

401(k) PLAN HIGHLIGHT SHEET

ELIGIBILITY FOR PARTICIPATION:

ENTRY DATES:

CONTRIBUTION AMOUNT:

You may contribute any percentage of your pay (in multiples of 1%) - subject to certain IRS maximum dollar amounts.

EMPLOYER CONTRIBUTIONS:

INVESTMENT CHOICES:

This plan allows you to select one of three investment profiles depending upon the level of investment advice and assistance that you would prefer. For those hands-off investors choosing "Profile A" Wellington provides its "Investment Valet" service whereby you are able to fully delegate the ongoing management of your retirement account to a professional money manager. All you need to do is select the most appropriate of the nine model portfolios below in accordance with your tolerance for risk and the length of time until you retire. From then on Wellington does the rest.

For individuals who prefer to make their own investment decisions Wellington also offers Profiles B and C. Profile B allows each plan participant to individually choose from over 2000 no-load, no-transaction charge mutual funds offered via Charles Schwab & Co. OneSource Mutual Fund Marketplace. A complete list of these funds as well as fund research and screening tools can be found on Schwab's web site at www.schwab.com.

Once you have made your fund selections you may choose Profile B to have Wellington automatically make the periodic fund purchases or Model C if you want to place your own orders directly with Schwab.

CHANGING YOUR SALARY DEFERRAL AMOUNTS:

You may change the amount withheld from your pay on a periodic basis by submitting a new "Form 2" (Custom Model Election & Service Request Form).

WITHDRAWALS:

Because this is a retirement account and assets will grow tax-deferred, you will not be able to withdraw your funds prior to age 59 1/2 without a 10% federal penalty. Distributions are taxable in the year withdrawn.

CHANGING YOUR INVESTMENTS:

You may change your investment options at any time by contacting Schwab if you elected to "Self Manage" or by submitting a new "Form 2" if you chose the "customized" mutual fund portfolio.

VESTING:

You are 100% vested in the amounts you save through salary deferrals. Matching contributions and any profit sharing contributions made to your account will be vested as follows:

Years of Service	Vested Percentage
0 - 1	
2	
3	
4	
5	
6 or more years	

LOANS:

You may apply for a loan of up to 50% of the vested value of your account subject to certain restrictions. The minimum loan is \$1,000 with a maximum of \$50,000 for all loans outstanding. You must repay the loan with interest (into your own account through payroll deductions) within 5 years for general purpose loans, and within 15 years for loans for the purchase of a principal residence. All loans must receive prior approval by your employer.

404(c) LEGISLATION:

It is the intent of the employer that this pension plan be run in accordance with the terms required for plans filed under Section 404(c) of the ERISA code. As such you should be aware that it will be your responsibility to manage your own retirement funds and that their eventual outcome and value is your sole responsibility. Consequently, the employer will be relieved of all related fiduciary liability so accorded under the law.

CHARGES:

Schwab "OneSource" funds are available without sales loads or transaction charges and are subject to the terms outlined by Schwab. For non-mutual fund transactions (if applicable) Schwab's normal schedule of commission charges will apply. A quarterly management and administrative fee will be assessed from the assets in the plan according to the plan's services agreement schedule. A base fee of .25% of your account value will be charged to plan assets on a quarterly basis for the self manage profile (Profile C). Additional fees may apply dependent upon additional services provided.

ON-LINE RESOURCES:

Please see your company's customized web page at:

Note: In the event of any discrepancy, the official plan document will govern. Please consult the Summary Plan document (SPD) for more details.