

# Hi-Line Retirement And Savings Plan

## IMPORTANT INFORMATION REGARDING YOUR PLAN

JS50139 00001

We want you to enjoy the many features and benefits of plan participation as well as ensure you understand your plan and investment fees. In order to accomplish that goal and comply with new fee disclosure regulations, we are providing you with a more detailed look at the features and benefits associated with the fees and expenses in your retirement savings plan. Please note that while this report may be new, the expenses are not. The enclosed report details the types and amounts of fees that may apply to your account, depending on which features and investments you choose.

The report is organized into multiple sections:

- **General Plan Information** offers an overview of your plan.
- **Potential General Administrative Fees and Expenses** may be charged against everyone's account in the plan to cover the day to day costs of operating the plan.
- **Potential Individual Administrative Fees and Expenses** are associated with certain plan features or services and apply only to participants who use the particular feature(s) or service(s).
- **Investment Information** details each of the options available in your plan. This section features up to three tables, depending on what your plan offers: investments with variable rates of return, including mutual funds; or those with fixed or stated rates of return, including some stable value funds. Details include:
  - **Historical performance** for each variable option and its "benchmark," typically a broad market index used for comparison.
  - **Expenses**, including fund operating costs which are automatically deducted from your investment returns. (The specific expenses that apply to you will depend on how your account is invested.)

You may receive this information electronically by signing up for e-documents at [divinvest.com](http://divinvest.com).

Visit [divinvest.com](http://divinvest.com) to access the report, other related materials, including a glossary of terms and an interactive tutorial. To access the participant fee disclosure document and tutorial, log onto [divinvest.com](http://divinvest.com), locate 'View important fund and fee information' and click on 'more'. If you are not enrolled in the plan, enter the account number from the upper right hand corner of this document and click 'submit'. If you are already enrolled, enter your user name and password and click 'submit'.

In addition, your quarterly statement will show the specific fees that have been applied to your account (except any fund expenses netted directly from your investment returns) during the statement period.

If you have any questions, please sign into your account at [divinvest.com](http://divinvest.com) and click on Help, or call Diversified at **800-755-5801** Monday through Friday, 8 a.m. to 9 p.m. ET.

Si necesita aclaraciones en español, llame al número gratuito de Diversified 1-800-755-5801 y diga "Español" para continuar en su idioma. Después de suministrar su información, inmediatamente diga "Servicio al cliente" y con mucho gusto uno de nuestros representantes contestará sus preguntas.

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### Disclosure Chart as of August 8, 2012

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Your plan offers a convenient way to save for retirement, and provides unique features and benefits not available elsewhere. You have the opportunity to make the plan work harder for you by committing early to disciplined savings, taking full advantage of the tools and services available, maintaining a long-term investment strategy, and understanding the plan, including investment options and fees. This document is required to be sent to you to help you understand your retirement plan and will be updated annually and when certain types of changes are made. Although you should review this important information, no action is required on your part.

#### General Plan Information

How to Direct Your Investments	You decide how your account will be invested among the available investment options by calling 800-755-5801 or going to <a href="http://divinvest.com">divinvest.com</a> .
Transfer and/or Investment Allocation Restrictions	There are no transfer restrictions imposed by the Plan. Please see Table 1 for transfer restrictions that may be imposed by the investment options.  You may change your investment allocations 12 time(s) per plan year.
Voting, tender and similar rights and restrictions on such rights	<u>Mutual Funds</u> —The Plan Sponsor shall have the right to exercise voting and tender rights attributable to mutual funds offered under the Plan.
List of Designated Investment Alternatives	For the listing of the Plan's designated investment alternatives, please see the attached Comparative Investment Chart.

#### Potential General Administrative Fees and Expenses

Administrative Fee — Per Account	An administrative fee for general plan administrative services (e.g., legal, accounting, auditing, recordkeeping) <b>may be charged</b> against individual participant accounts. This fee is expressed as a fixed dollar amount and deducted from the designated investment alternatives held in your account. The actual amount deducted from your account, as well as a description of the services to which the fee relates, will be reported on your quarterly benefit statement.
Administrative Fee — Pro Rata	An administrative fee for general plan administrative services (e.g., legal, accounting, auditing, recordkeeping) <b>may be charged</b> against individual participant accounts. This fee is expressed as a percentage of assets and will be allocated among and deducted on a pro rata basis from plan investment options, held in participant accounts. The actual amounts deducted from participant accounts, as well as a description of the services to which the fee relates, will be reported on quarterly benefit statements.
Plan Service Credit	The plan service credit represents an expense refund for one or more of the investment funds offered by your plan, because the revenue Diversified and its affiliates is expected to receive is greater than the annual administrative fee. When applicable, a Plan Service Credit is added to your account and will be reported on your quarterly benefit statement.

#### Potential Individual Administrative Fees and Expenses — applicable only to those using specific features or services

Returned Check — Insufficient Funds	A fee of up to \$50 will be deducted from your account in the event a check is returned for insufficient funds.
Shareholder Type Fees	For applicable redemption fees, please see the Comparative Investment Chart. Changes in these fees are announced separately.

## Investment Information

This information is provided to help you compare the investment options under your plan. You may obtain, free of charge, a paper copy of certain investment information posted at [divinvest.com](http://divinvest.com) by contacting Diversified at 800-755-5801 or at 4333 Edgewood Road NE, Mail Drop 0001, Cedar Rapids, IA, 52499, Attention: Fee Disclosure. The information available includes each investment option's issuer, objectives, goals, principal strategies, principal risks, holdings, turnover rate, value and updated performance and expense information; as well as a glossary of terms, information about calculating benefits, available distribution options and (where appropriate) prospectuses and annual reports.

**Table 1** focuses on investment options that have variable rates of return, and shows fee and expense information, as well as investment performance for each investment option and that of the appropriate benchmark, or index. If your plan offers balanced, asset allocation or target retirement funds, which are composed of a mix of stock and bond investments, you will see two broad-based benchmarks, a stock index and a bond index. Because they are made through a retirement plan, your investments in these funds are not subject to front-end or back-end loads, which are a form of sales commission charged at the time of purchase or sale. Please note:

- The investment performance of each investment option is shown net of (or after) fees, while the benchmark or index investment performance is reported on a gross (before fees) basis. If the option has less than a 10 year history, the investment performance of both the investment option and the index are shown since inception, with the inception date shown after the investment option name. Returns of less than one year are not annualized.
- Total Annual Operating Expenses of an investment option are the expenses you pay each year, which reduce the rate of return you earn. In some cases, a fund may waive or reimburse certain expenses. If a fund has waived expenses in the past year, you will see a different gross (G) (before waivers) and net (N) (after waivers) expense ratio. So while an investor could have been charged as much as the gross expense rate the past year, they will only have paid the net expense rate because of the waivers. Fund specific operating expense details are available at [divinvest.com](http://divinvest.com).
- Shareholder-type fees, if any, are in addition to Total Annual Operating Expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an investment option.
- You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.
- Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.
- The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at [www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html).

**Table 1 - Variable Options**

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2011			Shareholder-Type Fees / Comments
		As %	Per \$1000	1Yr.	5Yr.	10yr. or Since Inception	
<b>Bonds</b>							
Transamerica Partners Institutional Money Market (09/00)	Cash	0.61% G 0.50% N	\$6.10 G \$5.00 N	0.00%	1.45%	1.79%	
<i>Index: Citigroup Treasury Bill 3 Month Index</i>				0.08%	1.36%	1.85%	
Transamerica Partners Institutional Inflation-Protected Securities (09/00)	Government Bonds	0.75% G 0.65% N	\$7.50 G \$6.50 N	12.05%	6.93%	4.93%	
<i>Index: Barclays US TIPS Index</i>				13.56%	7.95%	7.57%	
Transamerica Partners Institutional High Yield Bond (09/00)	High Yield Bonds	0.92% G 0.85% N	\$9.20 G \$8.50 N	4.63%	6.43%	8.47%	
<i>Index: BofA ML High Yield Master II Index</i>				4.38%	7.34%	8.59%	
<b>Stocks</b>							
Invesco Diversified Dividend A (12/01)	Large Cap Value Stocks	0.97% G 0.95% N	\$9.70 G \$9.50 N	-0.20%	0.82%	4.85%	If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.
<i>Index: Russell® 1000 Value Index</i>				0.39%	-2.64%	3.89%	
Transamerica Partners Institutional Stock Index (09/00)	Large Cap Blend Stocks	0.38% G 0.30% N	\$3.80 G \$3.00 N	1.80%	-0.47%	2.66%	
<i>Index: S&amp;P 500 Index</i>				2.11%	-0.25%	2.92%	
American Funds Growth Fund of Amer R3 (11/73)	Large Cap Growth Stocks	0.97% G 0.97% N	\$9.70 G \$9.70 N	-5.14%	-0.87%	3.29%	If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.
<i>Index: Russell® 1000 Growth Index</i>				2.64%	2.50%	2.60%	

**Table 1 - Variable Options (continued)**

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2011			Shareholder-Type Fees / Comments
		As %	Per \$1000	1Yr.	5Yr.	10yr. or Since Inception	
<b>Stocks</b>							
Vanguard Mid Capitalization Index Signal (03/07)	Mid Cap Blend Stocks	0.10% G 0.10% N	\$1.00 G \$1.00 N	-1.99%	N/A	0.45%	If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 60 calendar days.
<i>Index: MSCI US Mid Cap 450 Index</i>				-1.91%	N/A	0.49%	
Transamerica Partners Institutional Small Core (09/00)	Small Cap Blend Stocks	1.28% G 1.10% N	\$12.80 G \$11.00 N	-2.47%	-0.46%	3.87%	
<i>Index: Russell® 2000 Index</i>				-4.18%	0.15%	5.62%	
Transamerica Partners Institutional International Equity (09/00)	World/Foreign Stocks	1.15% G 1.15% N	\$11.50 G \$11.50 N	-13.78%	-7.06%	2.54%	
<i>Index: MSCI ACWI (All Country World) Index</i>				-6.86%	-1.41%	4.76%	
Oppenheimer Developing Markets N (11/96)	Emerging Market Stocks	1.77% G 1.70% N	\$17.70 G \$17.00 N	-18.42%	5.22%	17.12%	
<i>Index: MSCI Emerging Markets Index</i>				-18.17%	2.70%	14.20%	
<b>Multi-Asset/Other</b>							
T. Rowe Price Retirement Income R (10/03)	Target Date Funds	1.06% G 1.06% N	\$10.60 G \$10.60 N	0.85%	2.87%	4.74%	If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.
<i>Index: Barclays Aggregate Bond Index</i>				7.84%	6.50%	5.49%	
<i>Index: S&amp;P 500 Index</i>				2.11%	-0.25%	4.32%	

**Table 1 - Variable Options (continued)**

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2011			Shareholder-Type Fees / Comments
		As %	Per \$1000	1Yr.	5Yr.	10yr. or Since Inception	
<b>Multi-Asset/Other</b>							
T. Rowe Price Retirement 2015 R (05/07)	Target Date Funds	1.15% G 1.15% N	\$11.50 G \$11.50 N	-0.75%	N/A	0.17%	If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.
<i>Index: Barclays Aggregate Bond Index</i>				7.84%	N/A	6.82%	
<i>Index: S&amp;P 500 Index</i>				2.11%	N/A	-2.08%	
T. Rowe Price Retirement 2020 R (10/03)	Target Date Funds	1.19% G 1.19% N	\$11.90 G \$11.90 N	-1.71%	1.05%	5.33%	If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.
<i>Index: Barclays Aggregate Bond Index</i>				7.84%	6.50%	5.49%	
<i>Index: S&amp;P 500 Index</i>				2.11%	-0.25%	4.32%	
T. Rowe Price Retirement 2025 R (05/07)	Target Date Funds	1.22% G 1.22% N	\$12.20 G \$12.20 N	-2.58%	N/A	-1.19%	If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.
<i>Index: Barclays Aggregate Bond Index</i>				7.84%	N/A	6.82%	
<i>Index: S&amp;P 500 Index</i>				2.11%	N/A	-2.08%	
T. Rowe Price Retirement 2030 R (10/03)	Target Date Funds	1.24% G 1.24% N	\$12.40 G \$12.40 N	-3.20%	0.18%	5.30%	If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

**Table 1 - Variable Options (continued)**

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2011			Shareholder-Type Fees / Comments
		As %	Per \$1000	1Yr.	5Yr.	10yr. or Since Inception	
<i>Index: Barclays Aggregate Bond Index</i>				7.84%	6.50%	5.49%	
<i>Index: S&amp;P 500 Index</i>				2.11%	-0.25%	4.32%	
<b>Multi-Asset/Other</b>							
T. Rowe Price Retirement 2035 R (05/07)	Target Date Funds	1.26% G 1.26% N	\$12.60 G \$12.60 N	-3.78%	N/A	-2.00%	If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.
<i>Index: Barclays Aggregate Bond Index</i>				7.84%	N/A	6.82%	
<i>Index: S&amp;P 500 Index</i>				2.11%	N/A	-2.08%	
T. Rowe Price Retirement 2040 R (10/03)	Target Date Funds	1.26% G 1.26% N	\$12.60 G \$12.60 N	-3.99%	-0.08%	5.13%	If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.
<i>Index: Barclays Aggregate Bond Index</i>				7.84%	6.50%	5.49%	
<i>Index: S&amp;P 500 Index</i>				2.11%	-0.25%	4.32%	
T. Rowe Price Retirement 2045 R (05/07)	Target Date Funds	1.26% G 1.26% N	\$12.60 G \$12.60 N	-3.86%	N/A	-1.98%	If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.
<i>Index: Barclays Aggregate Bond Index</i>				7.84%	N/A	6.82%	
<i>Index: S&amp;P 500 Index</i>				2.11%	N/A	-2.08%	

**Table 1 - Variable Options (continued)**

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2011			Shareholder-Type Fees / Comments
		As %	Per \$1000	1Yr.	5Yr.	10yr. or Since Inception	
<b>Multi-Asset/Other</b>							
T. Rowe Price Retirement 2050 R (12/06)	Target Date Funds	1.26% G 1.26% N	\$12.60 G \$12.60 N	-3.91%	-0.06%	-0.06%	If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.
<i>Index: Barclays Aggregate Bond Index</i>				7.84%	6.50%	6.49%	
<i>Index: S&amp;P 500 Index</i>				2.11%	-0.25%	-0.25%	
T. Rowe Price Retirement 2055 R (05/07)	Target Date Funds	1.26% G 1.26% N	\$12.60 G \$12.60 N	-3.78%	N/A	-2.00%	If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.
<i>Index: Barclays Aggregate Bond Index</i>				7.84%	N/A	6.82%	
<i>Index: S&amp;P 500 Index</i>				2.11%	N/A	-2.08%	

**Table 2** focuses on investment options that have a fixed or stated rate of return, and shows the annual rate of return, the term or length of time that you will earn this rate of return, and other information relevant to performance. (If you are already an investor in such option, please note that personalized rates of return for certain investments are shown on your benefit statements.) The fixed interest rate is net of any expenses, and an annual operating expense ratio is not separately shown.

**Table 2 - Fixed Options**

Fund Name/ Type of Option	Return / Credited Rate	Term	Other*	Shareholder Type Fees
TFLIC Stable Fund Stable Value	3.00%	01/01/2012 - 12/31/2012	The rate applies to new deposits/transfers received during the stated term, and the rate does not change during the term. The rate will never fall below a guaranteed minimum rate of 3.00%. Interest rate information is available at <a href="http://divinvest.com">divinvest.com</a> and on your quarterly statement.	Amounts may not be transferred directly to competing options. Amounts transferred out may not subsequently be transferred back to this fund or to a competing option for 3 months. Refer to Table 3 for additional restrictions that may be applicable due to Employer actions.

**Table 3** focuses on the annuity and/or other guaranteed income options under the Plan. Annuities and/or other guaranteed income options are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Such products are issued by insurance companies. Unless otherwise stated, insurance products are made available under group annuity contracts issued by Transamerica Financial Life Insurance Company (TFLIC)\*, 440 Mamaroneck Avenue, Harrison, New York 10528. Diversified Investment Advisors, Inc. is affiliated with TFLIC. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

\*Issued as a MONY Life Insurance Company contract but indemnified by TFLIC.

**Table 3 — Annuity Options**

Name	Objectives/Goals	Pricing Factors	Withdrawal/Transfer Limitations/Fees	Fees that Reduce Value (surrender charges, MVAs, admin. fees)
TFLIC Corporate Group Annuity Contract TFLIC Stable Fund	To provide a guaranteed stream of income for your life (or, if applicable, the joint lives of you and your surviving spouse or other designated beneficiary) or some other fixed period of time based on your accumulated plan savings allocated to the purchase of an annuity under this option.	The amount of the annuity benefit will be determined by (1) the amount applied to purchase the annuity, (2) the form of annuity elected, and (3) the non-participating single premium immediate group annuity purchase rates in effect on the Annuity Purchase Date.	Refer to Table 2 for additional limitations and fees that may be applicable to transfers and withdrawals.	Amounts withdrawn or transferred due to Employer actions may be subject to a 2% charge or a market value adjustment. If the Employer suspends the contract, transfers are not permitted. Amounts transferred within the 6 month period preceding contract suspension may be subject to a market value adjustment.

