

**INVESTMENT RISK:
DON'T AVOID IT – MANAGE IT!**

Oak Ridge 401(k) Savings Program

Presented by Alan Still
Communications Specialist
The 401(k) Company



WHAT WE'LL DISCUSS TODAY:

1. Your Investment Path
2. Investment Education
3. Asset Allocation
4. Fund Investments
5. Account Access
6. Summary

INVESTMENT PATH

Diversification

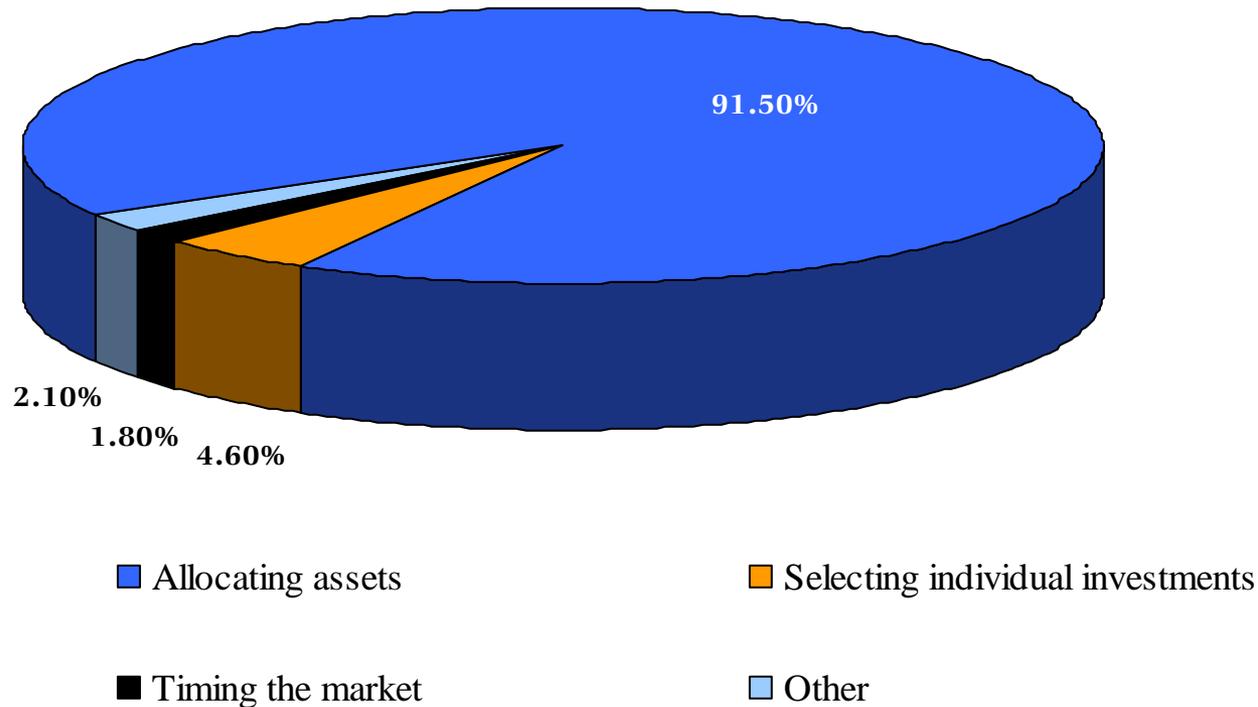
Diversification: “not putting all your eggs in one basket,” can generally reduce unwanted risk and thereby maximize your return over time.

Diversification is the key to controlling risk. However, not all risk brings the prospect of reward.

INVESTMENT PATH

Determinants of Portfolio Performance

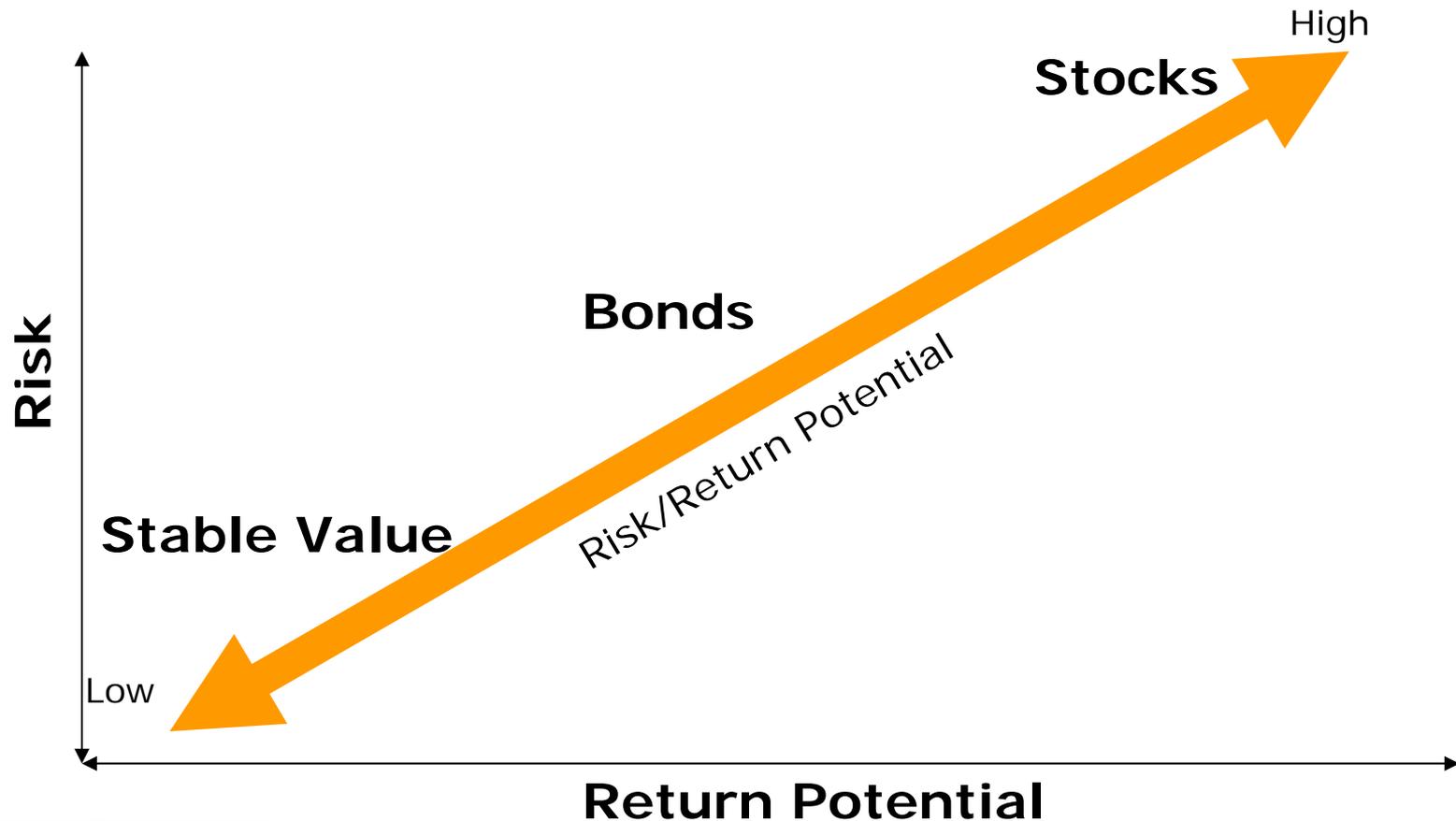
Your **Asset Allocation Mix** determines how your portfolio will perform and influences its subsequent volatility.



INVESTMENT PATH

Asset Classes

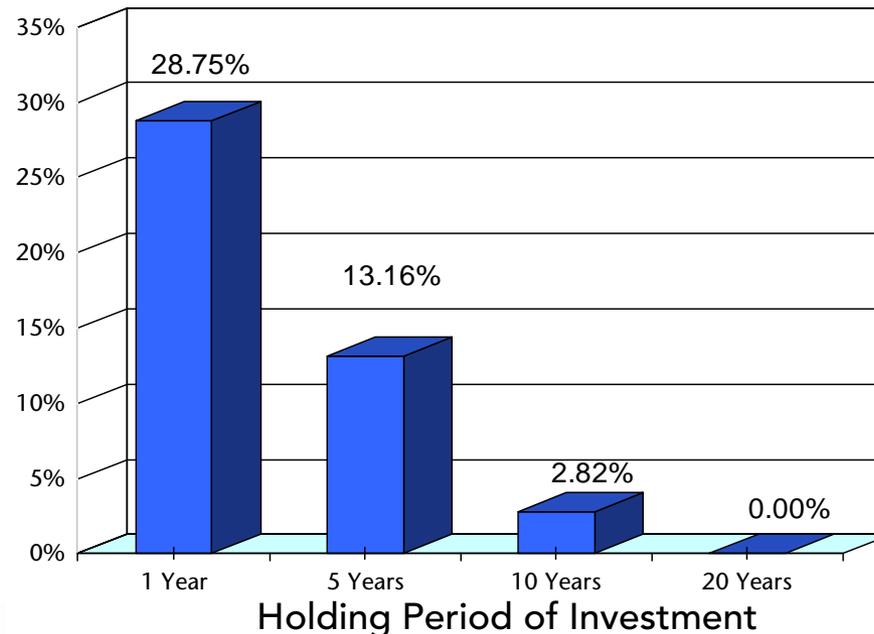
There are three basic asset classes in your Savings Program:



INVESTMENT PATH

Chances of Stock Market Losses 1926-2005

This chart illustrates the average percentage of time the S&P 500 Stock Index lost money over one-, five-, 10-, and 20-year overlapping time periods from 1926-2005. Out of 80 one-year periods, the S&P 500 was negative 28.75% of the time; out of 76 overlapping five-year periods, it was negative 13.16% of the time; out of 71 overlapping 10-year periods, it was negative 2.82% of the time; and out of 61 overlapping 20-year periods, it had no negative occurrences. Of course, this illustration is based on the performance of an unmanaged index. As such, no one can invest directly in an index.



PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS

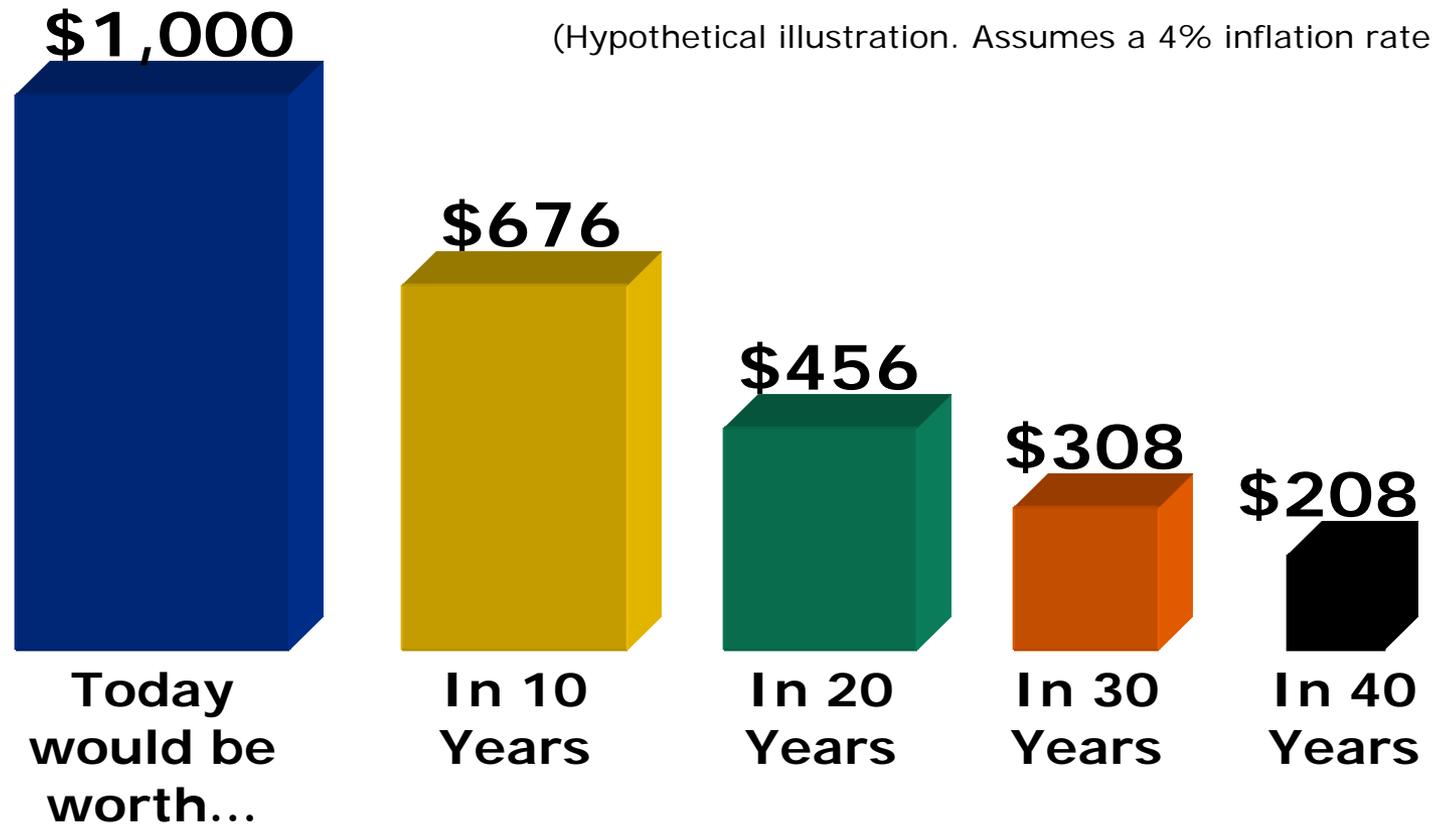
There can be no certainty any investment will be profitable regardless of the length it is held.

Source: Ibbotson Associates.

INVESTMENT PATH

Time Versus Inflation

Will today's dollar be worth the same tomorrow? Actually, the further you are away from retiring, the more impact inflation may have on your buying power:



INVESTMENT PATH

Risks of Inflation

	ITEM	1980	2003	PROJECTED COST IN 2026
	Postage Stamp	\$0.15	\$0.37	\$0.91
	Ice Cream	\$1.76	\$3.75	\$7.99
	Eggs	\$0.88	\$1.18	\$1.58
	Home in So. CA	\$124,100	\$349,547	\$984,553

INVESTMENT PATH

Investment Risks

Every investment carries some kind of risk - even so-called "safe" investments. Here are some of the risks investors face:

- **Principle risk**- This is the risk most investors worry about. It is the risk that you will lose some of your invested funds.
- **Inflation risk**- This is the risk that inflation (increases in the cost of living) will eat away the buying power of the dollars you invest today.
- **Interest-rate risk**- This is the risk that interest rate changes will affect the price of bonds and other fixed income investments and the amount of income investors will receive from these investments.
- **Credit risk**- This is the risk that the issuer of a fixed income investment will default in paying interest or principle.
- **Market risk**-The risk of loss due to drastic slumps in the market.

INVESTMENT PATH

Avoiding Too Much Risk

Ultimately, the decision of how much risk to assume in your asset allocation selection is yours. Take these factors into consideration:

- Identify Time Horizon
- Risk Tolerance Level
- Review and modify as you get closer to retirement

*It's important to know
your risk tolerance level.*

INVESTMENT PATH

Focus On The Long Term

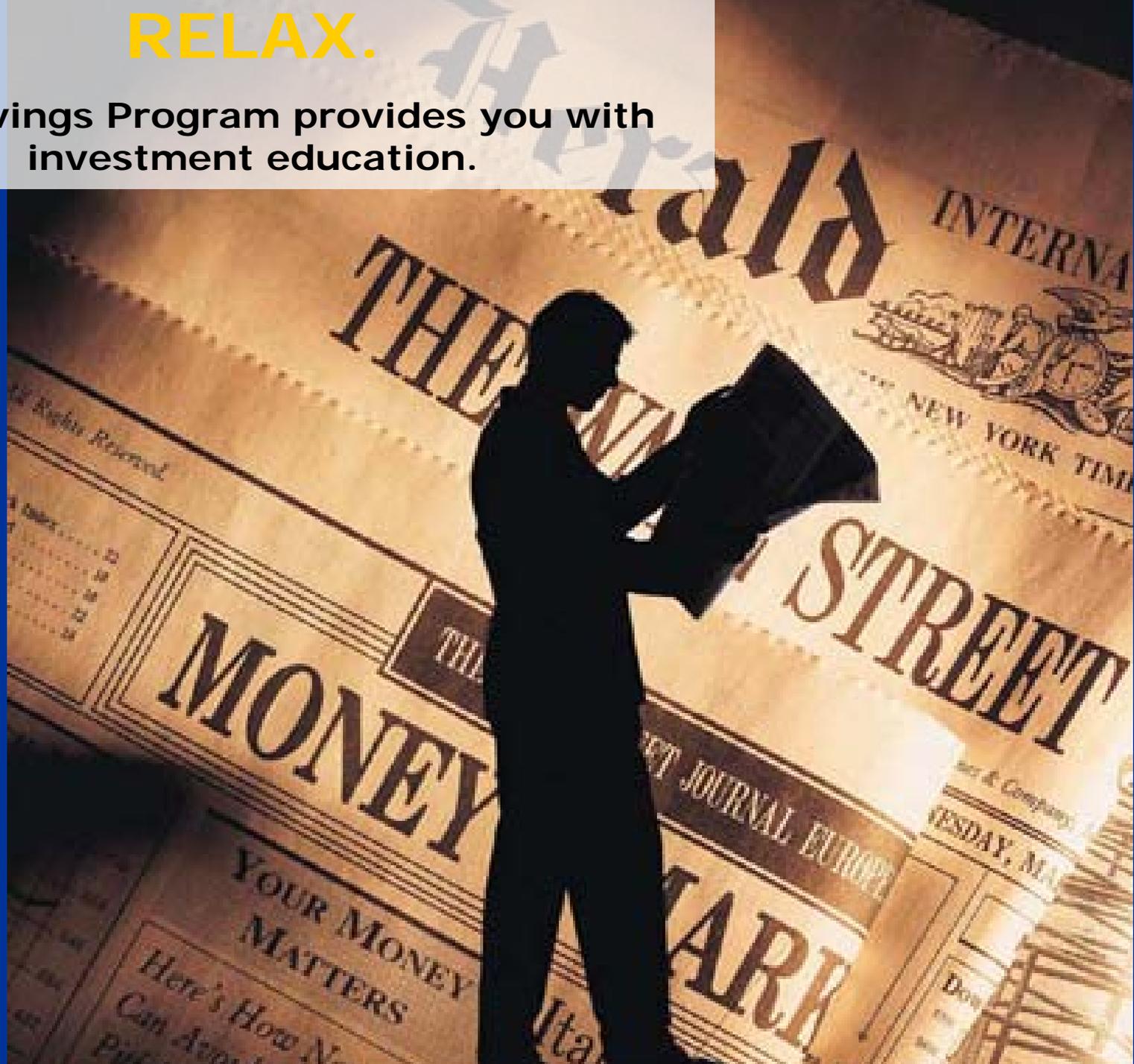
Investment markets move up and down, whether you invest in stocks or bonds. Volatility can be troubling to investors in the short term. Riding out the ups and downs is an important element of successful investing. The chart below shows the difference between staying invested over time and missing some of the market's best days.



The example above shows the result from a \$10,000 investment in the S&P 500 Stock Index initiated on 1-01-86 and concluded on 12-31-01, and from the same investment period but excluding the 20 highest-returning days from the S&P 500. Performance is historical and does not represent future results. Investment values fluctuate. If fees had been reflected, the return would have been less. There is no guarantee similar results can be achieved. Source: FactSet

RELAX.

The Savings Program provides you with investment education.



Introduction to Mutual Funds

Mutual funds are perhaps the easiest and most popular vehicle for saving for the future. But like all investing decisions, there are questions to answer before taking the leap, like:

- Do I have to watch the stock market daily?
- How much is this going to cost me?
- Don't I have to have a large sum of cash saved up to invest?
- What if I don't want my money tied up for the long term?

INVESTMENT EDUCATION

The Broad Portfolio Approach Makes Sense

You may think you can do better than the best fund managers by buying individual stocks. That's possible, but you're **not** likely to beat their returns when you factor in risk.

Once you consider the potential **reduced risk** that comes with investing in a broad portfolio of diverse mutual funds, the potential returns look better and better.



Hire Top-Notch Help

- When you invest in a mutual fund, you hire professionals.
- Mutual fund managers are meant to level the playing field between the experts and the amateurs.
- You live a busy life.



INVESTMENT EDUCATION

Diversify Your Portfolio

- Managing a big portfolio of individual stocks and bonds is expensive, and trading costs can quickly eat up your profits. By comparison, mutual funds in your Savings Program are less expensive, making them more attractive for the every day investor.
- Small differences in fees have a big effect on your long time portfolio return.
- Managing a portfolio's expenses is a key factor in maximizing retirement savings.

Spread your Wealth

- Dividing your money among different types of investments is called asset allocation.
- Investing in a balanced portfolio of stocks of large and small U.S. companies, foreign companies and bonds, you'll have the potential to reap good returns with less volatility.
- Mutual funds invest in all types of assets, so they make asset allocation easier for you.
- Asset allocation can balance out the highs and lows.

What is a Stable Value Fund?

A collective trust investment that allows participants to invest in stable value assets. The fund seeks to produce consistent, positive returns for investors while preserving principal and maintaining liquidity. The fund also seeks to maximize the current yield while closely tracking intermediate term interest rates.

This fund is designed to offer investors stable principal with the potential for a higher return than may be gained from investing in money market funds.

Fund: Stable Value Fund

INVESTMENT EDUCATION

What is a Bond?

- A debt obligation issued by a government or corporation. Investors are loaning money to an issuing body.
- The amount borrowed plus interest will be repaid to investors in a given time period. The credit quality drives the amount of interest paid to investors.
- Prices on bonds move inversely with the direction of interest rates. Bonds produce low or negative returns during periods of rapidly rising interest rates.

Interest Rates	↑	↓
Bond Prices	↓	↑

Funds: Wells Fargo Advantage Tot Return Bond I
PIMCO Long-Term U.S. Government Instl

What is a Moderate Allocation Fund?

- A fund that seeks to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash.
- These portfolios tend to hold larger positions in stocks than conservative-allocation portfolios.
- These portfolios typically have 50% to 70% of assets in Equities and the remainder in fixed income and cash.

Fund: American Funds American Balanced R5

What is a Large Cap Value Fund?

- A fund that seeks capital appreciation by investing primarily in large companies with market capitalizations of \$10 billion or more.
- In selecting stocks, managers of value funds target companies that appear undervalued in terms of price-earnings ratios, price-to-book ratios or other such measures.

Fund: American Funds Invmt Co of Amer R5
Vanguard Windsor Adm

What is a Large Cap Blend Fund?

- A fund that seeks to capture the earnings and growth potential of large, well-established US companies.
- In selecting stocks, managers seek companies that have a market capitalization of \$10 billion or more. The resulting portfolio is typically a blend of growth and value stocks.

Fund: SSgA S&P 500 Index Fund

What is a Large Cap Growth Fund?

- A fund that seeks capital appreciation by investing primarily in stocks of large companies with above-average prospects for earnings growth. Most companies will have a market capitalizations of \$10 billion or more.
- Growth managers sometimes pay relatively high prices for stocks they deem to have superior growth potential.

Fund: American Funds Grth Fund of Amer R5

What is a Small Cap Value Fund?

- A fund that seeks capital appreciation by investing primarily in small companies with market capitalizations of less than \$1 billion.
- In selecting stocks, managers of value funds target companies that appear under-valued in terms of price-earnings ratios, price-to-book ratios or other such measures.
- Smaller company stocks historically have exhibited greater price swings than larger company stocks, and perform differently than the overall stock market.

Fund: Goldman Sachs Small Cap Value Inst

What is a Small Cap Blend Fund?

- A fund that seeks capital appreciation from investing in smaller US companies intended for long-term investors.
- Smaller company stocks historically have exhibited greater price swings than larger company stocks, and perform differently than the overall stock market.

Fund: Managers Special Equity I

What is a World Stock Fund?

- World-stock portfolios have few geographical limitations. It is common for these portfolios to invest the majority of their assets in the U.S., Europe, and Japan, with the remainder divided among the globe's smaller markets.
- These portfolios typically have 20%-60% of assets in U.S. stocks.

Fund: American Funds New Perspective R5

What is a Foreign Large Blend Fund?

- Foreign large-blend portfolios invest in a variety of big international stocks.
- Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany.
- These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan).
- The blend style is assigned to portfolios where neither growth nor value characteristics predominate.
- These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Fund: American Funds EuroPacific Gr R5

Start Small

Don't have a lot of cash to start your nest egg?

As a participant in the Savings Program, you are not limited by initial investment minimums.



Broaden your Horizons

With mutual funds, you can venture outside your comfort zone and gain familiarity in investing with different types of companies. You can't do that by buying single stocks.



Ease Yourself In

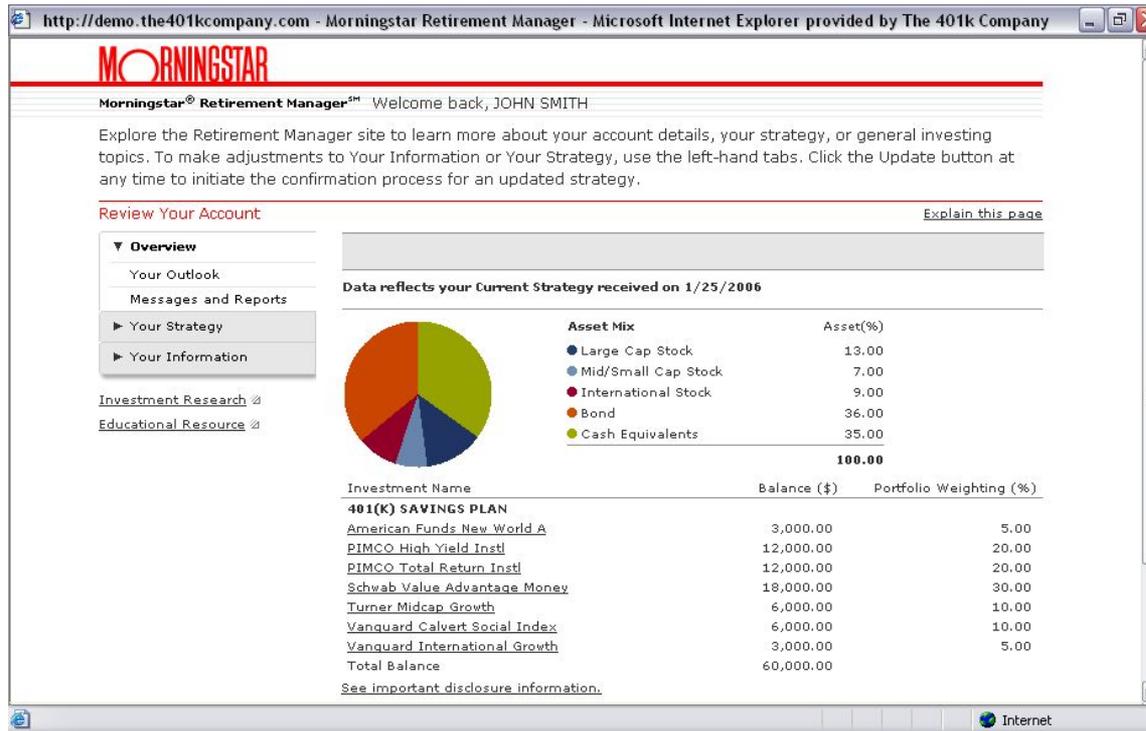
- A technique known as “dollar-cost averaging*” means that you invest small amounts periodically.
- Another benefit of averaging is that you end up buying more shares when prices are down and fewer shares when prices are up.

*Dollar cost averaging does not assure a profit and does not protect against a loss in declining markets. This strategy involves continuous investing; you should consider your financial ability to continue purchases no matter how prices fluctuate.

INVESTMENT EDUCATION

Morningstar® Retirement ManagerSM

Morningstar® Retirement ManagerSM is an easy-to-use, online service that can provide you with a personalized retirement strategy.



IMPORTANT: The projections or other information generated by the Morningstar® Retirement ManagerSM regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

INVESTMENT EDUCATION

Other Sources on the Web

The image displays three overlapping web browser windows from April 26, 2007, providing financial data for the Hotchkis and Wiley Large Cap Value I (HWLIX) mutual fund.

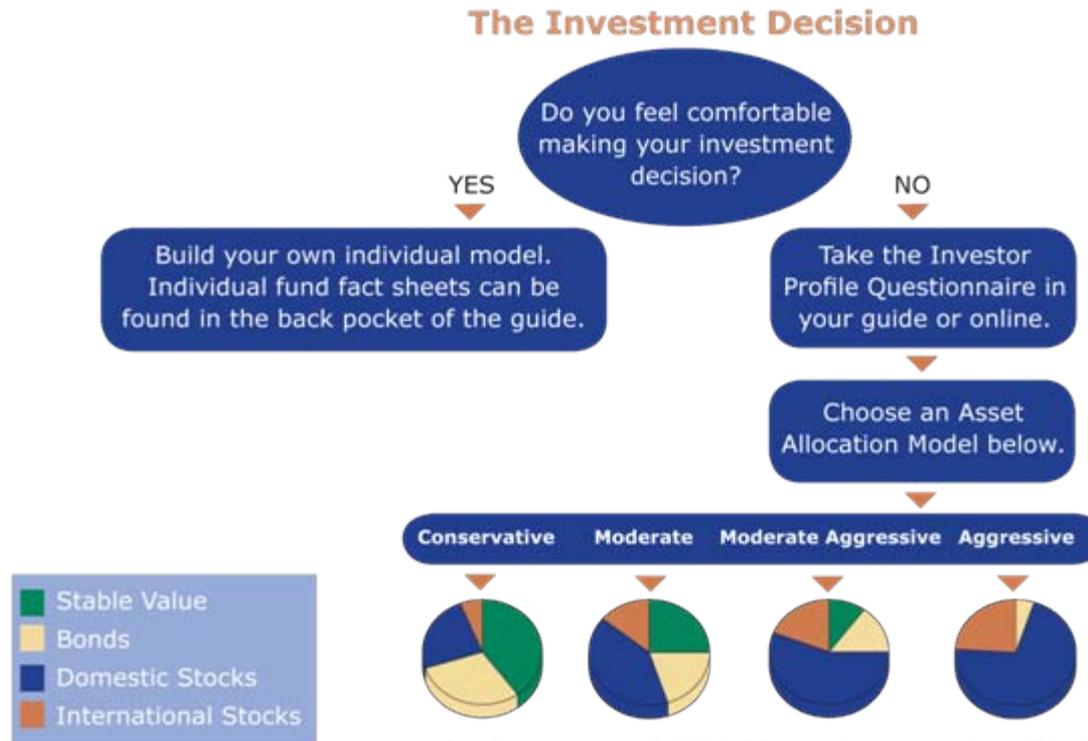
- Top Left Window (Yahoo! Finance):** Shows the fund's current price at 27.11, a change of +0.32 (1.19%), and a YTD return of 1.38%. It includes a line chart of the fund's performance and a sidebar with navigation options like 'Quotes', 'Charts', and 'Fund Profile'.
- Top Right Window (MSN Money):** Displays the fund's price at 26.79, a change of -0.03 (-0.11%), and a Morningstar Rating of 4 stars. It features a 'Fund Research' section and a 'Market Dispatches' article titled 'Bulls crush bears; Dow hits 13,090'.
- Bottom Window (Morningstar):** Provides a detailed analysis of the fund, including a 'Performance Snapshot' with a line chart, 'Key Statistics' (e.g., Assets of \$18,000, Expense Ratio of 0.98), and 'Investment Objectives'. It also lists the fund manager, Sheldon J. Lieberman, and other key personnel.



CHOICE.

**Choose the investment strategy
that's right for you!**

ASSET ALLOCATION

Create a Strategy That Fits:

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Please note the strategic asset classes designated above are unique to the Asset Allocation Models. As such, mutual fund style and peer group descriptions from other investment sources such as Standard & Poor's may differ slightly. It is important to keep in mind that the models are not an attempt to beat the market. The models and the percentage invested in each asset class will be evaluated periodically, but changes to the percentages allocated to each asset class within each of the four Asset Allocation Models are not likely to change often.

ASSET ALLOCATION

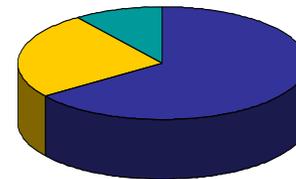
Asset Allocation Basics

**Investment
Horizon**

**Risk
Level**

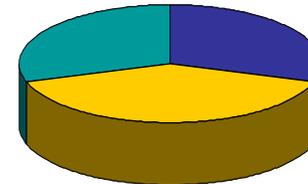
Long

High



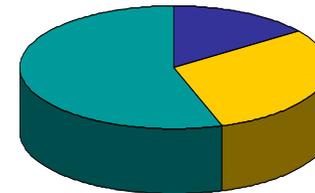
Medium

Medium



Short

Low



 **Stable Value**

 **Bonds**

 **Stocks**

ASSET ALLOCATION

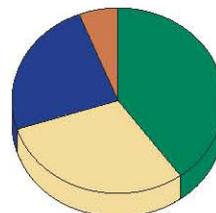
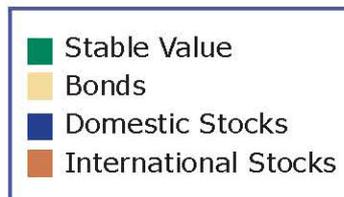
Select an Asset Allocation Model

- Asset Allocation Models help simplify the investment decision.
- Professionally managed to suit your personal risk tolerance and provide a well-rounded and diversified portfolio.
- Diversified to help you balance the highs and lows of market cycles and increase the odds of investment growth.
- Models are automatically rebalanced twice a year in June and December.

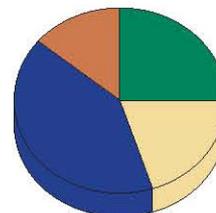
ASSET ALLOCATION

Select an Asset Allocation Model

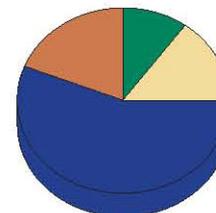
Fund Name	Strategic Asset Class	Conservative Model	Moderate Model	Moderate Aggressive Model	Aggressive Model
Stable Value Fund	Stable Value	40%	25%	10%	0%
Wells Fargo Advantage Tot Return Bond I	Domestic Bonds	30%	20%	15%	5%
Vanguard Windsor Adm	Large-Cap Value Equity	8%	11%	13%	15%
American Funds Invmt Co of Amer R5	Large-Cap Value Equity	7%	10%	12%	14%
American Funds Grth Fund of Amer R5	Large-Cap Growth Equity	9%	15%	19%	23%
Goldman Sachs Small Cap Value Inst Managers Special Equity I	Small-Cap Value Equity	0%	5%	8%	11%
American Funds EuroPacific Gr R5	Small-Cap Growth Equity	0%	0%	4%	8%
	International Developed Equity	6%	14%	19%	24%
	Total	100%	100%	100%	100%



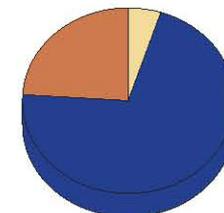
Conservative



Moderate



Moderate Aggressive



Aggressive

FUND INVESTMENTS

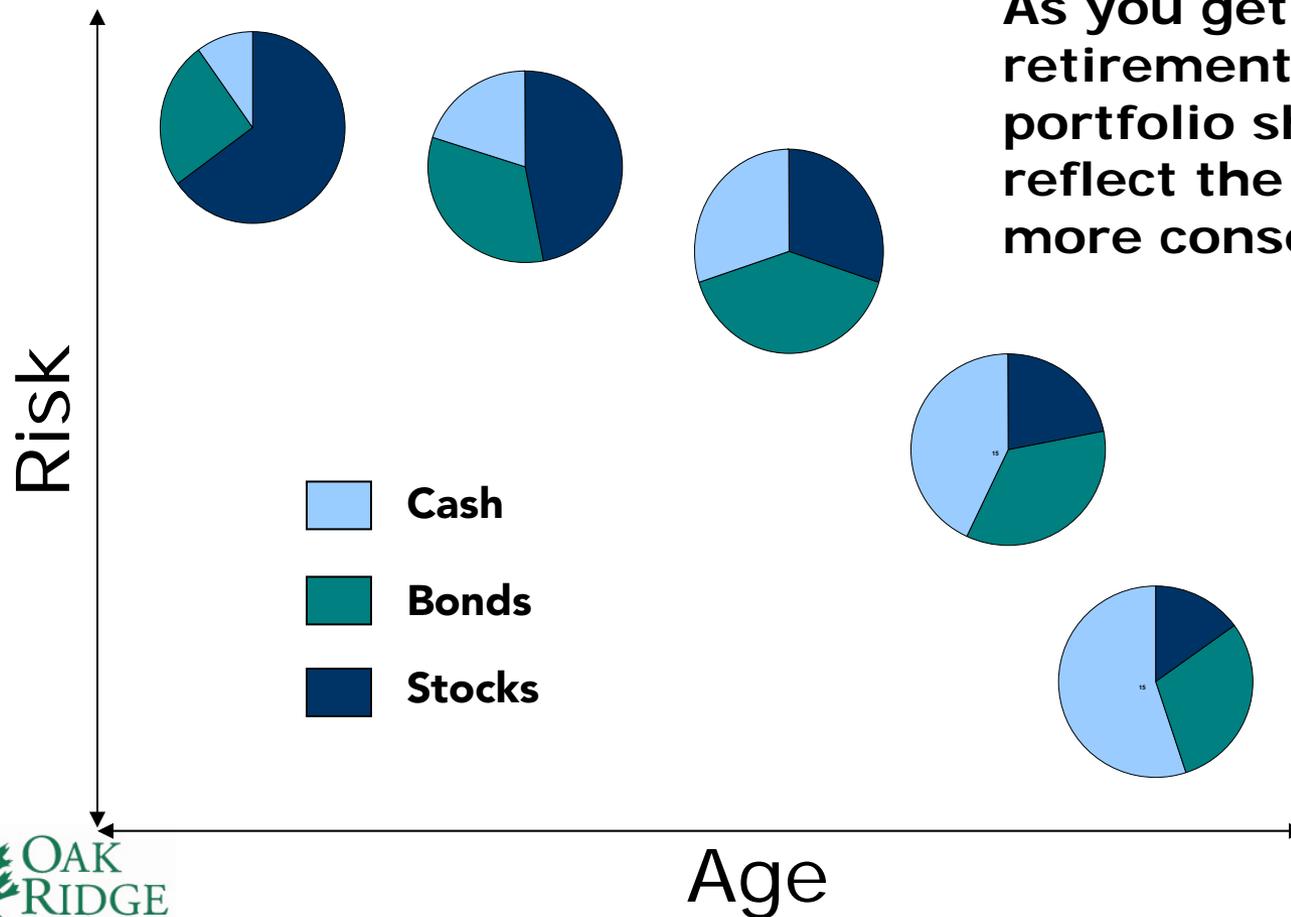
Build Your Own Portfolio

- Create your own investment strategy, adjusting for your personal risk tolerance and any other retirement assets.
- Select from a variety of investments along the risk/reward spectrum.
- You can choose any allocation among any of the twelve investment options available through the Savings Program.

*Enjoy investing? Build
your own portfolio!*

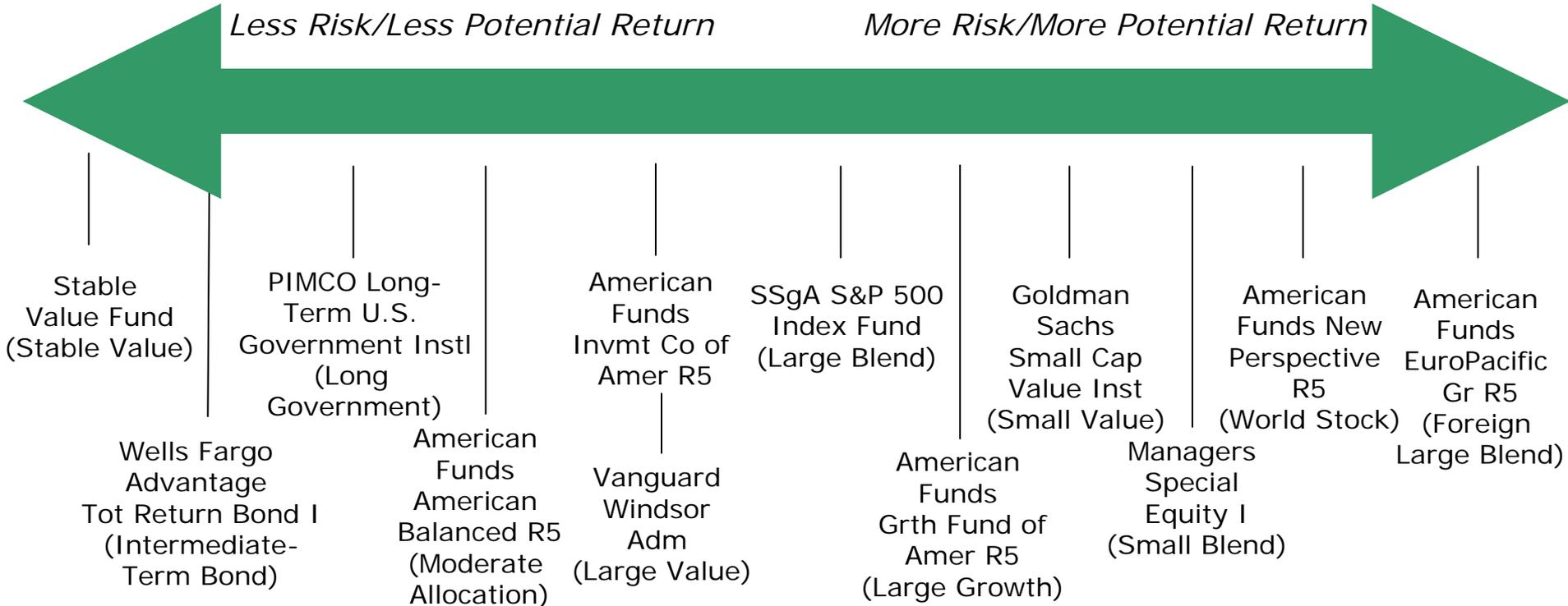
FUND INVESTMENTS

Building an Investment Portfolio



As you get closer to retirement, your portfolio should reflect the need to be more conservative.

FUND INVESTMENTS

Short-Term Risk/Long-Term Return

Investors should consider the investment objectives, risks, and charges and expenses carefully before investing. Log on to the Savings Program's website at www.401kaccess.com/oakridge or call 1-800-777-401k for a prospectus, which contains this and other information about the funds. Read the prospectus carefully before you invest. © 2007 The 401(k) Companies, Inc., A Charles Schwab Company. All rights reserved.

FUND INVESTMENTS

Fund Fact Sheet

See total net assets held in each fund.

View current and historical performance.

OAK RIDGE 401 (k) SAVINGS PROGRAM

Fund Fact Sheet

Goldman Sachs Small Cap Value/Inst
March 31, 2007 **GSSIX**

<p>Portfolio Statistics</p> <p>Total Net Assets (As of 03/31/07) \$800.44M</p> <p>Top 10 Holdings (As of 06/30/06)</p> <table border="1" style="font-size: small;"> <thead> <tr> <th>Symbol</th> <th>% of Fund</th> </tr> </thead> <tbody> <tr><td>Academy Sports & Outdoors</td><td>1.71%</td></tr> <tr><td>Wabash Nat Corp Com</td><td>1.62%</td></tr> <tr><td>Arvato Int Inc Com</td><td>1.48%</td></tr> <tr><td>PR Bancorp Inc Com</td><td>1.33%</td></tr> <tr><td>El Paso Elec Co Com New</td><td>1.19%</td></tr> <tr><td>West Corp Com</td><td>1.19%</td></tr> <tr><td>Brandywine Rly Tr Sh Int New</td><td>1.18%</td></tr> <tr><td>Oregon SE Mls Inc Com</td><td>1.12%</td></tr> <tr><td>Inight Enterprises Inc Com</td><td>1.12%</td></tr> <tr><td>Aaron Rents Inc O B</td><td>1.10%</td></tr> </tbody> </table> <p>Sector Weighting (% of equity as of 06/30/06)</p> <table border="1" style="font-size: small;"> <tbody> <tr><td>Financials</td><td>32.55%</td></tr> <tr><td>Industrials</td><td>16.39%</td></tr> <tr><td>Information Technology</td><td>12.80%</td></tr> <tr><td>Consumer Discretionary</td><td>11.01%</td></tr> <tr><td>Materials</td><td>5.49%</td></tr> <tr><td>Utilities</td><td>5.01%</td></tr> <tr><td>Energy</td><td>4.98%</td></tr> <tr><td>Health Care</td><td>4.51%</td></tr> <tr><td>Consumer Staples</td><td>2.81%</td></tr> <tr><td>Telecommunication Services</td><td>1.44%</td></tr> </tbody> </table> <p><small>Portfolio Statistics are based on a percentage of total net assets and are subject to change. N/A = not available or not applicable.</small></p>	Symbol	% of Fund	Academy Sports & Outdoors	1.71%	Wabash Nat Corp Com	1.62%	Arvato Int Inc Com	1.48%	PR Bancorp Inc Com	1.33%	El Paso Elec Co Com New	1.19%	West Corp Com	1.19%	Brandywine Rly Tr Sh Int New	1.18%	Oregon SE Mls Inc Com	1.12%	Inight Enterprises Inc Com	1.12%	Aaron Rents Inc O B	1.10%	Financials	32.55%	Industrials	16.39%	Information Technology	12.80%	Consumer Discretionary	11.01%	Materials	5.49%	Utilities	5.01%	Energy	4.98%	Health Care	4.51%	Consumer Staples	2.81%	Telecommunication Services	1.44%	<p>Style Box (As of 03/31/07)</p> <table border="1" style="font-size: small; text-align: center;"> <thead> <tr> <th>Large</th> <th>Value</th> <th>Blend</th> <th>Growth</th> </tr> </thead> <tbody> <tr> <td>Medium</td> <td style="background-color: #cccccc;"></td> <td></td> <td></td> </tr> <tr> <td>Small</td> <td style="background-color: #000000;"></td> <td></td> <td></td> </tr> </tbody> </table> <p>Portfolio Composition (As of 06/30/06)</p> <table border="1" style="font-size: small;"> <tbody> <tr><td>Stocks</td><td>98.68%</td></tr> <tr><td>Bonds</td><td>0.00%</td></tr> <tr><td>Cash</td><td>1.32%</td></tr> <tr><td>Other</td><td>0.00%</td></tr> </tbody> </table> <p>Performance (As of 03/31/07)</p> <table border="1" style="font-size: small;"> <thead> <tr> <th>Average Annual Total Return</th> <th></th> </tr> </thead> <tbody> <tr><td>1 Year</td><td>8.22%</td></tr> <tr><td>3 Year</td><td>12.80%</td></tr> <tr><td>5 Year</td><td>12.72%</td></tr> <tr><td>10 Year</td><td>N/A</td></tr> <tr><td>Since Inception</td><td>11.37%</td></tr> </tbody> </table>	Large	Value	Blend	Growth	Medium				Small				Stocks	98.68%	Bonds	0.00%	Cash	1.32%	Other	0.00%	Average Annual Total Return		1 Year	8.22%	3 Year	12.80%	5 Year	12.72%	10 Year	N/A	Since Inception	11.37%	<p>Underlying Facts</p> <p>Fund Family: Goldman Sachs Funds Fund Inception: 08/15/97 Advisor: Goldman Sachs Asset Mgmt Sub-Advisor: N/A Fund of Funds: No</p> <p>Manager</p> <p>Team Managed Start Date: 06/97</p> <p>Fund Expenses</p> <table border="1" style="font-size: small;"> <tbody> <tr><td>Management Fees</td><td>1.00%</td></tr> <tr><td>12b-1 Fees</td><td>None</td></tr> <tr><td>Other Fees</td><td>0.08%</td></tr> <tr><td>Current Expense Ratio (gross)</td><td>1.08%</td></tr> </tbody> </table> <p><small>All investments are subject to risk. Retirement plans are purchased at Net Asset Value, i.e. without a sales charge.</small></p> <p>Investment Objective</p> <p>Equity Small Cap Value Funds seek capital appreciation by investing primarily in small companies with market capitalizations of less than \$1 billion, which leads to increased volatility. In selecting stocks, managers of value funds target companies that appear undervalued in terms of price-earnings ratios, price-to-book ratios or other such measures. Small-cap funds tend to be more volatile than those that invest in larger companies and are appropriate for investors willing to take more risk.</p>	Management Fees	1.00%	12b-1 Fees	None	Other Fees	0.08%	Current Expense Ratio (gross)	1.08%
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Current Expense Ratio (gross)	1.08%																																																																																			

Quarterly Returns

Return information represents past performance which does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain current performance data as of the most recent month end, go to www.401kaccess.com.

The above information contains general information regarding the fund's investment objectives. The prospectus includes investment objectives, risks, and charges and expenses of the fund which should be carefully considered before investing. In addition, the prospectus contains other information about the fund. To request a prospectus, which should be carefully read before investing any money, log on to www.401kaccess.com or call 1-800-777-4014.

This material must be preceded or accompanied by the "Fund Profile Investment Terms" which includes a style box description from Standard & Poor's.

FUNDS ARE NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) OR ANY OTHER GOVERNMENTAL AGENCY. ARE NOT DEPOSITS OR OBLIGATIONS OF ANY BANK OR OTHER ENTITY, AND ARE SUBJECT TO INVESTMENT RISKS, INCLUDING THE POSSIBLE LOSS OF PRINCIPAL. Although data is gathered from Standard & Poor's and every effort is made to ensure completeness and accuracy, information cannot be guaranteed.

Securities provided through 401(k) Investment Services, Inc. Austin, TX 78701 (512) 344-3000. Member NASD/SIPC, an affiliate of The 401(k) Company. A Charles Schwab Company.

View fund expense details

Learn about investment risks.

Take advantage of Automatic Rebalancing

- Rebalancing is recommended if you choose to Build Your Own Portfolio.
- Automatic rebalancing is only available if you elect to have all contribution sources invested the same.
- Rebalancing occurs on a semi-annual basis and is on your entire account.
- Reallocates your investments according to the percentages you previously selected.

FUND INVESTMENTS

What is Rebalancing?

If you build your own model *and* select the rebalance option or if you invest according to one of the models, your account will automatically be rebalanced twice a year to ensure that the percentages are regularly returned to their original alignment. For example, if you originally selected the Aggressive Model, at the time of rebalancing your account breakdown might look something like this:

Aggressive Model (Original Alignment)		Aggressive Model (Prior to Rebalancing)	
Domestic Bonds	5%	Domestic Bonds	5%
Large-Cap Value Equity	29%	Large-Cap Value Equity	29%
Large-Cap Growth Equity	23%	Large-Cap Growth Equity	28%
Small-Cap Value Equity	11%	Small-Cap Value Equity	11%
Small-Cap Growth Equity	8%	Small-Cap Growth Equity	8%
International Developed Equity	24%	International Developed Equity	19%
Total	100%	Total	100%

In this example, the Large-Cap Growth Equity increased, while the percentage in International Developed Equity decreased. Rebalancing would bring your model percentages back into alignment.

Note: Losses are more likely when investing for a short period. Investments are not FDIC insured, nor are they deposits of or guaranteed by a bank or any other entity. Unit price and return will vary, so you may lose money.

FUND INVESTMENTS

Your Investment Choices:

When selecting your investments in your Savings Program, you have three options:

1. Choose from among the Savings Program's investment options
 - Review the detailed fund fact sheets available via the Savings Program's website at www.401kaccess.com/oakridge
 - Request and review fund prospectuses before investing
 - Build your portfolio and rebalance at least annually
2. Access investment guidance from Morningstar® Retirement Manager™
 - Available 24/7 from the Savings Program's website
 - Formulate the most appropriate investment strategy for your individual situation
3. Get expert advice from a Financial Advisor
 - One-on-one personal assistance



ACT.

Managing your investments in the Savings Program may help you to achieve a secure future.

ACCOUNT ACCESS

How to Make or Change Your Investment Elections:

- Log on to www.401kaccess.com/oakridge.
- **-OR-**
- Call Participant Services: **1-800-777-401k**, Monday through Friday, 8 a.m. to 10 p.m. Eastern time.
- **-OR-**
- Complete the **Salary Deferral Agreement Form** online or return a paper version to Participant Services by mailing to P.O. Box 684067, Austin, TX 78768-4067 or faxing to 1-512-397-6605.

*Making elections is
quick and easy!*

ACCOUNT ACCESS

Ways to Access Your Account Ongoing:

- **Website:** You may access and make changes to your account 24/7 via www.401kaccess.com/oakridge. You'll need your Account Number or Web ID and web password.
- **Voice Response Unit:** Available 24 hours a day at 1-800-777-401k. You'll need your Account Number or VRU ID and Personal Identification Number [PIN].
- **Participant Services Representatives:** Personal assistance is available by calling 1-800-777-401k, from 8 a.m. to 10 p.m. Eastern time, Monday through Friday.
- Easy to understand **Quarterly Participant Statements.**

IN SUMMARY

Now that You Know about Investing in Mutual Funds...

Here are just a few key points to remember:

- Consider relying on professionals.
- Diversify and delegate your portfolio.
- Easy to use tools make investing easy.
- The Savings Program is a simple and effective way to invest in mutual funds and save for retirement!