

THE TOTAL RETURN PORTFOLIO a different investment choice for 401(k) plan participants

The Portfolio Objective

The objective is long-term capital appreciation with reduced volatility (share price movement) through investing in the common stock of large, high-quality, dividend paying companies.

Who Should Invest in this Portfolio?

Plan participants who have five or more years before withdrawing funds, and for whom preservation of capital is a significant concern.

Manager

Standard & Poor's Financial Services, LLC, is a subsidiary of the McGraw-Hill Companies. They are providers of diverse financial services. They have for many years provided model portfolios, such as the S&P500 Index, often used as both a measure of equity market performance and as an investment portfolio designed to track the performance of the index.

The Total Return Portfolio was created, and is maintained by S&P's security analysts, as a model portfolio for persons seeking long-term capital appreciation based on the investment strategy and buy / sell recommendations provided to subscribers of S&P's financial services. BenefitWorks buys and sells securities for the portfolio as directed by S&P.

The Investment Strategy

The Fund invests in common stock issues that provide a total return from dividend payments and from appreciation of the share price. To enter the portfolio a stock must have a current yield (dividend paid as a percentage of current share price) at least 30% greater than that of the S&P500 index. The company must not have cut its dividend in the last five years, and that dividend must be secure in the opinion of the analyst who follows the stock.

The stock must be ranked four- or five-STARS (S&P's Stock Appreciation Ranking System, an evaluation of potential price increase over the next 12-month period) to enter the portfolio. Any stock downgraded to one- or two-STARS will be removed from the portfolio.

S&P's STAR rankings are based on expected return potential over the coming 12 months. A 5-Star ranking – strong buy - indicates the stock is expected to outperform the total return of a relevant benchmark by a wide margin over the coming 12 months, with shares rising in price on an absolute basis; a 4-STAR ranking – Buy - indicates the stock is expected to outperform the total return of a relevant benchmark; a 3-Star ranking – Hold - indicates the stock is expected to closely approximate the total return of a relevant benchmark; a 2-Star ranking – Sell - indicates the stock is expected to under perform the total return of a relevant benchmark; and a 1-Star ranking – strong sell- indicates the stock is expected to under

perform the total return of a relevant benchmark by a wide margin over the coming 12 months with share prices falling on an absolute basis (why are you holding it?).

The portfolio will consist of fifteen companies in a variety of market segments.

The current, December 31, 2013, portfolio:

ISSUE	STARS	STYLE	CURRENT PRICE	12-MONTH TARGET
Baxter Intl	4	Growth	\$ 67.99	\$ 77.00
Chevron	4	Blend	\$ 110.97	\$ 131.00
Coca Cola	3	Growth	\$ 37.95	\$ 44.00
Honeywell	3	Value	\$ 92.43	\$ 100.00
ITC Holdings	5	Blend	\$ 100.12	\$ 109.00
Kinder Morgan	5	Blend	\$ 80.10	\$ 99.00
KLA Tencor	4	Growth	\$ 61.96	\$ 70.00
Lazard LTD	5	Growth	\$ 43.79	\$ 51.00
Merck & Co.	4	Blend	\$ 54.44	\$ 60.00
Norfolk Southern	4	Blend	\$ 93.63	\$ 105.00
T. Rowe Price	5	Growth	\$ 62.08	\$ 73.00
United Parcel	4	Growth	\$ 95.18	\$ 130.00
Windstream Holdings	5	Value	\$ 7.38	\$ 10.00
Xilinx Inc	5	Growth	\$ 45.95	\$ 54.00
Philip Morris Intl	4	Blend	\$ 79.41	\$ 91.00

Expenses

Because this is a Model portfolio, it carries none of the usual mutual fund sales commissions, selling concessions, administrative expenses and fund manager costs. Through the institutional division of TD Ameritrade transaction costs are \$9.95 regardless of the number of shares, and BenefitWorks charges .0004583 monthly, or 55 one-hundredths of one percent of assets annually to unitize the portfolio and maintain the daily NAV (net annual value, or share price) calculation. The average “no-load” managed mutual fund charges 1.4% of assets. Mutual funds purchased through insurance companies or banks may have additional fees.