

NADART Investment Choice 401(k) Plan

Funds Overview (as of 12/31/2008)

FUND NAME	DESCRIPTION	OBJECTIVE	TOP TEN HOLDINGS (AS OF 12/31/2008)	
Balanced Funds				
NADART Fund	Moderate risk, diversified, balanced (U.S. & foreign stocks, fixed income and cash), commingled fund	Seeks moderate capital growth and income reinvestment	PIMCO Total Return Bond Fund BGI Enhanced S&P 500 Index Legg Mason Core Plus Bond Fund TCW Mortgage Bond Fund International Investors Fund	S&P 500 Index PIMCO All Asset Fund SSgA Enhanced S&P 500 Index Chase Investment Counsel Separate Account Intech Advisor S&P 500 Core Strategy
Income Funds				
Income Fund	Low risk, diversified, fixed income fund	Seeks to invest in variety of high quality fixed investments. Structure managed to keep fund's yield responsive to current interest rates	PIMCO Total Return Bond Fund Western Asset Core Plus Bond Fund Dwight Asset Management Bond Fund Deutsche Asset Management Short Maturity Fund	Cash Deutsche Asset Management Intermediate Maturity Fund
PIMCO All Asset ¹	Low/moderate risk, diversified, bond, income fund	Seeks maximum real return with preservation of real capital	Alternative Strategies Inflation Related Strategies U.S. Bond Strategies	Equity Strategies Short-Term Strategies
PIMCO Total Return	Moderate risk, diversified, fixed, bond, income fund	Seeks to provide competitive total return through combination of changes in interest rates and trends, bond maturities and diversified sector investments	Mortgage Securities Investment Grade Credit Government/Agency Bonds	Emerging Market Bonds High Yield Credit Municipal/Other Bonds
International Funds				
International Investors Fund	High risk, diversified, mid to large cap, actively managed mutual fund	Seeks long-term capital growth by focusing on well-managed growth companies in diversified international equity markets	Teva Pharmaceutical Industries Ltd. Nestle SA Total SA Novo Nordisk A/S Roche Holdings, Inc.	Telefonica, SA Komerčni Banka Nintendo Company, Ltd. China Life Insurance Company Ltd. Rogers Communications Inc.
International Fund	High risk, diversified, all cap, equity index	Seeks to marginally outperform Morgan Stanley Capital International (MSCI) Europe, Australia, Far East (EAFE) Index	Nestle SA BP PLC Total SA Novartis AG Roche Holdings AG	Vodafone Group PLC HSBC Holdings PLC GlaxoSmithKline PLC Toyota Motor Corp. Royal Dutch Shell PLC
Large Cap Stock Funds				
Legg Mason Growth Equity Fund ²	High risk, concentrated, large cap, actively managed, mutual fund	Seeks long-term capital growth by investing in securities issued by large companies	Caterpillar Inc. Qualcomm Inc. Yahoo! Inc. Cisco Systems, Inc. Nokia Corporation	PepsiCo, Inc. Quanta Services, Inc. State Street Corporation EMC Corporation Amazon.com, Inc.
Longleaf Partners Fund (Ticker: LLPFX)	Moderate/high risk, concentrated, mid/large cap, actively managed, mutual fund	Seeks long-term capital growth by investing primarily in a limited number of mid to large cap companies believed to be significantly undervalued	Liberty Media Entertainment Company Dell Inc. Nipponkoa Insurance Co., Ltd. YUM! Brands, Inc. Chesapeake Energy Corporation	Walgreen Company Philips Electronics Corporation Walt Disney Company eBay Inc. Cemex, S.A.
NADART Large Cap Growth Fund ³	Moderate/high risk, diversified, large cap, active	Seeks long term growth of capital through investing in common stocks	McDonald's Corporation PepsiCo, Inc. Wal-Mart Stores, Inc. Teva Pharmaceutical Industries Ltd. Johnson & Johnson, Inc.	Amgen Inc. Caterpillar Inc. Procter & Gamble Company Accenture Ltd. Qualcomm Inc.
S&P 500 Large Cap Fund	Moderate/high risk, diversified, large cap, equity index	Seeks to replicate investment performance of Standard & Poor's 500 Index	Exxon Mobil Corporation Procter & Gamble Company General Electric Company AT&T Inc. Johnson & Johnson, Inc.	Chevron Corporation Microsoft Corporation Wal-Mart Stores, Inc. Pfizer Inc. J.P. Morgan Chase & Company
T. Rowe Price Equity Income	Moderate risk, diversified, large cap fund; invests primarily in larger, established, U.S. companies	Seeks to provide substantial dividend income as well as long-term capital appreciation through investments in common stocks of established companies	3M Corporation AT&T Inc. Chevron Corporation Exxon Mobil Corporation General Electric Company	The Hershey Company Home Depot, Inc. J.P. Morgan Chase & Company Royal Dutch Shell Wells Fargo & Company
Vanguard Growth Index Fund (Ticker: VIGRX)	Moderate/high risk, concentrated, large cap, equity indexed mutual fund	Seeks to replicate Morgan Stanley Capital International (MSCI) U.S. Prime Market Growth Index investment performance	Microsoft Corporation Wal-Mart Stores, Inc. Procter & Gamble Company IBM Corporation Cisco Systems, Inc.	Philip Morris International Inc. Hewlett-Packard Company PepsiCo, Inc. Johnson & Johnson, Inc. Abbott Laboratories

Mid Cap Stock Funds				
Janus Enterprise	Moderate/high risk, concentrated, mid cap, actively managed mutual fund	Seeks long-term capital growth by normally investing at least 50% of equity assets in securities issued by medium-sized companies	Iron Mountain, Inc. Celgene Corporation Mattel, Inc. Crown Castle International Corp. Owens-Illinois, Inc.	Roper Industries, Inc. Berkshire Hathaway Inc., Class B Equinix, Inc. Ball Corporation Alliant Techsystems Inc.
S&P 400 Mid Cap Fund	Moderate/high risk, diversified, mid cap, equity index	Seeks to replicate Standard & Poor's Mid Cap Index investment performance	Everest Re Group, Ltd. Vertex Pharmaceuticals Inc. Health Care REIT, Inc. W.R. Berkley Corporation FLIR Systems, Inc.	SCANA Corporation O'Reilly Automotive, Inc. New York Community Bancorp Martin Marietta Materials, Inc. MDU Resources Group, Inc.
Turner Midcap Growth	High risk, diversified, mid cap, actively managed mutual fund	Seeks long-term capital growth by normally investing in securities issued by medium-sized companies	Iron Mountain Inc. Celgene Corporation Mattel, Inc. Crown Castle International Corporation Owens-Illinois, Inc.	Roper Industries, Inc. Berkshire Hathaway Inc., Class B Equinix, Inc. Ball Corporation Alliant Techsystems Inc.
Small Cap Stock Funds				
Gabelli Small Cap Growth ⁴	High risk, diversified, small cap, actively managed mutual fund	Seeks long-term capital growth by investing majority of holdings in companies generally having market capitalization of \$1 billion or less at time of investment	Alpharma Inc. Wm. Wrigley Jr. Company CLARCOR Inc. RPC, Inc. Vimpel-Communications ADR	O'Reilly Automotive, Inc. Flowerserve Corporation Kaman Corporation Cablevision Systems Corporation The Gorman-Rupp Company
Russell 2000 Small Cap Fund	High risk, diversified, small cap, equity index	Seeks to replicate Russell 2000 Index investment performance	Ralcorp Holdings, Inc. Myriad Genetics, Inc. Alexion Pharmaceuticals, Inc. Waste Connections, Inc. Realty Income Corporation	Piedmont Natural Gas Company, Inc. OSI Pharmaceuticals, Inc. ITC Holdings Corporation Comstock Resources, Inc. Westar Energy, Inc.
Target Dated Funds⁵				
SSgA Retirement Income Strategy	Exposure to broad range of asset classes through index or index-based commingled funds	Seeks to avoid loss of principal for those who have reached their retirement date. Composed mainly of bonds and cash	Exxon Mobil Corporation U.S. Treasury Notes	U.S. Treasury Bonds
SSgA 2010 Strategy	Exposure to broad range of asset classes through index or index-based commingled funds	Seeks to provide moderate capital appreciation and some stability of principal for those planning to retire on or near 2010	Exxon Mobil Corporation U.S. Treasury Bonds U.S. Treasury Note/Bond	Procter & Gamble Company General Electric Company
SSgA 2015 Strategy	Exposure to broad range of asset classes through index or index-based commingled funds	Seeks to provide moderate capital appreciation and some stability of principal for those planning to retire on or near 2015	Exxon Mobil Corporation U.S. Treasury Bonds Procter & Gamble Company	General Electric Company AT&T Inc. Johnson & Johnson, Inc.
SSgA 2020 Strategy	Exposure to broad range of asset classes through index or index-based commingled funds	Seeks to provide long-term capital appreciation and some stability of principal for those planning to retire on or near 2020	Exxon Mobil Corporation U.S. Treasury Bonds Procter & Gamble Company General Electric Company AT&T Inc.	Johnson & Johnson, Inc. Chevron Corporation Microsoft Corporation
SSgA 2025 Strategy	Exposure to broad range of asset classes through index or index-based commingled funds	Seeks to provide long-term capital appreciation and some stability of principal for those planning to retire on or near 2025	Exxon Mobil Corporation U.S. Treasury Bonds Procter & Gamble Company General Electric Company AT&T Inc.	Johnson & Johnson, Inc. Chevron Corporation Microsoft Corporation
SSgA 2030 Strategy	Exposure to broad range of asset classes through index or index-based commingled funds	Seeks to provide long-term capital appreciation and some stability of principal for those planning to retire on or near 2030. Composed mainly of stocks	Exxon Mobil Corporation Procter & Gamble Company General Electric Company AT&T Inc. Johnson & Johnson, Inc.	U.S. Treasury Bonds Chevron Corporation Microsoft Corporation Wal-Mart Stores, Inc.
SSgA 2035 Strategy	Exposure to broad range of asset classes through index or index-based commingled funds	Seeks to provide long-term capital appreciation and some stability of principal for those planning to retire on or near 2035. Composed mainly of stocks	Exxon Mobil Corporation Procter & Gamble Company General Electric Company AT&T Inc. Johnson & Johnson, Inc.	Chevron Corporation Microsoft Corporation Wal-Mart Stores, Inc. Pfizer Inc. J.P. Morgan Chase & Company
SSgA 2040 Strategy	Exposure to broad range of asset classes through index or index-based commingled funds	Seeks to provide long-term capital appreciation and some stability of principal for those planning to retire on or near 2040. Composed mainly of stocks	Exxon Mobil Corporation Procter & Gamble Company General Electric Company AT&T Inc. Johnson & Johnson, Inc.	Chevron Corporation Microsoft Corporation Wal-Mart Stores, Inc. Pfizer Inc. J.P. Morgan Chase & Company
SSgA 2045 Strategy	Exposure to broad range of asset classes through index or index-based commingled funds	Seeks to provide long-term capital appreciation and some stability of principal for those planning to retire on or near 2045. Composed mainly of stocks	Exxon Mobil Corporation Procter & Gamble Company General Electric Company AT&T Inc. Johnson & Johnson, Inc.	Chevron Corporation Microsoft Corporation Wal-Mart Stores, Inc. Pfizer Inc. J.P. Morgan Chase & Company
SSgA 2050 Strategy	Exposure to broad range of asset classes through index or index-based commingled funds	Seeks to provide long-term capital appreciation and some stability of principal for those planning to retire on or near 2050. Composed mainly of stocks	Exxon Mobil Corporation Procter & Gamble Company General Electric Company AT&T Inc. Johnson & Johnson, Inc.	Chevron Corporation Microsoft Corporation Wal-Mart Stores, Inc. Pfizer Inc. J.P. Morgan Chase & Company

¹The PIMCO All Asset does not provide information on specific holdings at the fund level; ²Formerly Legg Mason Growth Trust; ³Inception date 5/1/06; ⁴Data as of 9/30/08; ⁵Inception date 10/1/07.