Mid-Cap Growth	1.34%	27.83	27.83	2.13	4.87	1.64	7.64	Dec 1994
American Funds EuroPacific Growth Fund–R3 Shares		RERCX	Foreign Large Blend	1.15%	9.07	9.07	-3.56	5.25	6.36	11.77	May 2002
Invesco Small Cap Growth Fund–A Shares		GTSAX	Small Growth	1.31%	26.28	26.28	1.32	5.78	2.84	9.92	Oct 1995
Janus Forty Fund–S Shares		JARTX	Large Growth	1.17%	5.62	5.62	-5.33	4.86	2.95	10.02	May 1997



This is a summary based on information compiled by the financial institution's communications publisher. This summary has not been reviewed or approved by the fund manager. The publisher has not independently verified the accuracy of the materials set forth in this summary. You should choose your own investments based on your objectives, time horizon and financial situation. Consider your investment choices carefully. To obtain a prospectus explaining the risks, fund expenses and investment characteristics in more detail, contact your plan administrator. Read prospectuses carefully and completely before investing any money. For education or information on investments, or allocation of investments, consult your plan administrator. For the purposes of this summary, risk is based on 3 Year Standard Deviation, a statistical measurement of how widely the returns varied in a 3 year period. A fund with a high standard deviation implies higher volatility. International investing involves special risks, such as political instability and currency fluctuations. Standard Deviation may not be an accurate measurement of those risks.

Fund Name	Fund Thumbnail
Goldman Sachs Financial Square Government Fund–Service Shares	The Fund seeks current income consistent with preserving capital and maintaining daily liquidity.
PIMCO Total Return Fund–A Shares	The Fund seeks maximum total return consistent with preservation of capital by investing in intermediate-term investment grade bonds.
Janus Balanced Fund–S Shares	The Fund seeks long-term growth of capital consistent with preservation of capital and balanced by current income.
SSgA S&P 500 Index Fund	The Fund seeks to replicate the total return of the S&P 500® Index.
Allianz NFJ Dividend Value Fund–A Shares	The Fund seeks current income as a primary objective; long-term growth of capital is a secondary objective.
Goldman Sachs Mid Cap Value Fund–A Shares	The Fund seeks long-term capital appreciation.
Commerce MidCap Growth Fund–Institutional Shares	The Fund seeks capital appreciation.
American Funds EuroPacific Growth Fund–R3 Shares	The Fund seeks to provide long-term growth of capital by investing in companies based outside the United States.
Invesco Small Cap Growth Fund–A Shares	The Fund seeks long-term capital growth.
Janus Forty Fund–S Shares	The Fund seeks long-term growth of capital.