INVESTMENT CONSULTANTS
(A Registered Investment Advisor)

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From: Bill Gela, Investment Consultants
Topic: The Broaster Company 401(k) Plan -- Quarterly Plan Summary Report

Enclosed is your Plan Summary Report for the quarter ending 9-30-2010, covering your mix of funds. This past 3-month period ending September 30 was up significantly for the overall U.S. stock market, up (but less) for the aggregate international stock markets, and it was up for the U.S. bond market. Within the U.S. stock market, most stock fund categories (as defined by Lipper investment styles and capitalizations) were up between +10.2% & +14.1% for the third quarter. According to Lipper Fund Services, the average diversified U.S. stock mutual fund's third quarter 2010 total return was +10.7%, and the S&P 500 Index was up approximately +11.3% for the third quarter. For the 12 months ending 9-30-2010 the S&P 500 Index was up +10.2%. According to Morningstar™ all of your funds have performed solidly-to-well for both 5 and 10 years relative to similar "peer group" funds, with the exception of the Forward Small Cap Equity Fund that has lagged significantly for the 5-year period and for shorter time periods. [Note: Your passive "index funds" (versus actively-managed funds) strive to mirror their indices' performances at all times – no more, no less.]

Relative to similar "peer group" funds, your fund mix has continued to perform solidly on average over the past 12 months ending 9-30-2010 – 4 funds within the top 25% of their peer groups' funds and 3 funds within the bottom 25% of their peer groups' funds. For the past 12 months ending 9-30-2010 (with the S&P 500 Index up +10.2%) three of your eight stock-oriented funds outperformed the S&P Index.[1] Your top performing stock-oriented fund was the Vanguard Mid Cap Index Fund at a +17.7% total return for the 12 months ending 9-30-2010, and your Harbor Bond Fund returned +10.3% for the same 12-month period.[2]

[Note: To put your funds' returns into perspective during these unprecedented market conditions, your 8 stock-oriented funds have annualized total returns (compounded each year) of between -2.7% & +6.7% for the past 5 years ending 9/30/2010. This compares to +0.6% for the S&P 500 Index for the same 5-year period: 6 of your 8 stock-oriented funds exceeded the S&P 500 Index' return for this 5-year period.]

[1] According to Lipper (10/4/2010 Wall Street Journal), for the past 12 months all domestic stock fund categories (diversified, non-specialty categories) had significant positive returns -- up between +7.0% & +17.1%. For the 12 months ending 9/30/2010 the International (IL) stock fund category was up +6.1%. For the 5-year period ending 9/30/2010 all diversified, non-specialty U.S. stock fund investment categories had *annualized* total returns of between -0.7% and +2.5%.

[2] According to Lipper, the average intermediate-term (U.S.) taxable-bond fund total return was +10.0% for the previous 12 months ending 9/30/2010.

3rd QUARTER, 2010 PLAN SUMMARY REPORT – BROASTER COMPANY

Prepared by: ***Investment Consultants (an affiliate of Compensation & Capital)***

"A Time to Discuss Retirement Policy"

A recent editorial in the periodical "InvestmentNews" (September 27, 2010 edition) is titled "A time to discuss retirement policy". It begins, "The Great Depression was the trigger for the creation of the Social Security system, which greatly reduced poverty in old age. The Depression also brought about tax changes that encouraged companies to offer and contribute to defined-benefit plans by making corporate-pension contributions tax-deductible. The result was that until at least 2007, the nation had an apparently robust retirement system." The remainder of this page is taken from this article and/or builds on this theme.

Many financial planners and economists describe a "three-legged stool" concept that is necessary to support Americans in retirement – (1) Social Security; (2) employer-based retirement plans (such as pension plans [also called defined-benefit plans that are referenced above] and profit sharing & 401(k) plans); and (3) individual savings. Because of the economic slowdown, increased global competition, and a change in demographics in the U.S., all three legs of the retirement stool are somewhat wobbly. As the economy slowed and unemployment grew over the past several years, less money has flowed into the Social Security system while payouts have increased. If the economy turns around and more people become employed, this problem will become less severe. Of course increased global competition can translate into less Americans working and less taxes being collected, which results in increased strains on federal and state budgets and on the health of the Social Security system. Given the very large number of people employed by federal, state, and local governments; and the fact that many of the government employees' retirement plans are quite underfunded, a looming problem also exists in the public retirement plan sector. This means that there will be significant pressure to raise taxes and that many government retirement plans will undoubtedly become much less generous for future government employees (and perhaps for current ones). Lastly, regarding personal saving for retirement (that is, *excluding* payments into Social Security and contributions to employer retirement plans); Americans' private-savings rate was nearly 0% over the past decade. On top of this, in 2009 (according to the Employee Benefit Research Institute) just 68% of private-sector workers at midsize and large firms participated in any form of retirement plans, and only 36% of employees at small firms participated in any retirement plan.

So what do all of these grim statistics and discussion points mean, and what should we do? Politics aside, one thing is for sure -- if you have the availability of, and the ability to participate in your company's retirement plan or plans, do it if at all possible! Also if your company contributes to your retirement account through profit sharing and/or through matching your contributions, you should very seriously try to take advantage of the maximum amount that the company can contribute to your and your family's retirement. There are very few opportunities in life when we are "given" money. In a profit sharing and/or 401(k) plan, our government gives us tax breaks now (these typically translate into our paying less current taxes than we would otherwise pay). Additionally our company gives us one or both of the following – (1) the availability of a retirement plan(s) in which to invest so that we can take advantage of the current tax breaks; along with (2) company contributions (profit sharing and/or matching) that our employer makes into our accounts. We may not be able to easily affect the political and regulatory landscape as it affects our retirement savings; but we can take steps to benefit from retirement plans that are available to us, both to our own and to our family's advantages. As the Nike commercials say, "Just Do It!"

BROASTER COMPANY - 3rd Quarter, 2010 Plan Summary Report
Funds' Performances for Periods Ended September 30, 2010

The following report is intended to help you in evaluating your investments [1], and in selecting your mix of mutual funds for the future. The average diversified U.S. stock mutual fund's third quarter 2010 total return was +10.7%; and for the 12-month period ending September 30, 2010, the total return was +10.3%. [For 12 months: the S&P 500 index returned +10.2%; the small-cap stock index returned +13.3% [2]; & the average international stock fund returned +6.1%]. The 3-month total return for taxable bond mutual funds averaged +3.4%, taking the average taxable bond fund total return to +9.8% for the previous 12 months. Lastly, (retail taxable) money market funds' average yield was +0.02% for the previous 12 months. Remember that one quarter does *not* make your retirement investing a success or a failure, nor does it insure success or failure for the next quarter -- investing is a long-term proposition.

Fund Type	Periods Ended September 30, 2010: 1-Year Total Return *(Growth of $1,000)* [3]	**5-Year Average Return**	Fund Ranking [4] **5 Years**	Fund Ranking [4] 10 Years
Stock-oriented:				
Large Cap Funds:				
(T. Rowe Price Equity Income) *[NASDAQ Code = PRFDX] [LV]* [5]	+9.3% *($1,093)*	**0.9%**	**25**	20
(Vanguard Total Stock Market Index) *[NASDAQ Code = VTSMX] [LB]*	+11.0% *($1,110)*	**1.1%**	**33**	40
(Fidelity Contrafund) *[NASDAQ Code = FCNTX] [LG]*	+14.7% *($1,147)*	**3.8%**	**12**	2
Mid Cap Fund:				
(Vanguard Mid Cap Index) *[NASDAQ Code = VIMSX] [MB]*	+17.7% *($1,177)*	**2.3%**	**42**	38
Small Cap Funds:				
(Royce Special Equity Invmt) *[NASDAQ Code = RYSEX] [SB]*	+9.2% *($1,092)*	**6.0%**	**4**	1
(Forward Small Cap Equity) *[NASDAQ Code = FFSCX] [SG]*	+3.2% *($1,032)*	**-2.7%**	**93**	33
(William Blair Small Cap Growth/N) *[NASDAQ Code = WBSNX] [SG]*	+4.1% *($1,041)*	**0.1%**	**67**	7
International Fund:				
(Harbor International Adm) *[NASDAQ Code = HRINX] [LB]*	+8.8% *($1,088)*	**6.7%**	**2**	2
Moderate Allocation Fund – Stocks & Bonds:				
(T. Rowe Price Capital Appreciation) *[NASDAQ Code = PRWCX] [LB]*	+10.1% *($1,101)*	**4.4%**	**10**	1
Bond-Oriented Funds:				
(Vanguard GNMA) [6] *[NASDAQ Code = VFIIX]*	+7.0% *($1,070)*	**6.3%**	**15**	10
(Harbor Bond Institutional) [7] *[NASDAQ Code = HABDX]*	+10.3% *($1,103)*	**7.8%**	**6**	4
Money Market Fund:				
(TD Bank USA Institutional MMDA) *[NASDAQ Code = N/A]*	+0.1% *($1,001)*	**(-N/A-)** [8]	(-N/A-)	

(Footnotes on next page) →

BROASTER COMPANY - 3rd Quarter, 2010 Plan Summary Report

(continued)

Footnotes:

[1] Remember that past performance is absolutely ***not*** a guarantee of future performance.

[2] Russell 2000 Index. All statistics in this paragraph are from the Wall Street Journal (Source: Lipper).

[3] If an investor had put $1,000 into each fund on September 30, 2009, one year later (on September 30, 2010) each fund would have been worth the amount in italics and parentheses below.

[4] Example -- "35" below means that the fund ranked in the top 35% in investment performance, as compared to funds with a similar investment style or objective, for the 5-year period or for 10 years ending September 30, 2010. This is commonly stated as "the fund ranked in the 35th percentile of its peer group." For percentile rankings, lower is better – a 35th percentile fund outperformed 65% of peer group funds for the timeperiod stated. Data supplied by Morningstar.

[5] The following categories are as defined by Morningstar. Small Cap, Mid Cap, and Large Cap refer to the average size of the companies whose stock is held in the fund. For your stock funds (and the stock holdings of your balanced fund): [first letter] L = Large Cap, M = Mid Cap, S = Small Cap; [second letter] G = Growth, V = Value, B = Blend (Value/Growth). Example – *[LV]* means a large cap, value style. A "Value" style means that typically the fund portfolio manager buys stocks that he/she thinks will both grow in price *and* currently can be purchased at a price that is a good value. A "Growth" style manager focuses on buying stocks that are anticipated to grow in price, regardless of the current price of the stock (that is, even if based on historical standards, the stock price seems expensive already). "Moderate Allocation" and "Conservative Allocation" funds are "balanced funds" that hold a mixture of predominantly U.S. stocks and bonds; the former has a relatively higher position in stocks (50%-70%), while the latter has a relatively higher position in fixed income and cash (50%-80%). A "Foreign or International Equity" fund holds predominantly non-U.S. stocks, whereas a "World Stock" fund holds non-U.S. and U.S. stocks.

[6] Morningstar categorizes the Vanguard GNMA Fund as an "intermediate-term government bond fund".

[7] Morningstar categorizes the Harbor Bond Fund as an "intermediate-term bond fund". Over time it is diversified across various bonds, including corporate and government bonds.

[8] This fund came into existence on August 18, 2008 as a result of the merger of Fiserv Trust Company into TD Ameritrade Trust Company. The new fund is the successor fund to your previous Fiserv Trust Institutional Money Market Fund. The new fund is a FDIC-insured deposit account.