

THE FEE HOLIDAY ENABLES YOUR PLAN TO WORK HARDER FOR YOU



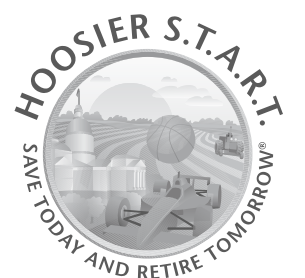
AS A REWARD for participating in the Hoosier S.T.A.R.T. Deferred Compensation Plan, the state is instituting a fee holiday for all Plan participants who take action between October 14, 2009, and February 28, 2010. If you qualify, your first quarter Plan administrative fee, which is 0.26% of your account balance, will be waived.

You can take action in one of the following ways:

- ➔ change your contribution from a dollar amount to a percentage amount
- ➔ schedule an appointment with a local Hoosier S.T.A.R.T. representative to learn how much you'll need to meet your retirement goals¹
- ➔ sign up for Reality Investing[®] Advisory Services (Online Investment Guidance, Online Investment Advice or the Managed Account option)
- ➔ increase your contribution
- ➔ roll over funds from another retirement plan

There is no guarantee that participation in the Reality Investing Advisory Services will result in a profit or that your account will outperform a self-managed portfolio.

For more information, visit the Web site at www.hoosierstart.in.gov.²



¹ Representatives of GWFS Equities, Inc. are not registered investment advisers and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax adviser as needed.

² Access to the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

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