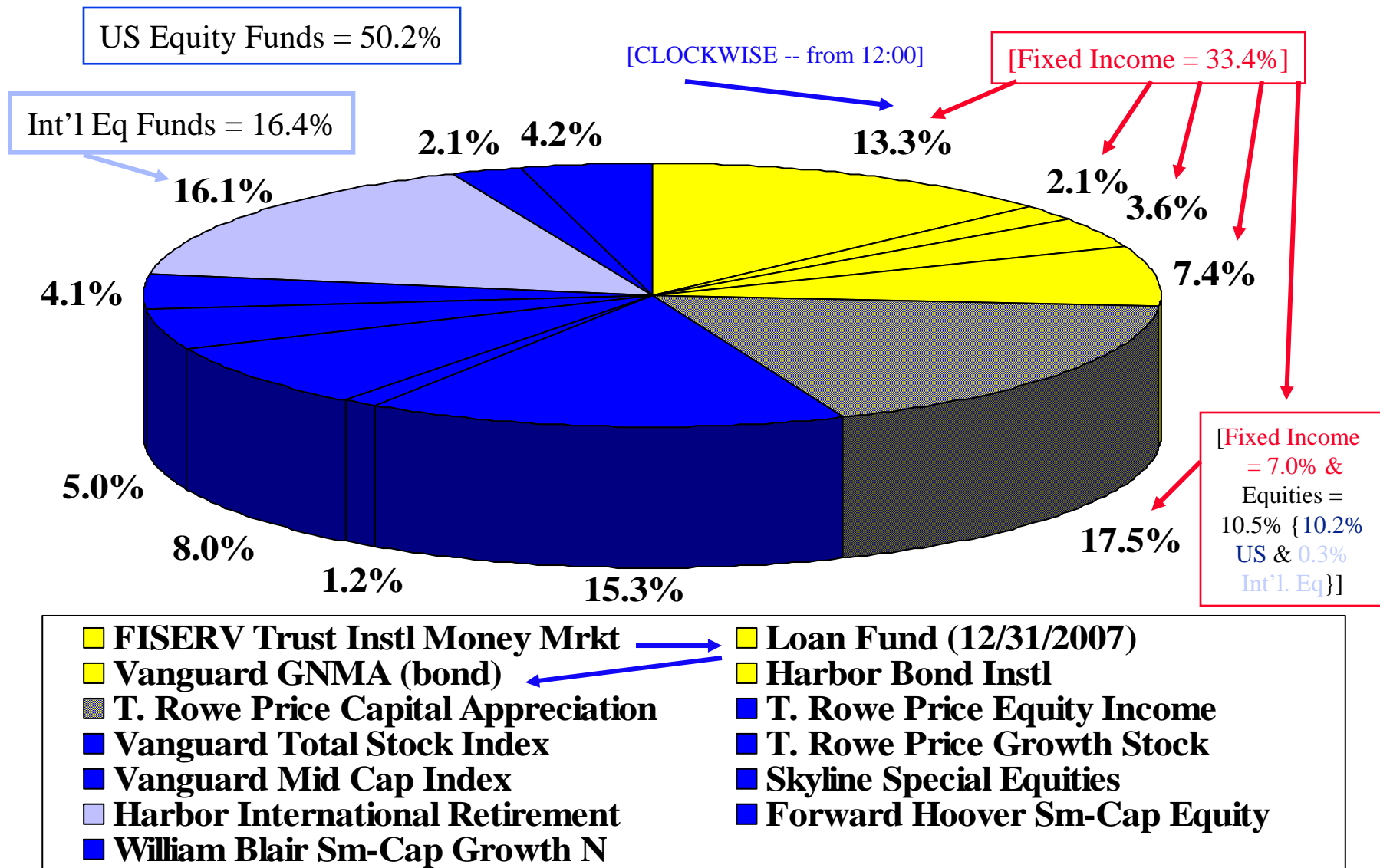


# **Broaster 401(k) Plan Participant Education Meeting**

**February 11, 2008**

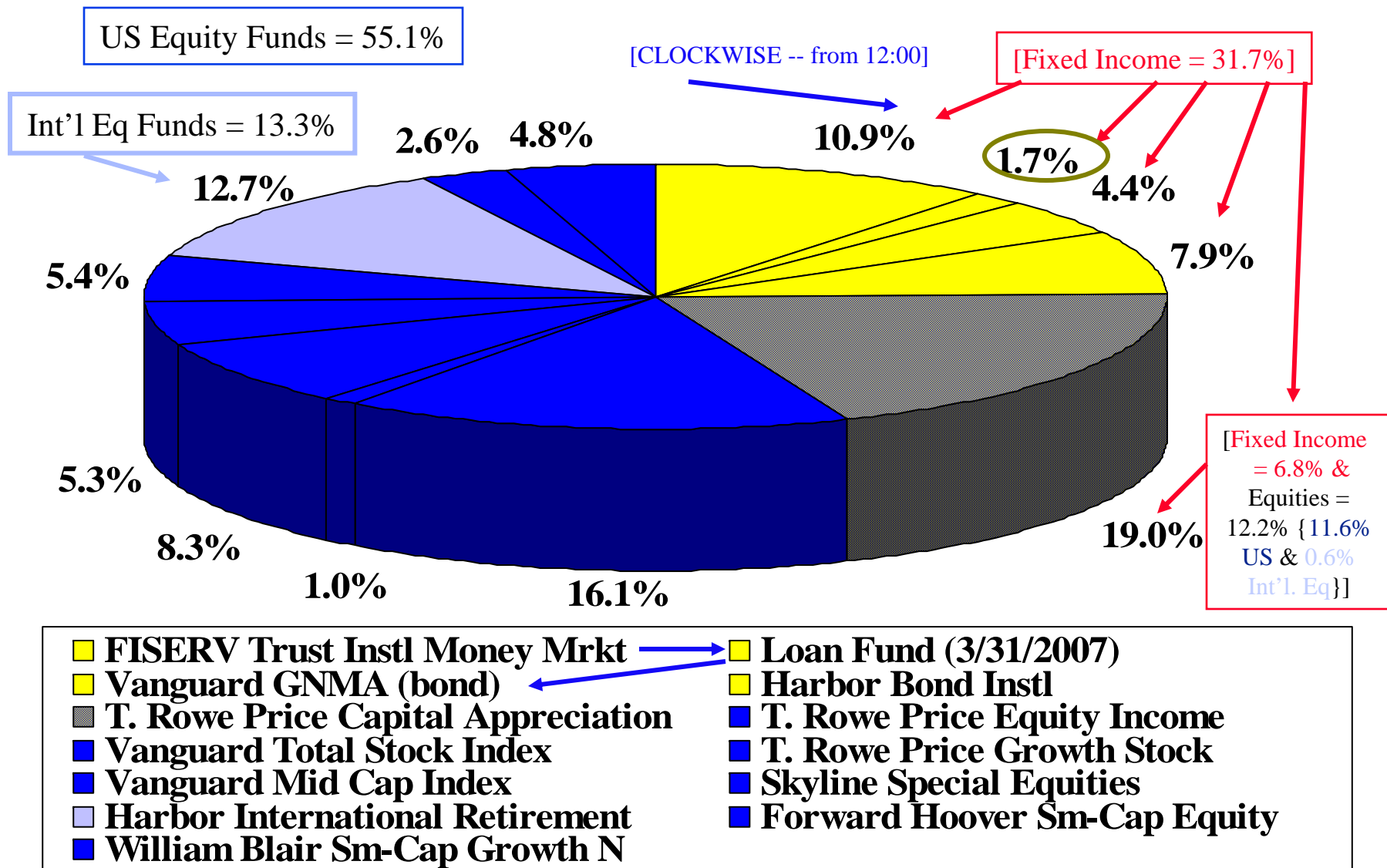
# The Broaster Company Plan Mutual Fund Allocation

[as of 12/31/2007]



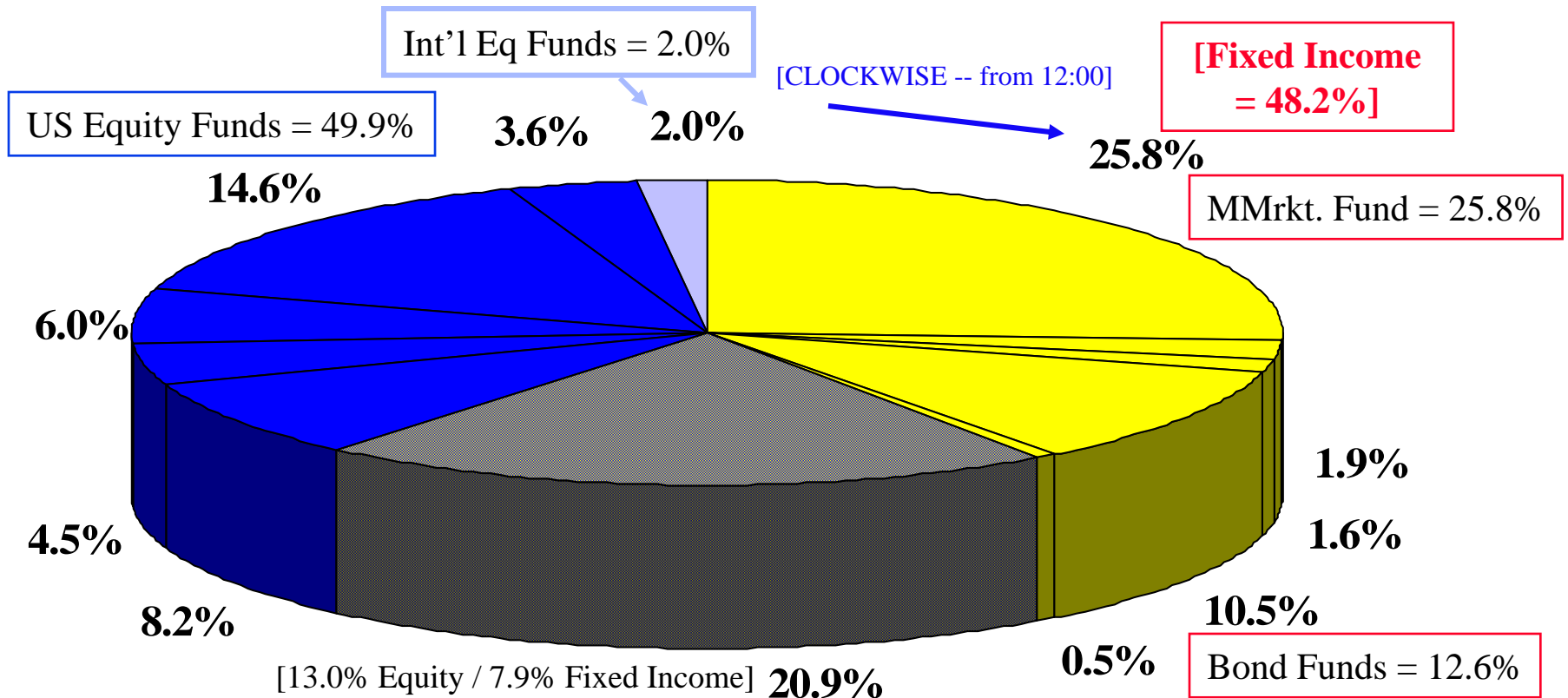
# The Broaster Company Plan Mutual Fund Allocation

[as of 6/4/2007]



# The Broaster Company Plan Mutual Fund Allocation

[as of 3/31/2006]



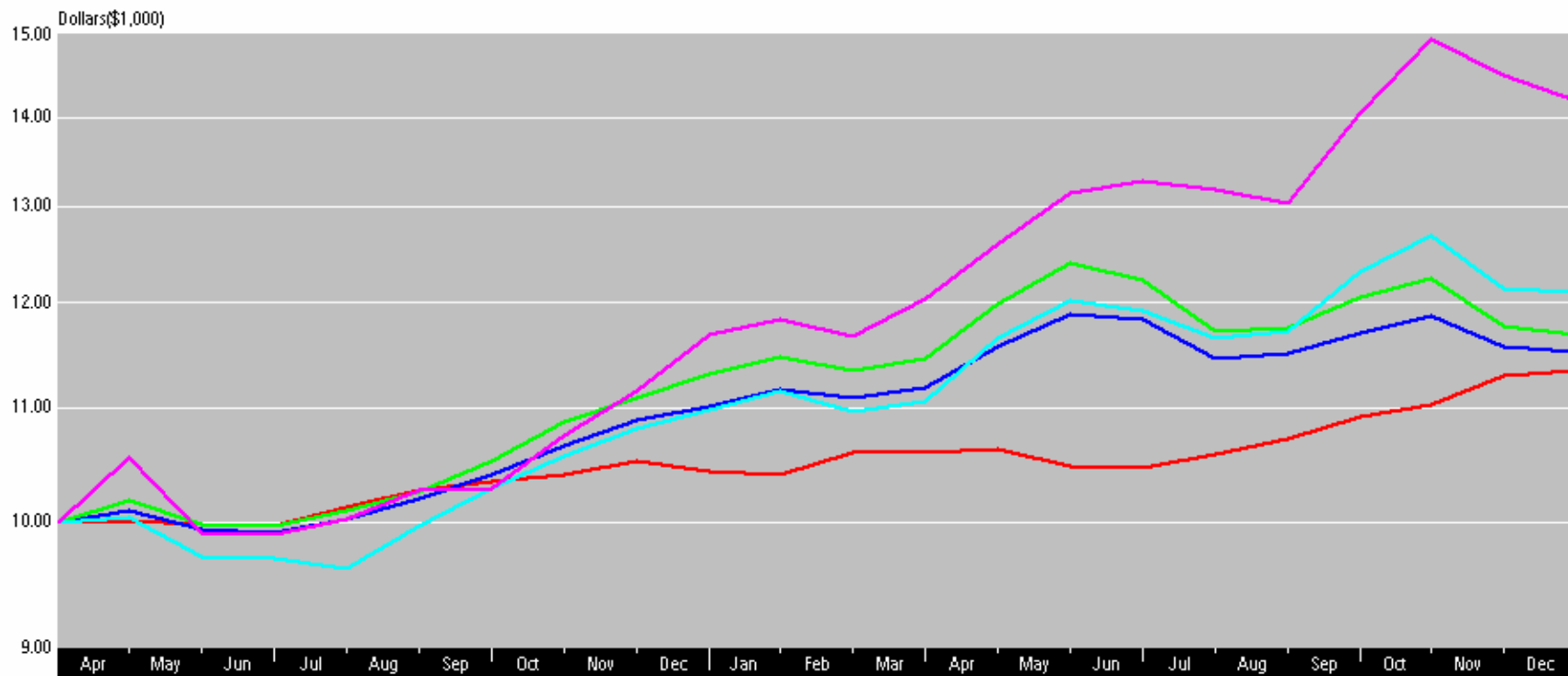
- SunAM MMrkt
- SunAM Core Bond
- UBOC Var Rate Savings
- SunAM Foc 2000 Value
- SunAm Foc LCap Value
- SunAM Foc Technology

- Loan Fund
- SunAM Gov't. Securities
- SunAM Foc Balanced
- SunAM Foc Gr & Income
- SunAM Foc LCap Growth
- SunAM Foc International Equity

**Growth of \$10,000: from 04-01-2006 to 12-31-2007**

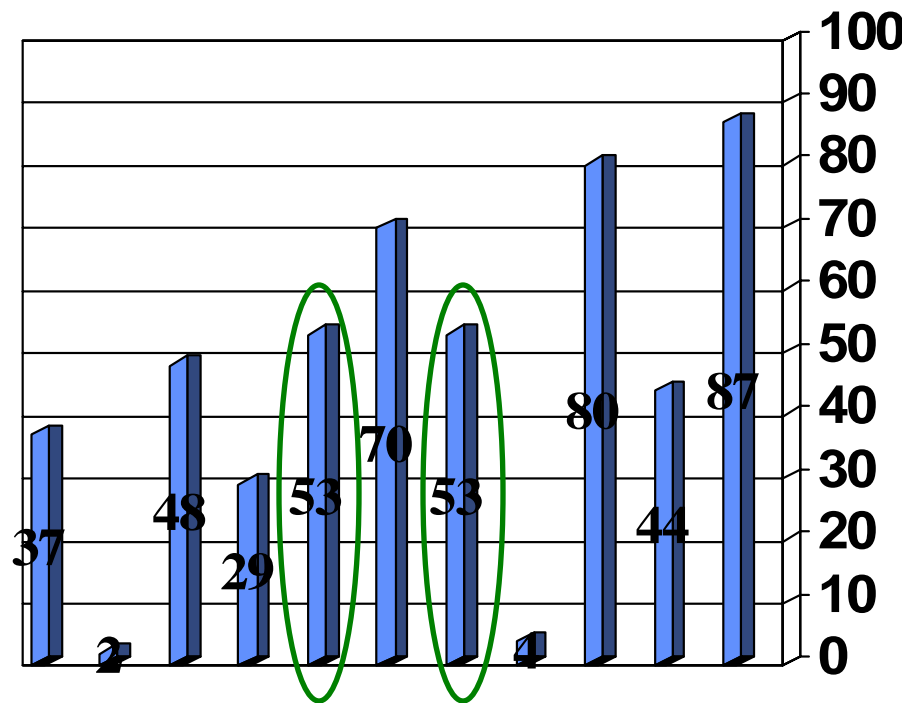
Fund/Index	Total Return %	Annualized Return %	Amount at End of Period \$
Harbor Bond Instl	13.42	7.46	11,342
T. Rowe Price Cap Apprec	15.18	8.41	11,518
T. Rowe Price Eq Inc	16.81	9.28	11,681
T. Rowe Price Gr Stk	21.09	11.56	12,109
Harbor Intl Adv	42.08	22.22	14,208

Money Market Fund Average Yield = 7.0% (approximately)



# Broaster Company Plan Funds -- 1/31/2008

Top to Bottom Below -- Left to Right on Graphic:  
[Does NOT Include Money Market Fund]



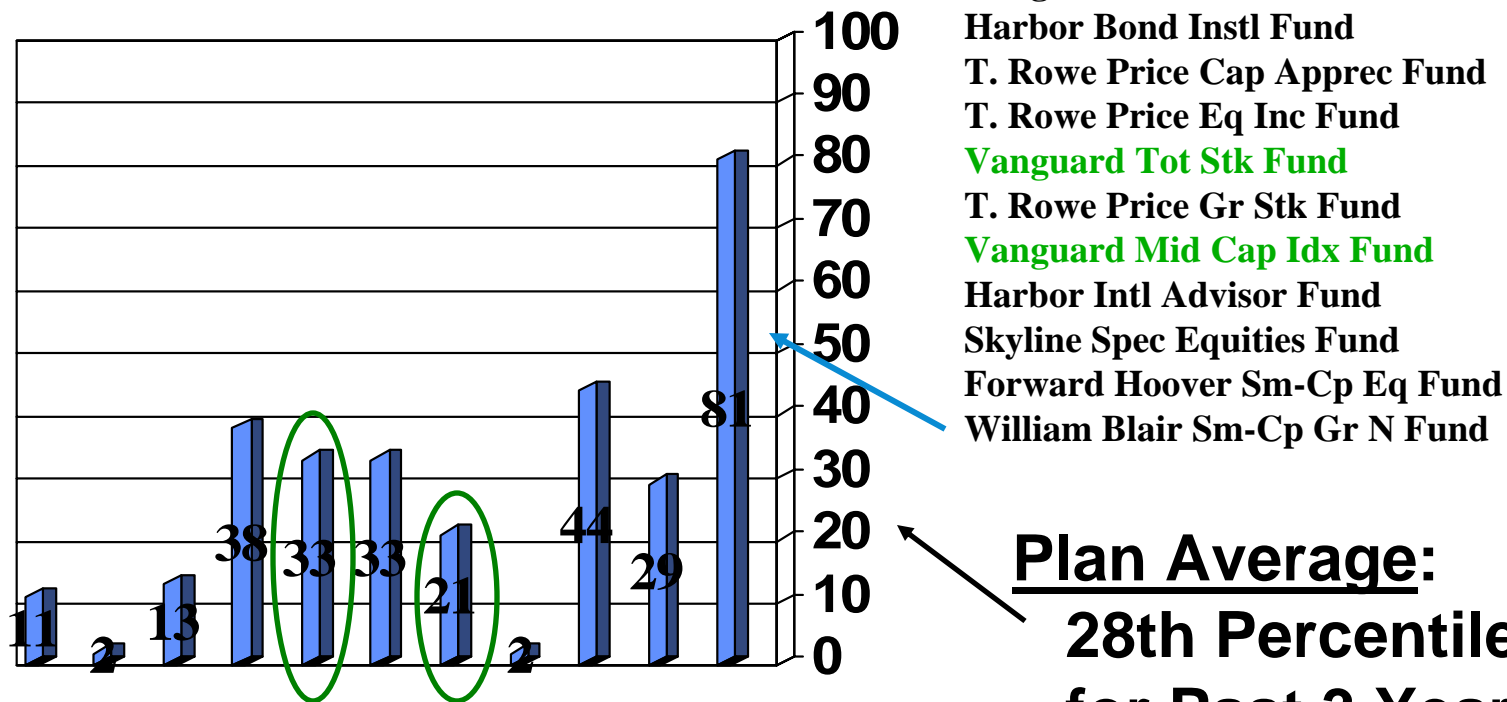
The numbers above are “percentile rankings”. Example -- “37” means that the fund ranked in the top 37% in investment performance relative to funds of a similar investment style or objective for the same 1-year period ending 1/31/2008.

Vanguard GNMA Fund  
Harbor Bond Instl Fund  
T. Rowe Price Cap Apprec Fund  
T. Rowe Price Eq Inc Fund  
**Vanguard Tot Stk Fund**  
T. Rowe Price Gr Stk Fund  
**Vanguard Mid Cap Idx Fund**  
Harbor Intl Advisor Fund  
Skyline Spec Equities Fund  
Forward Hoover Sm-Cp Eq Fund  
William Blair Sm-Cp Gr N Fund

**Plan Average:**  
**46th Percentile**  
**for Past Year**  
**(outperformed 54% of**  
**comparable funds)**

# Broaster Company Plan Funds -- 1/31/2008

Top to Bottom Below -- Left to Right on Graphic:  
[Does NOT Include Money Market Fund]

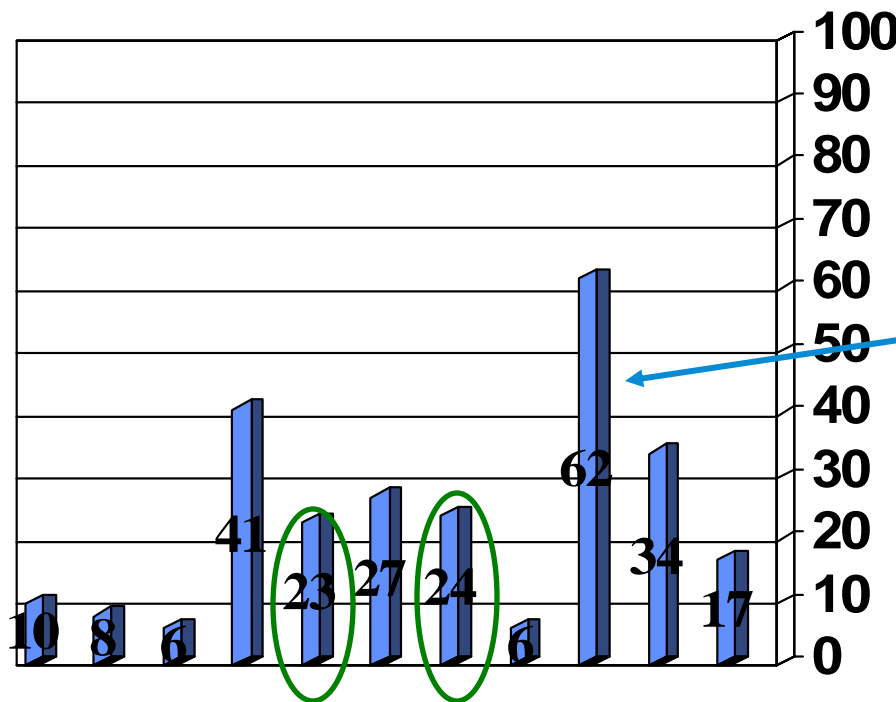


**Plan Average:**  
**28th Percentile**  
**for Past 3 Years**  
**(outperformed 72% of**  
**comparable funds)**

The numbers above are “percentile rankings”. Example -- “11” means that the fund ranked in the top 11% in investment performance relative to funds of a similar investment style or objective for the same 3-year period ending 1/31/2008.

# Broaster Company Plan Funds -- 1/31/2008

Top to Bottom Below -- Left to Right on Graphic:  
[Does NOT Include Money Market Fund]



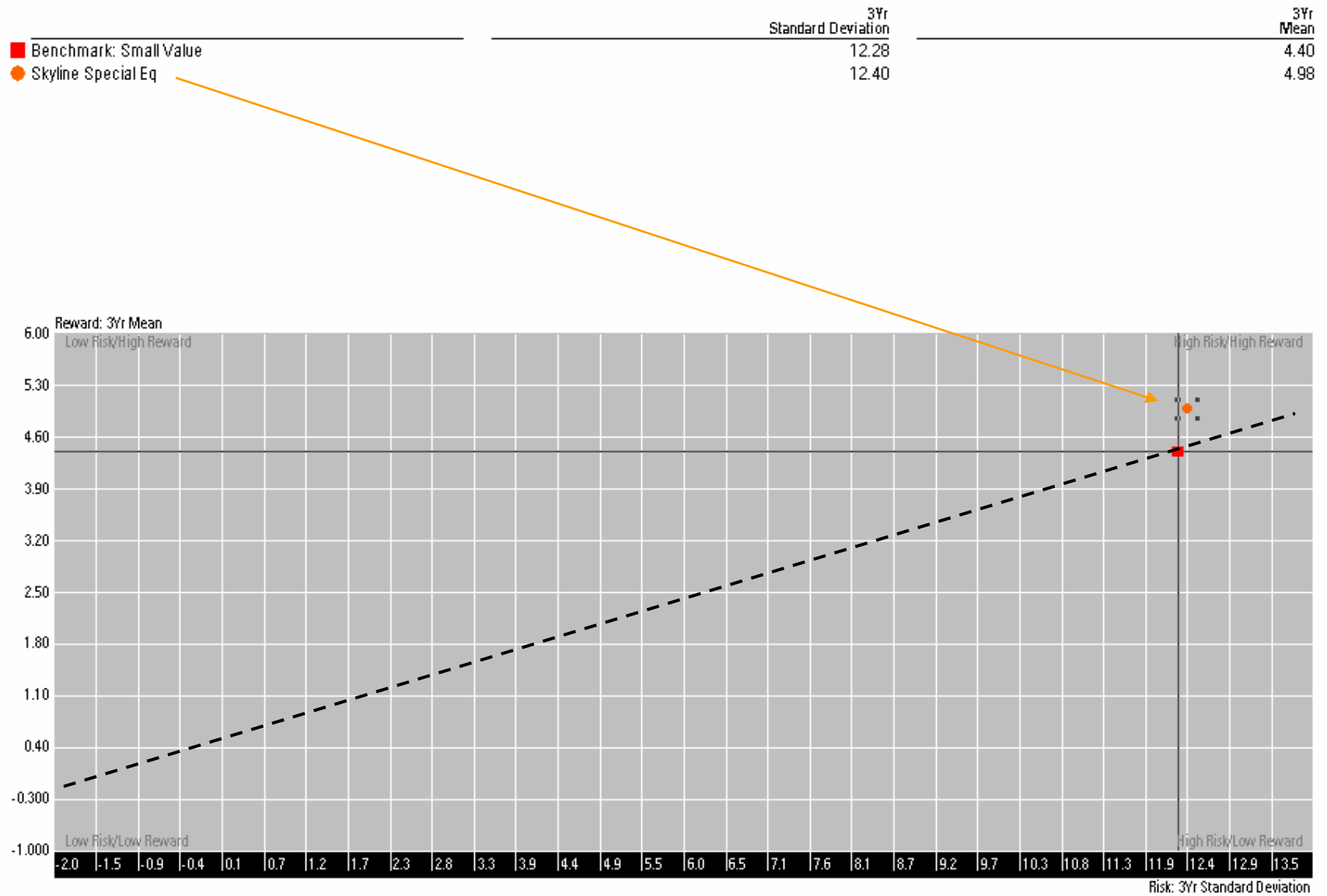
Vanguard GNMA Fund  
Harbor Bond Instl Fund  
T. Rowe Price Cap Apprec Fund  
T. Rowe Price Eq Inc Fund  
**Vanguard Tot Stk Fund**  
T. Rowe Price Gr Stk Fund  
**Vanguard Mid Cap Idx Fund**  
Harbor Intl Advisor Fund  
Skyline Spec Equities Fund  
Forward Hoover Sm-Cp Eq Fund  
William Blair Sm-Cp Gr N Fund

**Plan Average:**  
**23rd Percentile**  
**for Past 5 Years**  
**(outperformed 77% of**  
**comparable funds)**

The numbers above are “percentile rankings”. Example -- “10” means that the fund ranked in the top 10% in investment performance relative to funds of a similar investment style or objective for the same 5-year period ending 1/31/2008.



### 3 Year Risk/Reward Scatterplot



## ***FLASH REPORT – The Continued Decline of the Stock Market & What This Means To Long-term Investors’ Goals, Plans, and Actions***

- I am writing this not as a “call to action”, but more as a general communication, and as topics for discussion if you so choose.
- Given the subprime mortgage market crisis and liquidity issues, the domestic economy in general, governments’ actions, and global security/conflict issues, no one knows for sure what will happen in the short-term; but we know that the stock market has continued to deteriorate and that short-term market convulsions (“down” or “up”) associated with the issues above would not be surprising. This prospect of dramatic financial market fluctuations can be very uncomfortable, but it serves as an opportunity to reflect on the cornerstones of a long-term investment approach.
- One of the most important issues for long-term investors, such as 401(k) and profit sharing plan participants, is -- what effect will the current events have on medium- to long-term investments? The answer to this is not precisely known, but there are some things that we should consider:

### ***‘Why or Why Not’ to Consider Short-Term Asset Allocation Changes:***

Asset allocation refers to what portions (usually in percentages) of an investor’s account balances are in stock funds versus bond or money market funds. It also applies to the portions that may be in different types (or styles) of stock funds, for example foreign funds versus U.S. small company growth funds versus U.S. large company value funds.

- Why consider – (1) If you wish to lower your portfolio’s overall investment risk or volatility. (2) If you are convinced that the market will drop further in the short-term due to economic or political events, you may wish to free up cash to use to buy securities after the market drop [to position yourself for what you believe will be a future uptick]. (3) If you are ‘just not comfortable’ with the percentage of stocks/stock funds that you are in – either having too much in stocks or too little (perhaps related to stock fund price declines).
- Why not consider – (1) Market-timing is often the least successful investing style or approach, even among professionals. (2) If you believe there is a significant chance of a market uptick in the near-term, you would not want to sell stocks/stock funds. (3) If you are comfortable with your current asset allocation for the long-term and you do not wish to stray from it.

## Some things that we should consider:

- *For most long-term investors who have many years until (or over which) they plan to “live off” their investment accounts, the fact that their portfolio is somewhat bigger or smaller in value at any given time will not necessarily dictate the success or failure of their investing goals. [In other words, for long-term investors short-term “ups and downs” are much less important than the long-term markets’ performances.]*
- *For long-term investors who invest continuously, such as most participants in 401(k) and profit sharing plans: if the market drops and the prices of their investment fund alternatives drop, their next periodic investment will buy funds that are less expensive than they were previously (because of the market drop). Hopefully as time goes by this will serve to make their average funds’ purchase prices smaller, and their long-term investment returns and portfolio balances larger.*
- *Please keep in mind that investment portfolios are not bank savings accounts which receive small, but steady interest income. A bank savings account’s value in the future is directly proportional to its value today, so if its value is down, the saver has a problem. In an investment portfolio, in addition to its value on a given day, many factors affect its future value including: (1) the types and quality of the funds in which the portfolio is invested; (2) future amounts of money invested; (3) the rate of inflation; and (4) the various funds’ investment returns.*
- *Whether the markets are up or down in the short-term is dramatically less important than a long-term investor’s doing the best things possible for his or her long-term wealth creation (such as selecting appropriate mutual funds and establishing an appropriate asset allocation for his or her investment portfolio).*