

Howroyd Group
06/30/08

Investment Option	Management Fee	Asset Charge	Total Investment Expense
Guaranteed Old	*ND	0.00%	*ND
Guaranteed New	*ND	0.00%	*ND
PIMCO Total Return	0.90%	0.00%	0.90%
American Beacon Balanced	0.84%	0.00%	0.84%
Destination Retirement Inc	1.14%	0.00%	1.14%
Destination Retirement 2010	1.19%	0.00%	1.19%
Destination Retirement 2020	1.24%	0.00%	1.24%
Destination Retirement 2030	1.30%	0.00%	1.30%
Destination Retirement 2040	1.33%	0.00%	1.33%
Babson Prm Enh Index Val	0.72%	0.00%	0.72%
Northern Trust Sel Indexed Equity	0.65%	0.00%	0.65%
American Funds Growth America	0.93%	0.00%	0.93%
Oppenhiemer Prm Discovery Value	1.40%	0.00%	1.40%
SSGA Mid Cap Equity	0.61%	0.00%	0.61%
T. Rowe Price Sel Mid Cap Growth II	1.34%	0.00%	1.34%
Allianz NFJ Small Cap Value	1.21%	0.00%	1.21%
Van Kampen Small Cap Growth	1.47%	0.00%	1.47%
American Funds EuroPacific Growth	1.11%	0.00%	1.11%

All of the above fees were taken directly from information furnished by the investment provider, including, but not limited to: Their website; Investment prospectus information; Investment highlight sheets; Direct emails and correspondence from the investment provider (to 401(k) Advisors), and other written material. The accuracy of this information is not guaranteed, as it has not been audited by the investment provider. In addition, the investment provider, and/or the underlying fund managers, may make investment and/or pricing changes at any time, subject to the provisions and limitations of their investment contracts (between the plan sponsor and investment provider). The plan provider may also eliminate or replace funds at their discretion.

*ND - The vendor did not disclose if there are management fees associated with this fund.