

## Model Portfolios

The model portfolios below are available for your ShareBuilder 401k account. The selected index funds and allocation percentages in each model portfolio take into account the investor's time horizon and risk tolerance level.

### Stable Portfolio

Stable investors prefer lower-risk investments that don't tie up money in long-term commitments. Their priority is to earn interest while taking minimal risk. They may have a need for income from investments now or in the next one to two years. Stable investors are low-risk investors.

Expense Ratio: 0.20%

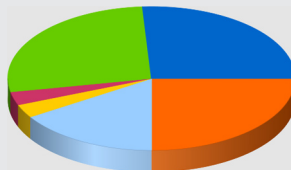


DVY	iShares DJ Select Dividend Index Fund	8%
SHY	iShares Lehman 1-3 Year Treasury Bond	59%
IEF	iShares Lehman 7-10 Year Treasury Bond	15%
TIP	iShares Lehman TIPS Bond	17%
ICF	iShares Cohen & Steers Realty Majors	1%

### Conservative Portfolio

Conservative investors have a two- to five-year time horizon, typically because they are nearing retirement or have a short-term need for their investment. They prefer a higher level of income than does the stable investor. Conservative investors are low- to medium-risk investors.

Expense Ratio: 0.19%



IWD	iShares Russell 1000 Value Index Fund	25%
IWF	iShares Russell 1000 Growth Index Fund	16%
IWM	iShares Russell 2000 Index Fund	3%
EFA	iShares MSCI EAFE Index Fund	3%
IEF	iShares Lehman 7-10 Year Treasury Bond	27%
AGG	iShares Lehman Aggregate Bond	26%

### Balanced Portfolio

Balanced investors will have a time horizon of five to ten years and choose to diversify across both aggressive growth-oriented investments and more conservative interest-earning investments. They emphasize income over growth. Balanced investors are medium-risk investors.

Expense Ratio: 0.20%

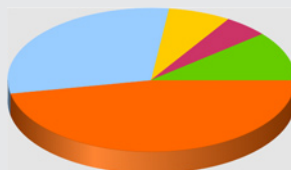


IWD	iShares Russell 1000 Value Index Fund	39%
IWF	iShares Russell 1000 Growth Index Fund	25%
IWM	iShares Russell 2000 Index Fund	4%
EFA	iShares MSCI EAFE Index Fund	4%
IEF	iShares Lehman 7-10 Year Treasury Bond	17%
AGG	iShares Lehman Aggregate Bond	11%

### Moderate Portfolio

Moderate investors will have the same time horizon as balanced investors, five to ten years. However, they will lean toward a slightly more aggressive balance of investments. They emphasize growth over income. Moderate investors are medium- to high-risk investors.

Expense Ratio: 0.21%

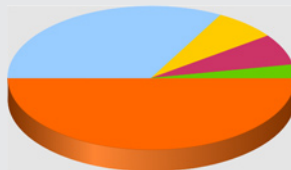


IWD	iShares Russell 1000 Value Index Fund	47%
IWF	iShares Russell 1000 Growth Index Fund	30%
IWM	iShares Russell 2000 Index Fund	7%
EFA	iShares MSCI EAFE Index Fund	5%
IEF	iShares Lehman 7-10 Year Treasury Bond	11%

### Aggressive Portfolio

Aggressive investors have a time horizon of more than ten years. Aggressive investors are willing to risk losing some money from time to time for the potential of making greater returns in the long run. Their focus is on wealth creation. Aggressive investors are high-risk investors.

Expense Ratio: 0.22%



IWD	iShares Russell 1000 Value Index Fund	50%
IWF	iShares Russell 1000 Growth Index Fund	33%
IWM	iShares Russell 2000 Index Fund	7%
EFA	iShares MSCI EAFE Index Fund	7%
IEF	iShares Lehman 7-10 Year Treasury Bond	3%

Although ShareBuilder Advisors, LLC, carefully evaluates the makeup of the Model Portfolios on a regular basis, ShareBuilder makes no representation regarding the likelihood or probability that any or all of the portfolios will in fact achieve a particular investment goal or fulfill the risk tolerance profile as described for each portfolio. ShareBuilder is unable to predict or forecast market fluctuations or other uncertainties that may affect the value of any investment and is prohibited by law from making such predictions or projections. As a self-directed investor, you must carefully consider the merit of a 401(k) plan and the appropriateness of the available investments under your employer's plan in light of your own personal financial circumstances, including your other assets, income, and investments (e.g. equity in a home, IRA investments, savings accounts and interests in other qualified and non-qualified plans), cash flow needs, tax circumstances, or other complex or subjective concerns. You are urged to use all available resources to educate yourself about investing in general, these investment products in particular, and the composition of the Model Portfolios. As an alternative to the Model Portfolios, you can combine individual exchange trade funds offered in the ShareBuilder 401(k) to create a customized portfolio with a risk and return profile similar to any of the Model Portfolios, although you should consider obtaining the assistance of a qualified investment advisor in doing so. Monitoring and adjusting your ShareBuilder 401(k) investing plan to suit changing circumstances is your responsibility, and it is recommended that you reassess any investing program on a regular basis to ensure that it remains consistent with your current financial resources and investment objectives.

## Index Funds

A ShareBuilder 401k account allows you to invest in any of the index funds listed below. You can create your own custom portfolio by selecting from this list, or you can use one of our model portfolios that aligns with your investment strategy (see reverse).

Equity Funds		Performance figures as of 9/30/2008*						
Symbol	Fund	3 mo	YTD	1 yr	3 yr	5 yr	Since Incept.	Exp. Ratio
SPY	SPDRs	-8.86%	-19.43%	-22.34%	-0.06%	4.95%	8.28%	0.10%
IWF	iShares Russell 1000 Growth Index	-11.60%	-19.44%	-20.45%	0.14%	3.68%	-4.73%	0.20%
QQQQ	NASDAQ 100 Trust Shares	-13.80%	-23.87%	-24.02%	-0.11%	4.16%	-2.58%	0.20%
DIA	DIAMONDS Trust, Series 1	-3.84%	-16.77%	-20.02%	3.09%	5.34%	4.97%	0.16%
IWD	iShares Russell 1000 Value Index	-6.17%	-18.73%	-23.61%	-0.08%	6.93%	3.87%	0.20%
MDY	MidCap SPDRs	-11.16%	-14.29%	-17.07%	1.40%	8.32%	11.60%	0.25%
DVY	iShares Dow Jones Select Dividend	9.19%	-14.65%	-19.76%	-1.59%	N/A	4.63%	0.40%
IWM	iShares Russell 2000 Index	-0.93%	-9.75%	-14.07%	1.89%	8.17%	6.05%	0.20%

Fixed Income Funds		Performance figures as of 9/30/2008*						
Symbol	Fund	3 mo	YTD	1 yr	3 yr	5 yr	Since Incept.	Exp. Ratio
IEF	iShares Lehman 7-10 Year Treasury	2.11%	4.97%	10.42%	6.16%	4.69%	5.31%	0.15%
AGG	iShares Lehman Aggregate Bond	-0.64%	0.49%	3.31%	3.80%	3.46%	3.50%	0.20%
TIP	iShares Lehman TIPS Bond	-3.87%	0.73%	6.14%	4.13%	N/A	4.81%	0.20%
SHY	iShares Lehman 1-3 Year Treasury	1.69%	3.72%	6.38%	5.20%	3.44%	3.38%	0.15%

Specialty Funds		Performance figures as of 9/30/2008*						
Symbol	Fund	3 mo	YTD	1 yr	3 yr	5 yr	Since Incept.	Exp. Ratio
ICF	iShares Cohen & Steers Realty Majors	3.25%	0.03%	-13.86%	5.26%	13.71%	14.08%	0.35%
EEM	iShares MSCI Emerging Markets Index	-24.47%	-31.03%	-29.70%	8.23%	19.28%	24.32%	0.74%
EFA	iShares MSCI EAFE Index Fund	-18.01%	-26.94%	-28.72%	1.73%	10.00%	6.12%	0.34%

Stable Value Funds		Performance figures as of 9/30/2008*						
Symbol	Fund	3 mo	YTD	1 yr	3 yr	5 yr	Since Incept.	Exp. Ratio
BDMXX	RBB Fund, Inc: Bedford Shares	0.31%	1.71%	2.80%	3.76%	2.64%	3.27%	-

\* Source: Bloomberg. Performance data quoted represents past performance and is no guarantee of future result. Current performance may be lower or higher than the performance data provided. The investment return and principal value will fluctuate so that an investor's shares, when sold, may be worth more or less than their original cost. All returns assume reinvestment of capital gains distributions and income dividends at the current ETF market price. Additional information on individual risks and performance of ETFs is available in the prospectus.

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