

Retirement Strategies

Planning For Your Financial Future

Association of Unity Churches, Inc.
Tax-Sheltered Annuity Plans

- Plan Features
- Investment Strategies
- Investment Fund Options
- Account Access
- Forms

Welcome to Retirement Strategies -

Your guide to understanding the retirement benefits offered by the Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan and administered by Marshall & Ilsley Trust Company N.A. (M&I). This booklet will provide you with detailed information about the Association of Unity Churches Inc Tax Sheltered Annuity Plan. You will also learn about the investment funds you can choose from as you establish your retirement account at M&I, and how to access your account information 24 hours a day, 7 days a week.

We encourage you to set aside time to review this booklet thoroughly. Retirement Strategies is designed to help you manage your retirement plan assets and create a personalized strategy that can help you reach your financial goals for retirement.

Sincerely,
Association of Unity Churches, Inc.

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Advantages of Participating in the Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan

Why participate in the Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan? The answer is simple -- even if your retirement is years away, you need to start saving now. The Association of Unity Churches Inc Tax Sheltered Annuity Plan makes it easy for you to save. Because contributions to your 403(b) plan are made through payroll deductions, getting into the savings habit couldn't be easier or more convenient making it an easy, disciplined way to build your retirement assets. The benefits of participating or increasing your contributions to the plan include:

Income Tax Savings.

Your retirement plan offers the opportunity to save on taxes. Whether you select the pre-tax 403(b) account option or the Roth 403(b) account option determines when you receive the tax savings:

When you contribute to your pre-tax 403(b) account, you receive an immediate tax savings. Your pre-tax 403(b) contributions are deducted from your pay before federal income taxes and income taxes of most states, so the amount of your salary subject to taxation is lower. Because your taxable wages are lower, the amount of income taxes you pay is also lower, without reducing the amount of pay on which your social security benefits are based.

When you contribute to a Roth 403(b) account, there is no initial tax savings, since your contributions are taken out after taxes. However, you may benefit from tax savings later on when you withdraw your funds. In the Roth 403(b), you will not generally be taxed on any qualified withdrawals from that account. (Note: Qualified Roth 403(b) withdrawals are exempt from federal taxes. In order to qualify, the account must have been held for at least five years and the employee must be at least age 59½ when the withdrawals begin. Some state taxes may apply to Roth 403(b) withdrawals.)

Tax-Deferred Earnings.

Your pre-tax 403(b) contributions continue to grow on a tax-deferred basis until you begin making withdrawals from the plan. In contrast, the earnings on money you save outside of the plan are taxed each year, which of course, means fewer dollars growing for your future.

Tax-Free Earnings in a Roth 403(b) Account.

The earnings on your Roth 403(b) contributions will grow tax-free in your account. Qualified withdrawals from your Roth 403(b) account will not be subject to any federal taxes, although some state taxes may apply.

Manse Allowance.

Retired ministers are allowed to designate a portion of their pension compensation as a "Manse Allowance." As a result, you may be able to exclude part of any plan distribution from your taxable gross income. Upon retirement, you should contact the Association about your eligibility.

Portability of Your Account.

If you decide to change churches, you can continue participating in the plan. Access to your account does not change and there is no need to complete new forms. In addition, all of the advantages you had with your previous church remain intact.

Ability to Roll Over Distributions from a Previous Employer's Plan.

You may roll over distributions from a previous employer's qualified plan to allow your funds to continue to grow on a tax-deferred basis. Under this approach, you can consolidate your retirement funds under the Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan. You will have the advantages of using the investment funds offered under the Plan and access to all the services and features through miretirement.com, Mi Retirement Line and M&I Retirement Services Specialists. **Please fill out the Rollover Contribution form in this booklet and send it to Susan Velasquez.**

Option to Invest in a Pre-tax 403(b) Account and/or a Roth 403(b) Account.

Your Church's retirement plan offers you the opportunity to choose either a pre-tax 403(b) account option, a Roth 403(b) account option or both. What's the difference? Both options offer federal tax benefits; which contribution option you choose depends on when you'd like to receive the tax benefit. With the pre-tax 403(b) option, your contributions are made pre-tax and your savings grow tax-deferred but will be subject to taxes when withdrawn. With the Roth 403(b) option, your contributions are made after taxes, earnings grow tax-free and qualified withdrawals are generally tax-free.

Should you contribute to your pre-tax 403(b) option, your Roth 403(b) option, or both? We recommend that you review your tax returns and consult a tax advisor to determine which contribution option is best for you. Here are a few things to consider that will help you make a decision:

How long do you have for your savings to grow? The more earnings you accumulate, the greater the tax benefit of the Roth 403(b) option. Even though your contributions and earnings in the pre-tax 403(b) option are tax-deferred, you will eventually pay taxes on them when they are withdrawn, meaning that your entire nest egg will be subject to federal taxes. In a Roth 403(b), you only pay federal taxes in the year you make your contributions. Any earnings you accumulate will never be subject to federal taxes, provided your account is qualified. Therefore, if you have a long time horizon until retirement, the Roth 403(b) may offer an advantage.

How much can you afford to save? You may be able to save more in the pre-tax 403(b) option, since you receive an immediate tax benefit. For example, if you could only afford to reduce your paycheck by \$85 per month, you may actually be able to contribute \$100 to the pre-tax 403(b) option. The small difference in monthly savings could make a big difference over time.

Here's how it works: If you save a percentage of your salary, the amount of your contribution would be the same in either the pre-tax 403(b) option or the Roth 403(b) option, since contributions to either are based on your gross salary. However, your net take-home pay would be different in each case. Because your pre-tax contributions are taken from your paycheck pre-tax, your taxes are based on a lower amount and are less than they would be if you didn't save at all. So, even if you are saving \$100 per month, your paycheck may be reduced by only \$85 per month. Since contributions to a Roth 403(b) are not pre-tax, your taxes are based on your gross salary and aren't affected. If you are saving \$100 per month, your paycheck would be reduced by the entire \$100 per month.

Do you anticipate being in a higher or lower tax bracket in retirement than you are currently?

Preferably, you want your tax benefit to occur when your tax bracket is highest, to save as much on taxes as you can. Conversely, if you are taxed when you are in a lower tax bracket, you will pay less in taxes. So, if you anticipate being in a lower tax bracket when you retire, you might benefit from the immediate tax savings of the pre-tax 403(b) option (while your tax bracket is higher now). If you plan on being in a higher tax bracket when you retire, you might be better off paying taxes now and contributing to the Roth 403(b) option.

Participant Investment Direction.

You decide how to invest your 403(b) contributions deposited to your account. You may choose from the investment funds currently offered in the plan, and change your allocation at the time you determine best meets your specific circumstances.

Accessibility of Your Account.

Through loan and hardship withdrawal features you have the ability to access your funds in the event of a financial emergency. For a hardship distribution, you generally may withdraw funds:

- for the purchase of your primary residence.
- to fund un-reimbursed medical expenses described in the Internal Revenue Service Code.
- to pay tuition and related educational fees for post-secondary education for you or members of your family.
- for expenses associated with the funeral or burial of your deceased parent, spouse, child or dependent.
- to pay expenses for the repair of damage to your primary residence resulting from fire, storm, shipwreck, theft or other casualty.
- to prevent eviction from your current residence.

With the loan feature, you may borrow a percentage of your 100% vested account balance. The interest and principal you pay is returned to your 403(b) account and invested according to your investment elections on file at the time the payment is made.



Retirement Plan Profile

Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan

Eligibility Requirements

- You are eligible to enroll at age 21.
- All Full-Time Ministers and Church Staff are eligible with completion of 90 days of service.

Plan Year

- January 1 to December 31

Enrollment

- Monthly Entry Dates: Following completion of the eligibility requirements.

Employee Contributions - 403(b)

- You may contribute 1% to 100% of your compensation on a pre-tax basis to your pre-tax 403(b) (in 1% increments). Or, you may contribute 1% to 100% of your compensation on an after-tax basis to your Roth 403(b) account. You may contribute to both, with the total contribution not to exceed 100% of your compensation, subject to IRS dollar limitations. (The term "compensation" has a special meaning for the Plan, but generally means your salary before deductions.)
- You may revoke contributions at any time.
- If you will be age 50 or older before the end of the calendar year, you may elect to make Catch-Up Contributions by completing the form in this booklet.

Employer Contributions

- Employer Contributions may be made at the discretion of the Church, subject to IRS annual contribution limits.
- If made, employer contributions will be made to your account on a pre-tax basis and will be subject to taxation upon withdrawal.

Employee Contributions - Rollover

- Rollovers from another qualified plan or IRA can be completed using the Rollover Contribution form in this booklet.
- Rollovers are permitted at any time.

Vesting

Your vested percent is the portion of your account to which you are currently entitled.

The Participant is always 100% vested in his/her Account Balance.

Investment Options

- You decide how your account is invested by choosing one or a combination of the investment funds listed below. You may change your investment election at any time.

Target Retirement Date Funds

- TR Price Retirement 2010
- TR Price Retirement 2020
- TR Price Retirement 2030
- TR Price Retirement 2040
- TR Price Retirement 2050

Create Your Own Portfolio - Core Funds

- Marshall Prime Money Mkt
- PIMCO Total Return
- Vangrd Inflation Protect
- Amer Cent Strateg Consvr
- Amer Cent Strateg Modrt
- MFS Total Return
- Amer Cent Strategic Agg
- Dodge & Cox Balanced
- Allianz NFJ Dividend Val
- Fidelity US Equity Index
- Calvert Social Inv Eqty
- Vanguard Morgan Growth
- Goldman Sachs Mid Cp Val
- Amer Cent Adv Heritage
- Allianz Small Cap Value
- Marshall Small-Cap Grwth
- AIM International Growth
- UMB Scout International

Distributions

- Upon termination of employment.
- Upon Attainment of age 70½ you must begin receiving a distribution.
- While still employed:
 - Hardship withdrawals are permitted from 403(b) Contributions and Church Contributions.
 - Withdrawals are permitted from account balances after you attain age 59½.
 - Rollover Contributions may be withdrawn at any time.

Loans

- Loan Term: One to five years in one year increments except Primary Residence Loans which are permitted for a period from one to 15 years.
- Minimum Loan Amount: 1,000
- Maximum Loan Amount: Lesser of 50% of vested balance or \$50,000, subject to reduction by prior outstanding loan amounts.
- Maximum Number of Loans Outstanding at any one time: 2 for general purpose or 1 for primary residence purpose
- Loan Interest Rate:
 - General Purpose Loans: Greater of Prime or M&I's 5-Year CD Rate plus 2%
 - Primary Residence Loans: M&I's 15-Year Mortgage Rate

Account Access

- Quarterly account statements will be mailed to your home.
- On-demand account statements available through the Internet or phone.
- Access your account on the Internet at miretirement.com.
- Call 1-800-858-3829 for account access 24 hours a day, 7 days a week. Use the automated voice response system to access your account, or speak to M&I Retirement Services Specialists (TDD: (800) 236-8823).
- See the How to Access Your Account section of this booklet for complete information on viewing and completing transactions in your account.

This is only intended as a brief summary of your plan. If any discrepancies between this summary and the plan document arise, the plan document will govern with no exceptions.



Providing The Answers For Your Retirement Strategy

Take advantage of Guidance Plus!, the personalized, online retirement planning tool powered by MasteryPOINT Financial Technologies. This tool creates invaluable information that helps you financially prepare for retirement. In just minutes, you can learn about:

- ❑ The probability of meeting your retirement income goal.
- ❑ Your recommended savings rate.
- ❑ Your suggested asset class percentages for how to invest your account balance and future contributions.
- ❑ How to create other alternative strategies with the Design Custom Strategy feature.

Guidance Plus! provides professional, personalized assistance so you can be confident in the decisions you make in your retirement plan. Once you decide on a final strategy, implementation is easy...a few clicks of your mouse and your transaction change requests are automatically created.

You can access investment and planning guidance by logging on to your account at miretirement.com (under Secure Account Access). The Investment Guidance links are located throughout many of the menu tabs, including the Balances screen. If you need help using Guidance Plus!, contact an M&I Retirement Services Specialist at 1-800-858-3829, 24 hours a day, 7 days a week.

Retirement Strategies – A Blueprint for Securing Your Future

For most Americans, retirement is an eagerly-awaited milestone. That's why it's critical to recognize that the economics of retirement are undergoing radical change. For instance, your retirement will likely be healthier, longer and more active than those of previous generations. Your options will be greater, too. Rather than pursue the traditional life of leisure, you might decide to work part-time, or start a business, or even go back to school. But if retirement is changing, so are the financial challenges that go with it. While a longer life and more active retirement are good news, the price tag on retirement is likely to be more than most people realize. At the same time, the kind of government and employer pension programs your parents counted on to support their later years may only provide a fraction of your retirement income.

No question, tomorrow's retirees will face uncertainties like inflation, changes to Social Security and Medicare programs, the economy and personal health issues. That's why it's so important to prepare for your financial future right now. If you want to enjoy all the opportunities financial security affords you in retirement, you'll need to plan and start saving as soon as possible. Here are just some of the trends your preparation should take into account.

• We're living longer

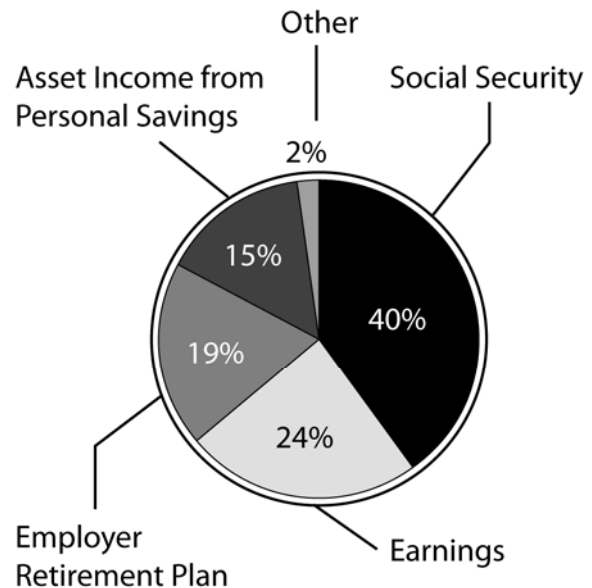
According to the National Center for Health Statistics, a man who retires at 65 can expect to live 16 more years, while a woman the same age can look forward to another 19. Thanks to medical advances and healthier lifestyles, those numbers will only continue to climb. The reality for future retirees is clear: accumulating the resources to support nearly a quarter of a lifetime without a regular paycheck will take careful planning.

• We're working in retirement

While our parents and grandparents saw retirement as a time to retire *from* work, many of today's retirees view it as an opportunity to continue their employment – though often in a different capacity and on a more flexible basis. For some, working is a financial necessity to make ends meet. For others, it's a lifestyle choice to be actively involved with meaningful work. In fact, a recent survey of baby boomers revealed that 40% of them expected to cycle between work and leisure during retirement and another 26% plan to work part-time.¹

This trend is evident in the graph below as well as in data provided by the Employee Benefit Research Institute. According to the Institute, earnings from continued employment for males as a percentage of total average annual retirement income jumped from 19.8% in 1987 to 28.5% in 2006, while female earnings grew from 9.4% to 17.1%.²

Where Will Your Retirement Income Come From?



Most individuals rely on a number of sources to support themselves during retirement. Currently, Social Security and earnings from continued employment account for roughly 64% of all seniors' income.

Source: "Income of the Elderly Population Age 65 and Over, 2006," EBRI Notes, December 2007, Vol. 28, No. 12.

• Future Social Security benefits will be lower

It's no secret that Social Security is in trouble. For years, many Americans depended on this federal program to provide a major portion of their retirement income. However, it's estimated that by 2017, the system will be paying more in benefits than it collects in taxes. And by 2041, the program's Trust Fund is expected to run out of money.³

Why? Basically, there are fewer employees paying into the program and increasing numbers of retirees drawing from it. With the first wave of the baby boom generation retiring in less than a decade, the government is exploring new ways to reform the system. Many alternative remedies such

¹ "Rethinking Retirement Survey," conducted for Charles Schwab by Harris Interactive in collaboration with Age Wave. 2008.

² "Income of the Elderly Population Age 65 and over: 2006," EBRI Notes, December 2007 Vol. 28, No.2..

³ Social Security Administration, SSA Publication No. 05-10055, April 2008..

as creating private accounts, reducing benefit amounts, and deferring the normal retirement age are being debated.

Whatever the solution turns out to be, one thing is likely: tomorrow's Social Security checks won't be as generous as they are today. Planning ahead for reduced Social Security benefits is one of the smartest things that younger workers can do.

How Much Will Social Security Replace?

This table shows you the approximate monthly value of your future benefits in today's dollars, assuming you retire at full retirement age, have worked steadily since age 22, have received average pay raises throughout your working career, and that the country's general level of wages and salaries stay the same. This way, the table shows the value of your benefits in today's dollars.

		Your Age in 2008			
		65	55	45	35
Your Present Annual Earnings	\$20,000	\$882	\$915	\$929	\$942
	\$35,000	\$1,244	\$1,292	\$1,317	\$1,340
	\$50,000	\$1,606	\$1,670	\$1,705	\$1,737
	\$65,000	\$1,842	\$1,907	\$1,929	\$1,948

Source: Mercer Guide to Social Security and Medicare 2008, 36th Edition.

• Growing demand and rising costs will strain Medicare's finances

Medicare is the primary health insurer for the nation's elderly. Like Social Security, it's feeling the pressure of larger numbers of retirees collecting benefits over longer periods. However, Medicare has additional problems. For example, health care costs are skyrocketing and Congress recently tacked on a new and expensive drug program to Medicare's benefits. In their 2007 report, Medicare Trustees estimated that the program's Hospital Insurance Trust Fund would remain solvent only until 2019.

Given that health care costs have increased faster than almost any other consumer expense, Medicare's shaky finances may affect tomorrow's seniors even more than Social Security's troubles.⁴ Even today, the typical retired couple spends roughly a fifth of their income on health care.⁵ And remember that Medicare doesn't pay for long-term care. With Americans living longer, the chances an older individual will need skilled nursing care at some point are definitely on the rise.

⁴ "Retiree Health Benefits Disappearing," *Marketwatch.com*, May 4, 2005.

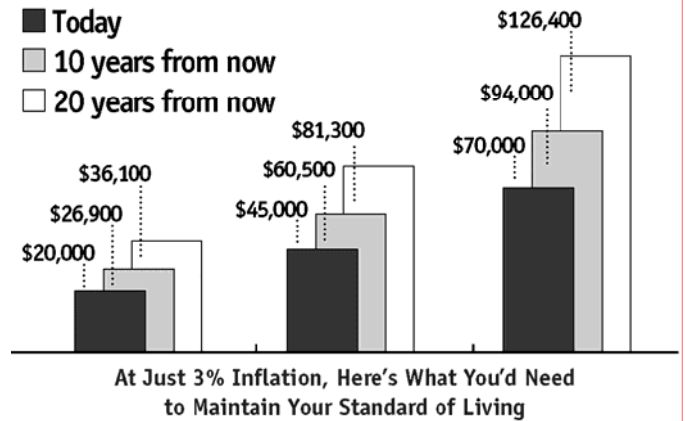
⁵ "The Final Breakdown: New Study Quantifies What People Spend in Retirement," *Marketwatch.com*, January 27, 2005.

• Personal savings rates are declining

Many Americans are spenders, not savers. On the decline for over a decade, personal savings as a percentage of income has dropped from 8.7% in 1993 to .4% in 2007.⁶ As Social Security shrinks and retirement-income needs expand, workers will be forced to shoulder more responsibility for funding their retirement years.

The Cost of Living and the Cost of Retirement

What will your annual living expenses add up to in retirement? Many experts say you'll need about 80% of your pre-retirement income to maintain the same lifestyle. But don't forget inflation. That slow, upward creep in the cost of living can have a huge impact on what you'll be able to afford over time.



Clearly, each of these factors is driving up the price of a comfortable retirement. But here's the most important news of all: the cost of your future security can be surprisingly manageable and affordable if you do something about it right now. Early and steady contributions to your retirement plan can accelerate the growth of even small amounts of savings. And a sound plan for investing that money may put your retirement goals within reach sooner than you think.

To jumpstart your efforts in preparing for retirement, we've outlined several strategies you can use immediately to maximize the potential of your retirement plan. The approaches to saving and investing presented here can make the dollars you set aside for retirement go further than you ever thought possible. If you apply them consistently over time, these strategies can be an effective blueprint for achieving the satisfying and secure future you deserve.

⁶ Bureau of Economic Analysis.

Strategy 1

Start Participating Now

The best thing you can possibly do for your financial future is begin contributing to your retirement plan account immediately. If you're thinking about delaying your contributions until you're in a "better financial position," you could be making a big mistake. Even if your payroll deductions are relatively small, time and the power of compounding can help to make up for that.

- **You receive tax benefits**

Tax benefits subsidize your retirement savings through your retirement plan. Your pre-tax contributions are deducted from your pay before federal income taxes and most state income taxes, so the taxable portion of your salary is reduced. And because your taxable wages are lower, so are your income taxes. With pre-tax contributions, you get an immediate tax benefit, however, federal taxes are applied when you withdraw your savings. Roth contributions are made with after-tax money. Although you may not get an immediate tax benefit, qualified withdrawals from your Roth plan account are free from federal taxes, providing an opportunity for tax savings in the future.

- **It's an easy, disciplined way to build your retirement assets**

Contributions to your retirement plan are made through payroll deductions, so getting into the savings habit couldn't be easier or more convenient. The amount you decide to put in is automatically deposited to your account every pay period. Best of all, it's hard to miss what you don't see!

- **Time is on your side**

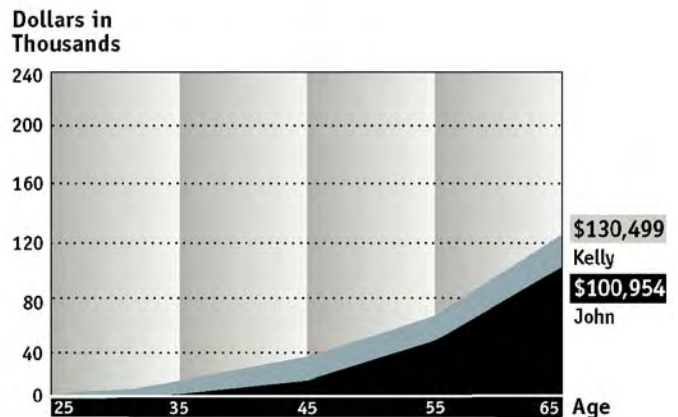
The sooner you save, the sooner you can put the amazing power of compounding to work for your money. Basically, compounding is what happens when the earnings on your savings start to generate their own earnings. As the years pass, compounding's snowball effect can have truly astonishing results. Bottom line, the saver with more time than money can often do better than the person with more money than time. This story of Kelly and John, co-workers who are the same age, proves it:

Why start now?

The best thing you can possibly do for your financial future is begin contributing to your retirement plan account immediately. Even if your payroll deductions are relatively small, time and the power of compounding (the snowballing process that occurs when earnings on your savings generate their own earnings) can more than make up for that. This story of Kelly and John, co-workers who are the same age, proves it:

Kelly started contributing \$100 a month to her retirement plan at age 25. She quit after 15 years, but kept her money in the account where it continued to earn a 6% annual rate of return until she retired at age 65.

John waited until age 35 to begin contributing. He also saved \$100 a month and earned a 6% annual rate of return. John, however, continued his contributions for 30 years until age 65.



	Kelly	John
Total Contributions:	\$18,000	\$36,000
Total Accumulated:	\$130,499	\$100,954

Kelly contributed \$18,000 less than John, but ended up with over \$29,000 more – because she started early!

- **You can take advantage of the market's ups and downs**

Since your contributions are deducted from each paycheck, you're consistently investing your money on a regular basis in your selected investment funds. This process - also known as dollar-cost averaging - can actually make the market's volatility work in your favor. How? You're buying more fund shares when prices are lower and fewer when prices are higher. Although this doesn't guarantee you'll make a profit or avoid a loss, it may reduce your average cost per share while reducing your chances of investing too much money at a market peak.

How Dollar Cost Averaging Works

	Regular Investment	Share Price	Shares Acquired
Period 1	\$100	\$10	10
Period 2	\$100	\$5	20
Period 3	\$100	\$8	12.5
Period 4	\$100	\$5	20
Period 5	\$100	\$10	10
Total	\$500	\$38	72.5
The average cost per share ($\$500 \div 72.5$) = \$6.90			
The average price per share ($\$38 \div 5$) = \$7.60			

Systematic investing does not assure a profit or protect against loss in declining markets. Because dollar-cost-averaging involves continuous investment regardless of fluctuating price levels, investors should consider their financial ability to continue purchases during periods of low price levels.

Strategy 2

Contribute As Much As You Can

If you're like most people, finding extra dollars to save isn't easy. You may even think you can't "afford" to contribute to your employer's retirement plan. In truth, you can't afford not to!

Your pre-tax contributions are deducted from your pay before federal income taxes and most state income taxes, so the taxable portion of your salary is reduced. And because your taxable wages are lower, so are your income taxes.

Pay less, save more

This chart shows how saving in your pre-tax retirement plan may not cost as much as you think.

Let's say you earn \$30,000 a year or \$2,500 monthly. Take a look at the difference in take-home pay between saving \$100 in your pre-tax plan account compared to saving \$100 in a Roth plan account or taxable account.

	Roth Plan Account	Pre-tax Plan Account
Monthly Gross Earnings	\$2,500	\$2,500
Pre-tax Contributions	\$0	\$100
Monthly Taxable Pay	\$2,500	\$2,400
Monthly Federal Taxes*	\$433	\$418
Roth or Taxable Savings Account Contributions	\$100	\$0
Take Home Pay	\$1,967	\$1,982
Impact to your Monthly Paycheck	\$100	\$85

*Based on 2005 tax tables and an individual filing single, claiming one exemption, taking the standard deduction and paying FICA. State and local taxes are not considered in this example.

Thus, saving \$100 a month for retirement in a traditional pre-tax retirement plan account may only cost \$85 a month!

Pay the same, save differently

Because of the current tax savings, it costs less now to save in a pre-tax plan account than a Roth plan account or a taxable savings account. This means that you may be able to save more in a traditional pre-tax retirement plan account. For example, if you could afford to have your paycheck reduced by \$85 each month, you could save \$85 in your Roth plan account or taxable account, but you would be able to save \$100 in your pre-tax account.

	Roth Plan Account	Pre-tax Plan Account
Monthly Gross Earnings	\$2,500	\$2,500
Pre-tax Contributions	\$0	\$100
Monthly Taxable Pay	\$2,500	\$2,400
Monthly Federal Taxes*	\$433	\$418
Roth or Taxable Savings Account Contributions	\$85	\$0
Take Home Pay	\$1,982	\$1,982
Impact to your Monthly Paycheck	\$85	\$85

*Based on 2005 tax tables and an individual filing single, claiming one exemption, taking the standard deduction and paying FICA. State and local taxes are not considered in this example.

How much can you afford to save?

This graph shows how saving \$100 on a pre-tax and Roth basis impacts your paycheck. It also shows how keeping your take home pay the same may result in a smaller contribution if you choose to contribute on a Roth basis.

	Amount Saved*	Impact to Your Paycheck*
Saving \$100 Per Paycheck		
Pre-Tax Retirement Plan	\$100	\$85
Roth Retirement Plan	\$100	\$100
Keeping Take Home Pay the Same		
Pre-Tax Retirement Plan	\$100	\$85
Roth Retirement Plan	\$85	\$85

*Based on Annual Salary of \$30,000, 2005 tax tables and an individual filing single, claiming one exemption, and taking the standard deduction.

• Your savings grow faster

Here's one of the biggest benefits of your retirement plan: all investment earnings on your contributions grow without being taxed annually. With pre-tax contributions, federal income taxes on the contributions and earnings in your account are postponed until they're withdrawn. With Roth contributions, your earnings grow tax-free and qualified withdrawals are not taxed at all*. In contrast, the earnings on money you save outside of the plan are taxed each year, which, of course, means fewer dollars growing for your future. Over time, your pre-tax retirement plan, tax deferral or Roth retirement plan's tax-free growth can make an enormous difference in how much money you actually accumulate, when compared to saving outside of the plan. Without taxes being applied regularly to your earnings, more money remains in the account accumulating for your future.

• Roth provides a future tax benefit

Because your Roth contributions are taken out of your paycheck after-tax, you don't get an immediate income tax savings. However, qualified withdrawals of your savings and earnings are free from federal taxes. In a pre-tax retirement plan, you are able to save and earn more, but your savings and earnings are taxed upon withdrawal. In a Roth retirement plan, federal and most state income taxes apply only to your initial contributions. Take a look at the following graph to compare the tax benefit of a pre-tax retirement plan to a Roth retirement plan.

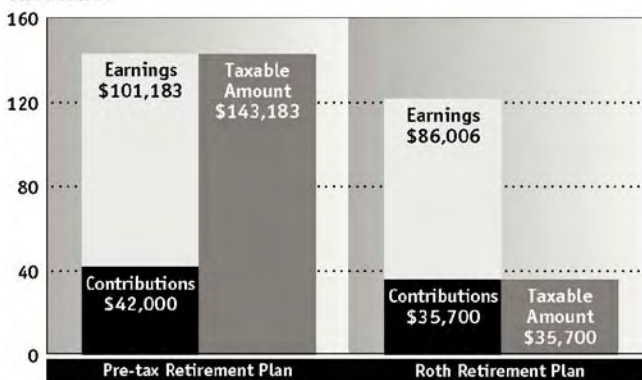
*Qualified Roth plan withdrawals are exempt from federal taxes. In order to qualify, the account must generally have been held for at least five years and the employee generally must be at least age 59 1/2 when withdrawals begin. Some state taxes may apply to Roth plan withdrawals.

Tax Benefit: Pre-tax Retirement Plan vs. Roth Retirement Plan

This chart compares the tax implications of contributing \$100 per month to a Pre-tax Retirement Plan or contributing \$85 per to a Roth Retirement Plan for 35 years. In the pre-tax retirement account, your total contributions equal \$42,000, earnings equal \$101,183 resulting in a total account balance of \$143,183. Upon withdrawal, you will be responsible for paying federal and perhaps state income tax on the entire account balance.

In the Roth retirement account, assume that to maintain the same take-home pay as with a \$100 pre-tax deferral, you contribute \$85 a month for a total of \$35,700 of your after-tax pay. Earnings on your investment equal \$86,006, resulting in a total account balance of \$121,706. Upon withdrawal, you will not have to pay federal or state taxes (in most states) on your qualified account balance because you've already paid taxes on your initial contribution and your earnings are tax-free.

Dollars in Thousands



Note: This example assumes a 6% rate of return and does not take into account possible penalties applicable upon early withdrawal. Actual rates of return may vary. This chart is for illustrative purposes only and does not represent the performance of any particular investment.

Strategy 3

Determine Your Investor Profile

Smart investing begins with an examination of your own investment personality. First, how do you feel about risk? Do fears of a declining market keep you tossing and turning at night? Or can you tolerate periodic losses, knowing there's the potential for long-term gains? Second, how long is your investment time horizon? Will it be a few years - or decades - before you start dipping into your retirement assets? In most cases, the longer your time frame, the more aggressive an investor you can afford to be. Finally, what do your personal finances look like right now? Do you have enough cash in reserve to cover unexpected emergencies? To help you answer all of these questions, we've put together a worksheet, "Determining Your Investor Profile and Personalized Asset Allocation" which you'll find in this booklet. An even easier version that does all the math for you is available online at miretirement.com. When you're finished filling it out, you'll have a better idea of your own investing characteristics and how they impact the type of asset mix you choose.

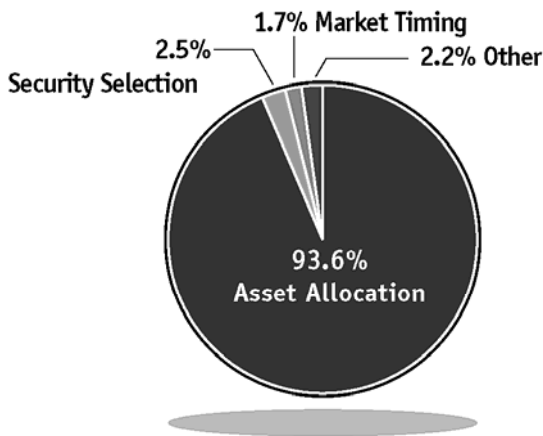
Strategy 4

Understand Your Asset Allocation Mix

- **Select the right combination of asset classes**

Besides giving you a better understanding of your personality as an investor, the worksheet we just discussed will also help you determine an asset allocation that meshes with your profile and needs. What's an asset allocation? It's a specific combination of the three major asset categories – stocks, bonds and cash equivalents (short-term interest-bearing investments) – chosen to reflect your investment objective, time horizon and tolerance for risk. Keep in mind that how you divide your money among these three groups will be one of your most critical investment decisions. According to one well-known study, asset allocation accounts for more than 90% of a portfolio's returns.

How Important Is Asset Allocation?



One frequently cited study on asset allocation suggests that more than 90% of a portfolio's return is a result of its asset mix. Of far less importance are the actual choice and timing of individual investments. This chart shows the factors that influence portfolio performance.

*Source: Brinson, Hood and Beebower, Financial Analysts Journal, January/February, 1995.

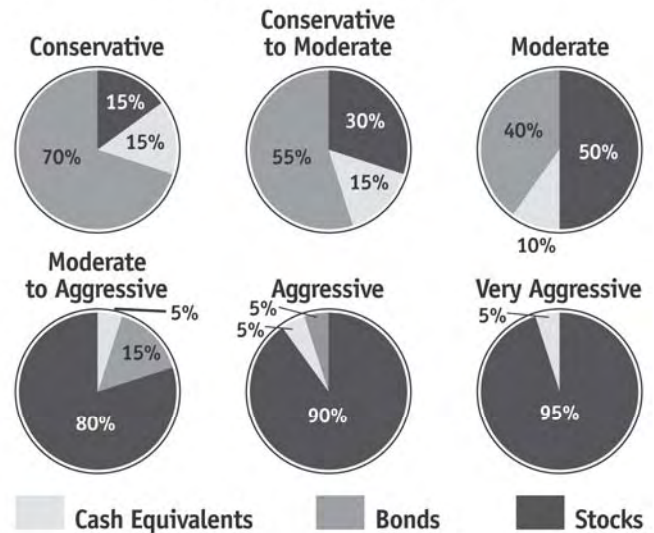
- **Some allocation models**

Take a close look at the sample asset allocations located on this page. They'll give you an idea of how a financial planner might structure a retirement portfolio based on different time horizons. (Of course, since every investor's profile and life stage are different, these models are simply guidelines rather than specific recommendations.) As you see here, a higher ratio of stocks has historically resulted in both a higher average return and increased volatility as measured by the range of returns.

Take note that the proportion of money allocated to stocks decreases as an investor's risk attitude becomes more conservative. However, even the most conservative portfolio still includes a certain percentage of stocks.

Remember, in light of today's expanding longevity, you could be looking at a retirement of several decades. To make your money last over this extended period, your nest egg will continue to need some growth investments.

Sample Asset Allocations



Average Annual Total Return

	Conservative	Conservative to Moderate	Moderate	Moderate to Aggressive	Aggressive	Very Aggressive
One Year	4.87%	5.85%	7.31%	9.42%	10.08%	10.40%
Three Year	5.44%	5.28%	5.12%	4.33%	3.85%	3.59%
Five Year	5.74%	4.40%	2.73%	-0.21%	-1.36%	-1.96%
Ten Year	8.10%	8.93%	10.07%	11.36%	11.64%	11.76%

These calculations are based on data as of 12/31/04. Returns are historical in nature and should not be viewed as a projection of future investment results. Diversification does not assure a profit or protect against loss. Past performance is no guarantee of future results. The chart above reflects a sample asset mix of portfolio investments pursuant to each investment approach. Actual asset allocation as well as component investments within each investment approach change from time to time.

Average annual return is calculated by summing the results obtained from multiplying the actual asset class returns by the percentage they represent in each portfolio. Each portfolio is rebalanced annually and assumes the reinvestment of all dividends/coupons.

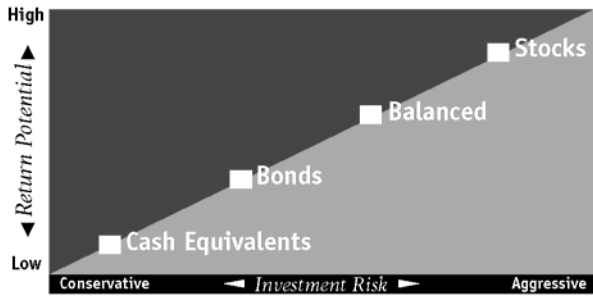
Sources: U.S. 91-day Treasury Bills, an index based upon the average monthly yield of 91-day Treasury Bills. Treasury Bills are secured by the full faith and credit of the U.S. government and offer a fixed rate of return. S&P 500 Index, an unmanaged capitalization-weighted index of 500 stocks designed to measure the performance of the broad domestic economy through changes in the aggregate market value of 500 stock representing all major industries. Lehman Brothers Aggregate Bond Index is comprised of approximately 6,000 publicly traded bonds including U.S. government, mortgage-backed, corporate and Yankee bonds with an average maturity of approximately 7 years. Investments cannot be made in an index.

This chart is for illustrative purposes only and does not represent the performance of any particular investment. For specific account or mutual fund performance, contact your investment professional. In return for their greater growth potential stocks are more volatile than other types of investments. The prices of small-cap stocks are more volatile than large-cap stocks. Unlike stocks, government bonds and Treasury Bills are guaranteed by the U.S. government and, if held to maturity, offer fixed rates of return and stable principal.

- **The trade-off between risk and reward**

As a rule, the greater an investment's potential for gain, the greater the likelihood for loss. From the graph titled "Higher Risk Means Higher Reward", you can see that cash equivalents and stocks are at opposite points on the risk/reward spectrum. Thus, cash equivalents represent the lowest risk but also offer the lowest returns. Stocks, on the other hand, are far more volatile, yet provide significantly more potential for reward. Bonds and balanced investments (those that consist of a combination of bonds and stocks) fall in between these two extremes.

Higher Rewards Mean Higher Risk



This graph shows the potential return and relative risk for various types of investments. Potential return, of course, does not guarantee future results and generally represents performance over an extended period of time, such as five to seven years.

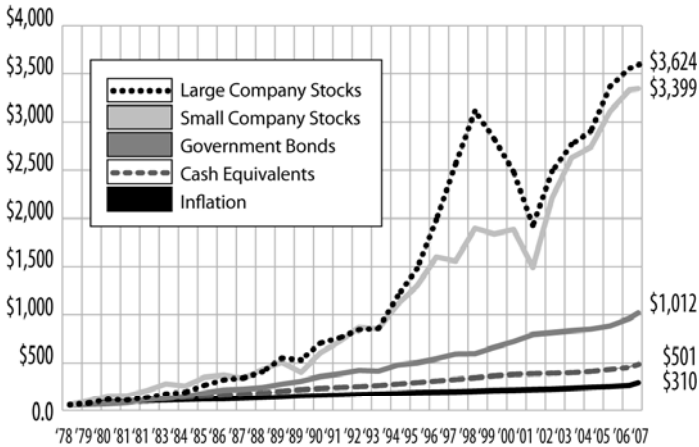
• Long-term performance

Stocks have outperformed every other major asset class over the years and have proven to be a highly effective way to meet long-term financial objectives, such as retirement. The accompanying graph, "Looking Back, Stocks Led the Pack," supports this claim.

Looking Back, Stocks Led the Pack

Stocks, Government Bonds and Cash Equivalents versus Inflation

1979 - 2007



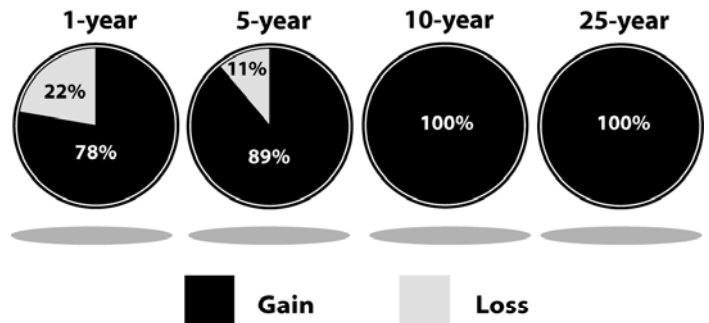
Source: Zephyr

Past performance is no guarantee of future results.

Hypothetical value of \$100 invested at year-end 1978. Assumes reinvestment of income and no transaction costs or taxes. Returns shown are based on indexes and are for illustrative purposes only and are not representative of any specific investment or the performance of any fund. Index sources: Small company stocks are represented by the Russell 2000; large company stocks by the S&P 500 Composite Index; government bonds by the Lehman Brothers Intermediate Government Index; cash by the 30-day U.S. Treasury Bill rates; inflation by the Consumer Price Index. Indexes are unmanaged and investments cannot be made in an index. While stocks have a higher potential for growth, they are more volatile than bonds. Treasury Bills, unlike stocks and corporate bonds, carry a guarantee of payment of principal and interest by the U.S. government. Small company stocks may be less liquid and subject to greater price volatility than large capitalization stocks.

At the same time, as most stock investors in the current market are aware, stocks can fluctuate dramatically and lose value because they carry considerable risk over shorter periods of time. This is evident in the graph, "The Long and Short of Stock Returns." The performance potential of stocks is best measured in years, if not decades. As these graphs show, holding stocks over longer time periods has historically produced greater opportunities for achieving positive returns.

The Long and Short of Stock Returns 1958 - 2007



Past performance is no guarantee of future results.

This calculation is based on the 1/1/58 - 12/31/07 history of the Standard & Poor's 500 Index (S&P 500). The S&P 500 is an unmanaged, capitalization-weighted index of stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. Actual investments may not be made in an index.

This chart is for illustrative purposes only and is not intended to demonstrate the performance of any particular investment in a mutual fund.

In return for their greater growth potential, stocks are more volatile than other types of investments.

If you were invested in stocks for these periods of time between 1958 and 2007, here's how often you would have experienced a gain or loss. For 49 one-year periods, the stock market produced a gain 74% of the time. For 45 five-year periods the stocks produced a gain 92% of the time. And, the stock market produced a gain for every 10-year and 25-year period. What's the moral? Your retirement time horizon plays an essential role in determining the stock/bond ratio of your asset mix. Those with shorter time frames should carefully assess how much of their portfolios they are willing to put at risk if they need to use it as retirement income in the near future.

• Returns measured against inflation

Inflation is an economic variable that retirement investors can't ignore. If your savings don't grow fast enough to stay ahead of this ongoing rise in the price of goods and services, the assets you accumulate for retirement could fall far short of your income needs. While each asset class has beaten inflation, only stocks have surpassed it by a substantial margin.

Strategy 5

Select the Right Investments

Each of the investment funds offered by your retirement plan invests in one or more of the major asset classes. Together, these funds span the full risk-reward spectrum, providing you with a wide range of options you'll need to meet your financial goals. Now that you've determined an appropriate asset allocation, how do you choose among these funds? Here are some approaches to answering that question.

- **Choose a variety of investments within each asset group**

Experienced investors often talk about the benefits of diversification. Diversifying is simply spreading your risk by selecting more than one investment within each asset category. A well-diversified account balance – containing various mixes of stock funds, bond funds and cash equivalents – can iron out a lot of the ups and downs in investing. Different types of investments usually respond to the same market conditions in different ways, so when some of your portfolio's investments are going down, others may be going up. Bottom line, by spreading your money out this way, you're reducing the overall risk of your portfolio.

What types of investment funds make up a well-rounded portfolio?

To diversify the stock portion of your asset allocation, for example, you might consider investing in both value and growth funds. Value funds target the stocks of good companies with solid returns. Generally, these stocks are undervalued by the market. Growth funds, on the other hand, invest in the stocks of businesses with fast-growing earnings. Their prices are generally higher, reflecting investor optimism about future growth. Historically, these two styles have each prospered in very different environments. By including both, you can take advantage of opportunities over the entire economic cycle.

Since the stocks of large, mid-size and small companies seem to be favored by investors at different times, investing in stock funds that focus on firms of a specific size (also called large cap, mid cap and small cap funds) is another good way to add diversity to your stock allocation. You might also think about investing across a range of geographic locations through foreign stock as well as domestic stock funds. Doing so will help you take advantage of global economic cycles.

Bond funds, too, can be mixed and matched in a variety of ways. For instance, you may choose funds that invest in bonds with different holding periods (short-, intermediate- or long-term). You can also select funds that vary by issuer – i.e. corporate or government bonds. Quality is another variable. Funds with high-quality bonds are regarded as low risk while those that hold low-quality issues are considered more speculative. Just as with stocks, the tradeoff for greater risk is the possibility of higher returns.

Strategy 6

Periodically Review Your Account

Reviewing the asset mix of your account balance at least once a year to make sure it's still consistent with the percentages of your target allocation is a critical part of managing your investments. With market swings, your better-performing assets can quickly become a much larger chunk of your portfolio than you intended. Rebalancing does more than keep you on track; it often forces you to purchase funds at much lower prices while selling when values may be near their peak. And, surely, "buy low, sell high" is a successful investment formula.

A Worksheet

Determining Your Investor Profile and Personalized Asset Allocation

The following questionnaire will assess the characteristics that make up your investor profile: your attitude toward risk, your time horizon and your current financial resources.

After scoring the quiz, you'll be able to identify an asset mix that matches your personal financial picture. Of course, no worksheet or questionnaire can hope to give you all the answers. We suggest using this one as a guide rather than as the sole determinant of your investment decisions.

A. Attitude Toward Risk

Before you make a decision on any investment, you need to consider how you feel about the prospect of potential risk. This is a basic principle of investing: the higher return you seek, the more risk you face. Answer the questions that follow to find out how you feel about the idea of risk.

1 Which factor would you consider to be most important before choosing an investment?

- How quickly I will be able to increase my wealth.
- The consistency of the return my investment will generate.
- The safety of my investment principal.

2 Which of the following statements best describes your approach to investing?

- I am willing to forego capital gains for the comfort of knowing that I have little risk of principal.
- My primary interest is in increasing the value of my investment portfolio, with low potential for loss.
- I want to pursue opportunities for growth in my investments – at moderate levels of risk and principal fluctuation.
- I want to pursue maximum long-term returns and am willing to accept the maximum risk of principal fluctuation associated with this strategy.

3 Many investments fluctuate over the short term. If a \$10,000 investment that you made for 10 years lost value during the first year, at what point would you sell and move to a more stable investment, rather than wait for a turnaround?

- \$9,500
- \$9,000 to \$9,499
- \$8,000 to \$8,999
- less than \$8,000

4 In general, my feelings about the U.S. and world economies are:

- Pessimistic
- Unsure
- Optimistic

B. Investment Time Horizon

Another important consideration when making investment decisions is where you are in your lifecycle and the approximate number of years until you will need the money you are investing. The questions that follow will help you determine your own investment time horizon.

5 In about how many years do you expect to retire?

- Less than 3 years
- Within 4 to 5 years
- Within 6 to 10 years
- More than 10 years

6 How long after retirement would you anticipate the need to withdraw more than 20% of your portfolio to meet a short-term financial need?

- More than 7 years
- Within 3 to 7 years
- Less than 3 years

7 What is your current age?

- a. Under 30
- b. Between 30 to 45
- c. Between 46 to 55
- d. Between 56 to 62
- e. Over 62

C. Your Financial Resources

In Section A, you explored your general attitude about potential investment risk. Now, by answering the questions that follow, you will discover how much potential risk you can actually afford to take based on your own financial situation.

8 Which statement best describes your income needs?

- a. I can forego at least 10% of my current income.
- b. My present income is adequate for my needs.
- c. I need at least 10% more income.

9 Excluding the value of your home, what is the current value of your total investment portfolio?

- a. More than \$250,000
- b. \$100,000 to \$250,000
- c. \$50,000 to \$99,999
- d. \$25,000 to \$49,999
- e. Less than \$25,000

10 How many months of living expenses could be safely covered by your current liquid investments? (Investments easily converted to cash without penalty.)

- a. More than 12 months
- b. Between 4 and 12 months
- c. Less than 4 months

11 What is your annual household income?

- a. More than \$80,000
- b. \$60,000 to \$80,000
- c. \$40,000 to \$59,999
- d. \$20,000 to \$39,999
- e. Less than \$20,000

12 The percentage of your total income that you save including your contributions to a retirement plan is approximately:

- a. 0%
- b. 1% to 5%
- c. 6% to 9%
- d. 10% to 20%
- e. More than 20%

13 In the next five years, you expect that your household income will probably:

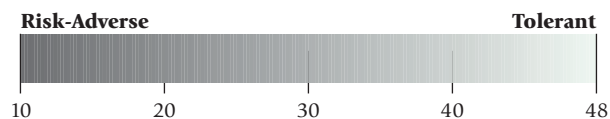
- a. Decrease
- b. Stay about the same
- c. Increase modestly
- d. Increase significantly

Scoring

To score this questionnaire, find the letter codes selected for each question and mark the corresponding numerical value on this page. Subtotal each section. The subtotal will tell you where you are in the range for each category.

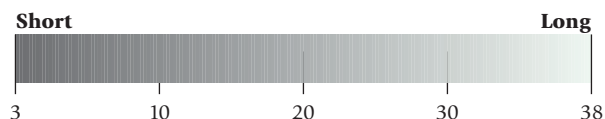
A. Attitude Toward Risk

	A	B	C	D	E	Score
1.	15	9	3	-	-	_____
2.	3	6	9	15	-	_____
3.	3	6	9	15	-	_____
4.	1	2	3	-	-	_____
	Subtotal					_____



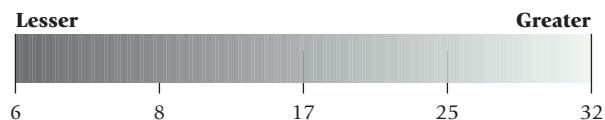
B. Investment Time Horizon

	A	B	C	D	E	Score
5.	1	3	5	8	-	_____
6.	5	3	1	-	-	_____
7.	25	16	9	4	1	_____
	Subtotal					_____



C. Your Financial Resources

	A	B	C	D	E	Score
8.	5	3	1	-	-	_____
9.	5	4	3	2	1	_____
10.	5	3	1	-	-	_____
11.	5	4	3	2	1	_____
12.	1	2	3	4	5	_____
13.	1	3	5	7	-	_____
	Subtotal					_____
	Total					_____



Add your subtotal values to find out where you fit in the investor profile matrix below. This will give you an idea of which asset allocation portfolio best matches your personal financial picture.

Point Total	19-31	32-52	53-72	73-91	92-109	110-118
Investor Profile	Conservative		Moderate		Aggressive	
Cash Equivalents or Bond Investments	70% – 100%	50% – 70%	30% – 50%	10% – 30%	0% – 10%	0%
Stock Investments	0% – 30%	30% – 50%	50% – 70%	70% – 90%	90% – 100%	100%

A Quick Guide

to Investment Choices for Your Retirement Plan

This chart offers some general information about the different types of investment options that may be offered in your plan. For more details, check the fact sheets included in this booklet or contact your company’s benefits coordinator.

Type of Investment	Advantages	Disadvantages	Risk Tolerance
Cash Equivalents Money market funds; stable principal funds	Liquidity. Steady income and relative safety of principal.	Lower relative returns; generally less effective against inflation over time.	Conservative
Bonds	Steady income and low to moderate principal volatility.	Interest and principal are not “fixed” due to interest rate risk or credit risk; generally less effective against inflation over time.	Conservative to moderate
Balanced Mutual funds invested in both stocks and bonds	Moderate principal volatility; moderate potential for growth and income.	The ratio of investments in stocks vs. bonds can vary widely, resulting in greater interest rate risk or greater price swings at different points in time.	Moderate
Stocks	Growth in value over time; may help combat inflation.	Price swings generally wider and more unpredictable than fixed income.	Moderate to aggressive



An Action Plan Managing Your Retirement Account

First, get started:

Review this booklet

to learn about your retirement plan's features.

Take advantage of Guidance Plus!

Your employer has provided you with access to Guidance Plus!, an easy-to-use, online retirement planning tool. If you're not sure whether your savings and investment strategy will financially prepare you for retirement, Guidance Plus! can provide the answers to put you on track. In just minutes, you will have a personalized Action Plan, suggesting how much to save and providing an asset allocation strategy for how to invest your account balance and future contributions. And with a few clicks of your mouse, implementing your new strategy couldn't be easier!

Complete the worksheet

included in this section to determine an asset allocation mix that fits your personal style and needs.

Decide how much you will contribute

to your plan each pay period. You will also need to decide whether you would like to contribute to the pre-tax 403(b) option, the Roth 403(b) option or both.

Make your investment choices

and determine how much of each contribution should be allocated to each option.

Enroll in your plan

by completing the enrollment form in this booklet.

Complete your beneficiary information

using the form in this booklet.

Next, get organized:

Set up a file for your plan information and material.

Make it easier to keep track of your retirement account's growth and easily find account information. You'll want to keep important information like a copy of your beneficiary form, the Summary Plan Description, statements of account activity and balances, investment updates, forms, financial planning newsletters, and other sponsor communications in your file.

Finally, stay connected:

Access your account through three convenient options.

Your employer's retirement plan offers several easy ways to handle transactions and obtain the latest account information. Use the Internet to access your account by logging onto miretirement.com. Mi Retirement Line (1-800-858-3829) and M&I Retirement Services Specialists (1-800-858-3829) are just a call away, 24 hours a day, 7 days a week. Through these interactive access methods, you can do everything from check on your account balance to change your investment election percentages at any time of the day or night.

An Action Plan Managing Your Retirement Account

Fine-tune your financial blueprint through tools available from M&I.

M&I's Web site offers a wealth of information and tools to help you better manage, not just your retirement account, but also all your financial needs. From tutorials on investing to worksheets on budgeting to calculators for estimating your Social Security benefits, this site is worth visiting on a regular basis. To access these resources, simply go to miretirement.com.

Review your asset allocation annually.

Remember to compare your actual investment mix to your target mix once a year. If you need to rebalance, you can transfer funds from one investment to another, realign your account balance among the available investment funds or redirect new contributions to other investment funds.

Make adjustments when circumstances warrant.

A transition to a new life stage, health changes, or divorce or marriage ... these and similar situations can sometimes mean a change in your retirement planning. If something significant in your life shifts, be sure to consider its impact on how you save and invest as well as on your beneficiary designations.

Avoid market timing.

Getting out of the market before a decline and back in before an upturn is something even seasoned professionals can't do on a consistent basis. As studies have shown, price moves rarely occur in steady, predictable patterns; extreme, unexpected swings are the more common occurrence. It's not timing the market but, rather, the time you spend in the market that can make a difference in the long run.

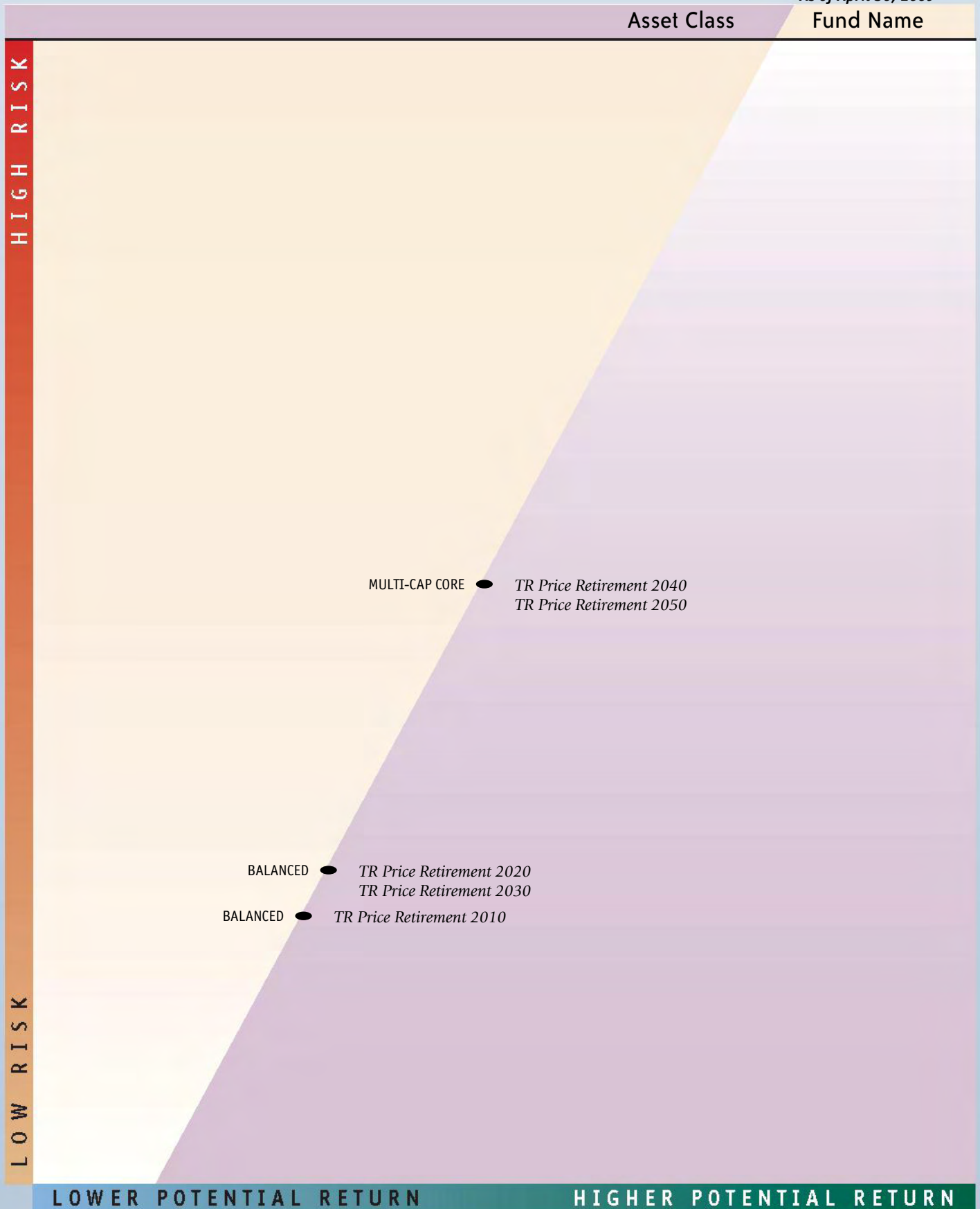
Focus on the big picture.

Change, as they say, is the one constant. And watching what happens to your retirement balance on a daily basis can be more than a little disturbing. Rather than check on your account balances with each new market development, resolve to focus over a longer period of time. If your investments are diversified and your asset mix reflects your situation, you can sit back and let your plan do its work. After all, you're investing for the years - not the days or weeks - ahead.

Investment Overview - Target Retirement Funds

Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan

As of April 30, 2009



All About Target Retirement Funds

If you lack the time or inclination to develop and monitor your own mix of mutual funds, you may consider a simple option, **target retirement funds**. A target retirement fund is a single investment that considers the number of years you will be investing until retirement and automatically dials down your risk exposure as you near retirement.

Most target retirement funds include the targeted retirement year in their name which makes it easy to select the fund closest to your projected retirement year.

With a target retirement fund, you'll invest in **one** professionally managed, fully-diversified fund that is best suited for your financial goals, timeframe, and risk tolerance level.

Key Features.

A Diversified Mix of Mutual Funds.

Each target retirement fund is designed to spread risk by investing in a variety of mutual funds, covering the full range of asset classes (stocks, bonds and cash) and investment styles. The asset allocation differs for each fund in accordance with the retirement year for which it's built.

A Professionally Managed Solution.

Each target retirement fund invests in a mix of high-quality mutual funds from many fund families, each led by a fund manager with an established track record and consistent investment style. Professional investment managers carefully select the mutual funds that meet the investment criteria for each fund.

An Actively Monitored and Rebalanced Investment.

The fund's investment managers continually monitor the individual funds held in each target retirement fund with up-to-retirement insights into changing market conditions. Additionally, the proportion and types of stock and bond funds held in each portfolio are rebalanced periodically to maintain the appropriate asset allocation guidelines

A Simple Choice.

Some retirement plans offer a choice of building your own investment portfolio from the mutual fund options available or a single selection offering through pre-built funds such as target retirement funds.

Choosing the right mix of investments in a retirement plan and rebalancing on regular basis, can be a difficult task for many plan participants.

Target retirement funds offer an easier option by simplifying your investment decisions. You'll not only save time, but you'll also benefit from a professionally-managed diversified mix of mutual funds, built with your retirement timing in mind.

One Fund.

Simply select the target retirement fund that is closest to the year in which you plan to retire. The funds are built to become more conservative as you near retirement.

Step 1: Determine Your Targeted Retirement Year

A good way to select the appropriate target retirement fund for you is to determine your anticipated retirement year, or the year in which you would like to start taking money from your retirement plan account. If you are not sure how to calculate a realistic retirement year, review the tools and calculators at miretirement.com. You may also call a Retirement Services Specialist at 1-800-858-3829.

Step 2: Select the Target Retirement Fund That's Right for You

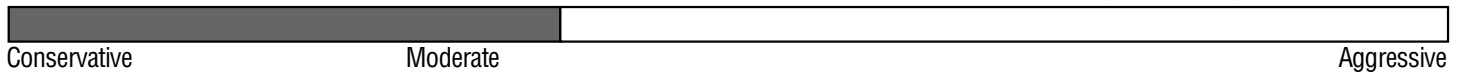
Once you determine your anticipated retirement year, review the Fund Fact Sheet for the fund that is closest to your retirement date. If your targeted retirement year changes, consider selecting a fund that better fits your retirement timeline

T Rowe Price Retirement Funds, Inc: T Rowe Price Retirement 2010 Fund

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return



Conservative

Moderate

Aggressive

Total Assets (in millions): \$2801.1 as of 03/31/2009

NAV As of Latest Month End: \$11.55

Inception Date: 09/30/2002

Asset Classification: Mixed-Asset Target 2010 Funds

Comparative Index: Lipper M-A Tgt 2010 IX

NASDAQ Symbol: TRRAX

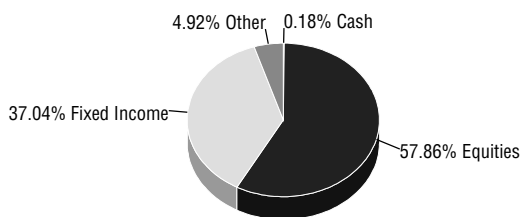
Fund Objective and Strategy: TR Price Retirement 2010

The Fund seeks the highest total return consistent with an emphasis on both capital growth and income. The asset allocation will become more conservative as the fund approaches the stated retirement date.

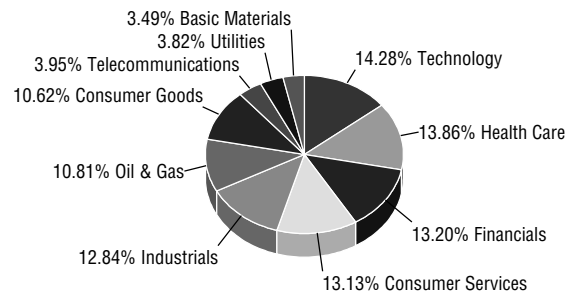
Investment Objective of this Asset Classification (source: Lipper):

Funds that seek to maximize assets for retirement or other purposes with an expected time horizon not exceeding December 31, 2010.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	8.04	7.64	3.03	-22.73
Index %	5.92	5.26	1.50	-20.29

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-25.96	-6.83	-0.60	NA	4.16
Index %	-22.80	-5.51	NA	NA	

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-26.71	6.65	12.84	6.25	11.11	23.75	NA
Index %	-22.20	6.20	9.30	4.71	NA	NA	NA

Top 10 Holdings: 03/31/2009

T Rowe Price Equity Index 500 Fund	28.30%
T Rowe Price New Income Fund	26.03%
T Rowe Price Short-Term Income Fund	8.30%
T Rowe Price Growth Stock Fund	5.98%
T Rowe Price High Yield Fund	5.62%
T Rowe Price Value Fund	4.57%
T Rowe Price International Stock Fund;Shares	3.63%
T Rowe Price Overseas Stock Fund	3.33%
T Rowe Price Mid-Cap Growth Fund	3.06%
T Rowe Price International Growth & Income Fund	2.98%

Gross Expense Ratio: 0.61% (prospectus: 10/01/2008)

Net Expense Ratio: 0.61% (prospectus: 10/01/2008)

Portfolio Manager: Team Managed

Investment Advisor

T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202
800-638-5660 / 800-638-5660

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For more complete information, please contact your plan sponsor. A mutual fund prospectus, collective fund disclosure statement, or other applicable fund information can be obtained from your plan sponsor. You should carefully consider the fund's investment objectives, risk, charges, and expenses before you invest. Information about these and other important subjects is in the fund's prospectus, collective fund disclosure, or other applicable fund information, which you should read carefully before investing. Marshall & Ilsley Trust Company N.A. may receive fees directly or indirectly from the Fund in connection with participant investment for account opening, recordkeeping and similar administrative services.

Not FDIC Insured

No Bank Guarantee

May Lose Value

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T Rowe Price Retirement Funds, Inc: T Rowe Price Retirement 2020 Fund

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$4632.8 as of 03/31/2009

NAV As of Latest Month End: \$11.55

Inception Date: 09/30/2002

Asset Classification: Mixed-Asset Target 2020 Funds

Comparative Index: Lipper M-A Tgt 2020 IX

NASDAQ Symbol: TRRBX

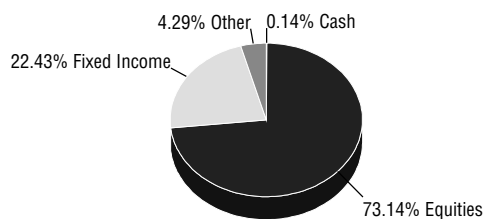
Fund Objective and Strategy: TR Price Retirement 2020

The Fund seeks the highest total return over time consistent with an emphasis on both capital growth and income. The asset allocation will become more conservative as the fund approaches the stated retirement date.

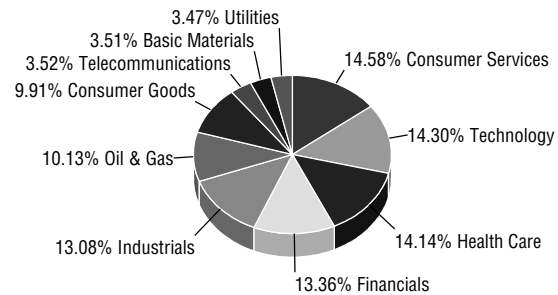
Investment Objective of this Asset Classification (source: Lipper):

Funds that seek to maximize assets for retirement or other purposes with an expected time horizon from January 1, 2016, to December 31, 2020.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	10.10	9.58	3.96	-28.38
Index %	8.64	7.36	1.43	-27.32

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-32.06	-9.80	-1.93	NA	3.78
Index %	-30.81	-8.81	-2.55	NA	

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-33.48	6.73	14.66	7.17	12.82	27.41	NA
Index %	-29.05	6.32	11.64	6.07	8.25	NA	NA

Top 10 Holdings: 03/31/2009

T Rowe Price Equity Index 500 Fund	19.30%
T Rowe Price New Income Fund	15.81%
T Rowe Price Growth Stock Fund	15.54%
T Rowe Price Value Fund	14.01%
T Rowe Price High Yield Fund	5.53%
T Rowe Price International Stock Fund;Shares	4.73%
T Rowe Price Overseas Stock Fund	4.31%
T Rowe Price Mid-Cap Growth Fund	4.01%
T Rowe Price International Growth & Income Fund	3.89%
T Rowe Price Mid-Cap Value Fund	3.51%

Gross Expense Ratio: 0.68% (prospectus: 10/01/2008)

Net Expense Ratio: 0.68% (prospectus: 10/01/2008)

Portfolio Manager: Team Managed

Investment Advisor

T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202
800-638-5660 / 800-638-5660

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TRRBX_74149P200 (090520001)

T Rowe Price Retirement Funds, Inc: T Rowe Price Retirement 2030 Fund

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$3286.5 as of 03/31/2009

NAV As of Latest Month End: \$11.64

Inception Date: 09/30/2002

Asset Classification: Mixed-Asset Target 2030 Funds

Comparative Index: Lipper M-A Tgt 2030 IX

NASDAQ Symbol: TRRCX

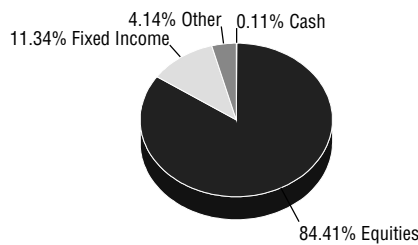
Fund Objective and Strategy: TR Price Retirement 2030

The Fund seeks the highest total return over time consistent with an emphasis on both capital growth and income. The asset allocation will become more conservative as the fund approaches the stated retirement date.

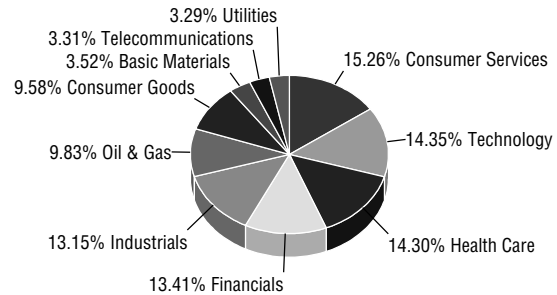
Investment Objective of this Asset Classification (source: Lipper):

Funds that seek to maximize assets for retirement or other purposes with an expected time horizon from January 1, 2026, to December 31, 2030.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	11.39	10.86	4.30	-32.27
Index %	10.13	8.46	1.24	-32.32

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-36.11	-11.88	-2.73	NA	3.52
Index %	-35.75	-11.81	NA	NA	

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-37.79	6.83	16.14	8.12	14.15	29.98	NA
Index %	-35.76	7.14	13.36	7.05	NA	NA	NA

Top 10 Holdings: 03/31/2009

T Rowe Price Growth Stock Fund	22.52%
T Rowe Price Value Fund	20.80%
T Rowe Price Equity Index 500 Fund	13.47%
T Rowe Price New Income Fund	7.73%
T Rowe Price International Stock Fund;Shares	5.49%
T Rowe Price Overseas Stock Fund	4.97%
T Rowe Price Mid-Cap Growth Fund	4.65%
T Rowe Price International Growth & Income Fund	4.39%
T Rowe Price Mid-Cap Value Fund	4.04%
T Rowe Price High Yield Fund	3.55%

Gross Expense Ratio: 0.72% (prospectus: 10/01/2008)

Net Expense Ratio: 0.72% (prospectus: 10/01/2008)

Portfolio Manager: Team Managed

Investment Advisor

T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202
800-638-5660 / 800-638-5660

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T Rowe Price Retirement Funds, Inc: T Rowe Price Retirement 2040 Fund

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$1857.3 as of 03/31/2009

NAV As of Latest Month End: \$11.57

Inception Date: 09/30/2002

Asset Classification: Mixed-Asset Target 2040 Funds

Comparative Index: Lipper M-A Tgt 2040 IX

NASDAQ Symbol: TRRDY

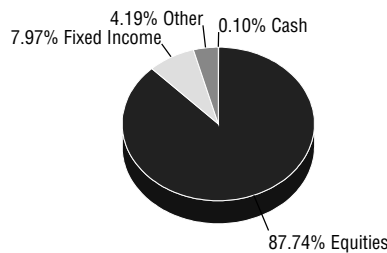
Fund Objective and Strategy: TR Price Retirement 2040

The Fund seeks the highest total return over time consistent with an emphasis on both capital growth and income. The asset allocation will become more conservative as the fund approaches the stated retirement date.

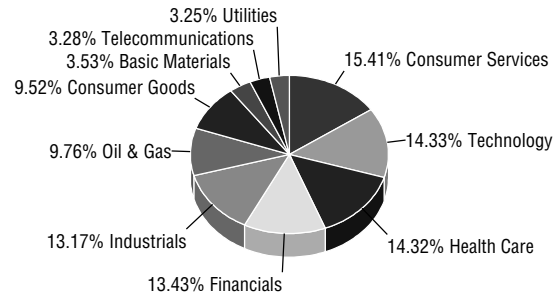
Investment Objective of this Asset Classification (source: Lipper):

Funds that seek to maximize assets for retirement or other purposes with an expected time horizon from January 1, 2036, to December 31, 2040.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	11.79	11.25	4.42	-33.22
Index %	10.45	8.50	0.64	-34.07

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-37.15	-12.46	-3.11	NA	3.26
Index %	-37.34	NA	NA	NA	

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-38.85	6.77	16.24	8.14	14.11	29.99	NA
Index %	-37.36	5.80	NA	NA	NA	NA	NA

Top 10 Holdings: 03/31/2009

T Rowe Price Growth Stock Fund	24.40%
T Rowe Price Value Fund	22.65%
T Rowe Price Equity Index 500 Fund	11.92%
T Rowe Price International Stock Fund;Shares	5.77%
T Rowe Price Overseas Stock Fund	5.17%
T Rowe Price New Income Fund	5.07%
T Rowe Price Mid-Cap Growth Fund	4.81%
T Rowe Price International Growth & Income Fund	4.60%
T Rowe Price Mid-Cap Value Fund	4.20%
T Rowe Price Emerging Markets Stock Fund	2.89%

Gross Expense Ratio: 0.73% (prospectus: 10/01/2008)

Net Expense Ratio: 0.73% (prospectus: 10/01/2008)

Portfolio Manager: Team Managed

Investment Advisor

T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202
800-638-5660 / 800-638-5660

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T Rowe Price Retirement Funds, Inc: T Rowe Price Retirement 2050 Fund

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$172.3 as of 03/31/2009

NAV As of Latest Month End: \$6.47

Inception Date: 12/29/2006

Asset Classification: Mixed-Asset Target 2050+ Funds

Comparative Index: Lipper M-A Tgt 2050+ IX

NASDAQ Symbol: TRRMX

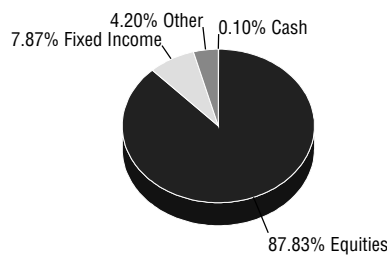
Fund Objective and Strategy: TR Price Retirement 2050

The Fund seeks high total return over time consistent with an emphasis on both capital growth and income. The Fund seeks to achieve this by investing in a diversified portfolio of T. Rowe Price stock and bond funds.

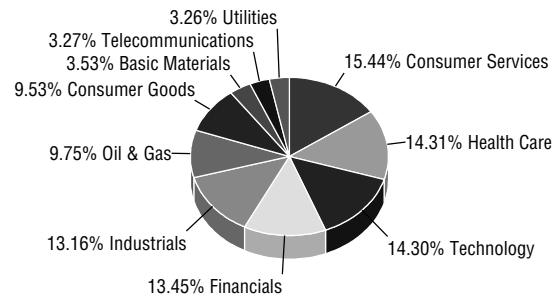
Investment Objective of this Asset Classification (source: Lipper):

Funds that seek to maximize assets for retirement or other purposes with an expected time horizon exceeding December 31, 2045.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	11.74	11.36	4.35	-33.27
Index %	11.22	9.42	1.15	NA

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-37.15	NA	NA	NA	-19.65

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-38.80	6.82	NA	NA	NA	NA	NA

Top 10 Holdings: 03/31/2009

T Rowe Price Growth Stock Fund	24.48%
T Rowe Price Value Fund	22.69%
T Rowe Price Equity Index 500 Fund	11.67%
T Rowe Price International Stock Fund;Shares	5.85%
T Rowe Price Overseas Stock Fund	5.22%
T Rowe Price New Income Fund	4.94%
T Rowe Price Mid-Cap Growth Fund	4.86%
T Rowe Price International Growth & Income Fund	4.68%
T Rowe Price Mid-Cap Value Fund	4.43%
T Rowe Price Emerging Markets Stock Fund	2.81%

Gross Expense Ratio: 0.73% (prospectus: 10/01/2008)

Net Expense Ratio: 0.73% (prospectus: 10/01/2008)

Portfolio Manager: Team Managed

Investment Advisor

T Rowe Price Associates Inc
100 East Pratt Street
Baltimore, MD 21202
800-638-5660 / 800-638-5660

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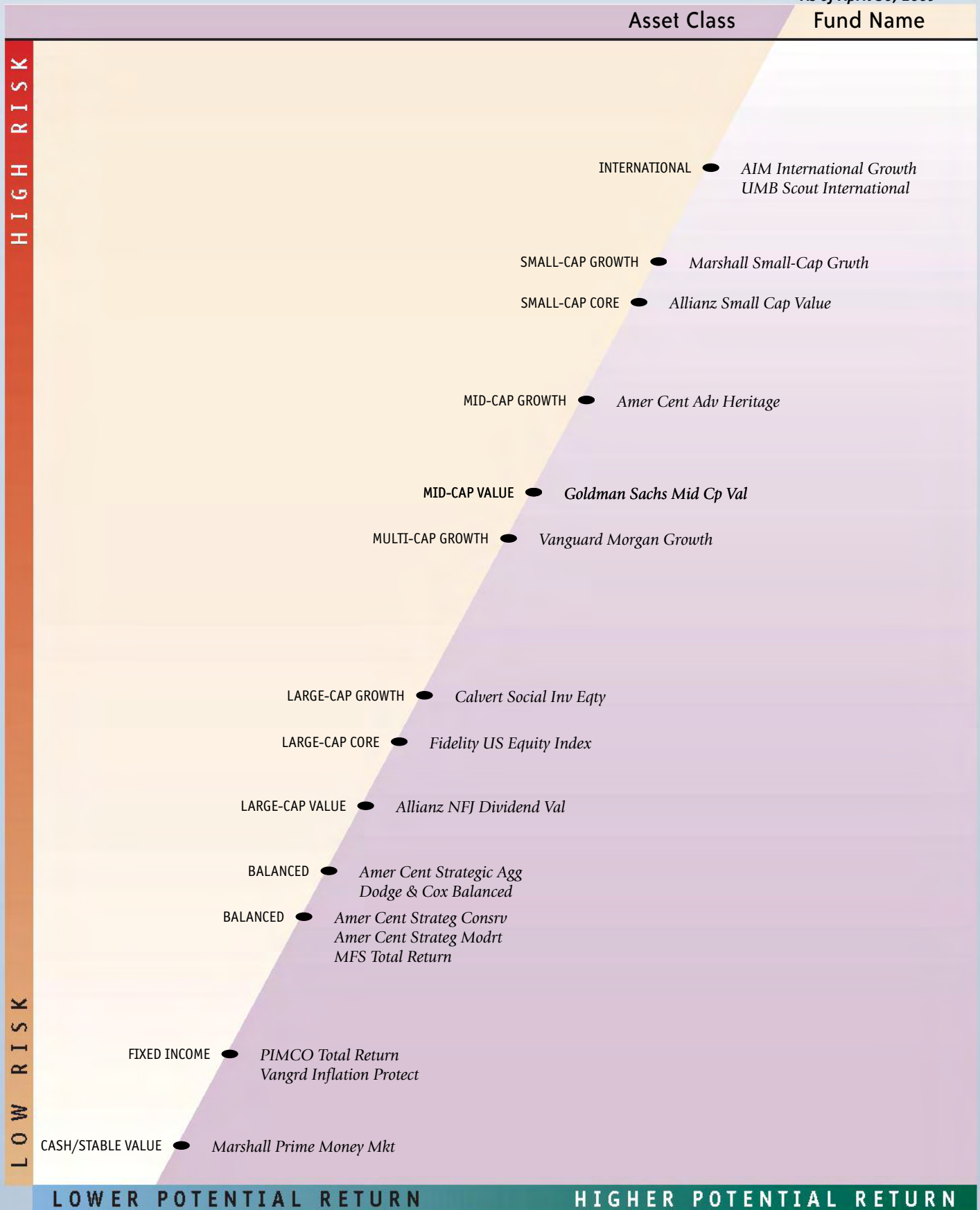
TRRMX_74149P754 (090520001)

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Investment Overview - Core Funds

Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan

As of April 30, 2009



LOWER POTENTIAL RETURN

HIGHER POTENTIAL RETURN

Asset Category Descriptions

Cash Equivalent/Stable Value Funds

Funds are managed to provide safety of principal, and are priced at \$1.00 per share. Cash equivalent funds are commonly referred to as money market funds*. Stable value funds seek income by investing in short-term, high quality debt securities and fixed income securities with longer maturities of one to three years.

Fixed Income Funds

Fixed income funds seek to provide income by investing in fixed income securities, commonly called bonds. The income rate may be a fixed percentage of the principal and the issuer must repay the principal amount within a specified time. Maturities vary in time frame from short-term to long term. Fixed income funds typically invest in securities issued by the U.S. Government, government agencies, U.S. corporations and foreign governments.

Balanced Funds

The primary objective of a balanced fund is to provide income and long term growth potential by maintaining at all times a balanced portfolio of both stocks and bonds. Typically, the stock/bond ratio ranges around 60%/40%, however the risk of the fund rises as the proportion of stocks increase.

Equity Funds

Equity funds invest in shares of stock of companies. Factors that may influence the volatility of equity funds are the capitalization (size) of the companies the fund invests in and the fund's investment style. Equity securities may offer greater potential for appreciation as part of a long-term investment strategy than other asset types because their value increases directly with the value of the issuer's business. In return for their higher growth potential, stock prices are more volatile than those of bonds or Treasury bills.

Types of Equity Funds:

• Large-Cap Funds

Funds that generally invest in stocks of companies with market capitalizations of \$10 billion or more. Because of their size, large-cap companies tend to grow more slowly than mid-cap or small-cap funds and are generally more established.

• Multi-Cap Funds

Funds that generally invest in a blend of large-cap, mid-cap, and small-cap companies. The level of risk and volatility of a multi-cap fund is dependant on the fund's blend of market capitalization, which generally increases with higher concentrations in small-cap companies.

• Mid-Cap Funds

Funds that generally invest in stocks of companies with market capitalizations between \$1 billion and \$10 billion. Mid-cap companies have both the growth characteristics of small-cap companies and the recognition of larger companies.

• Small-Cap Funds

Funds that generally invest in stocks of companies with market capitalizations of less than \$2 billion with good growth prospects. Small-cap stocks are more thinly traded and subject to greater price volatility than large-cap stocks.

• International/Global

International funds invest in stocks of companies based outside the United States, whereas global funds can include investment in companies inside the United States as a portion of their portfolio. International investing poses additional risks over U.S.-based securities. Factors which increase their volatility potential include inflation, taxation policies, currency exchange rates, regulations, accounting standards, and the governmental and political systems of the foreign countries.

• Other

Funds in this category generally are limited to investing in specific assets or types of assets, thereby increasing the risk and volatility of the fund. Examples include sector funds, which limit investment to a narrowly defined segment of the economy such as technology, health care, or utilities and Real Estate Investment Trusts (REIT), which invest in commercial properties such as apartments, warehouses, hotels and office buildings. Concentrating investments in a specific industry, sector or geographic area may subject a fund to a higher degree of market risk than funds whose investments are diversified.

*An investment in money market funds is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in these funds.

Style of Equity Funds:

• Value

Value funds seek companies that are under-appreciated or are involved in corporate turnarounds or restructuring. Value stocks are typically less volatile than growth stocks, held for a longer period of time.

• Core

Core funds have more latitude in the companies in which they invest, usually a combination of value and growth companies.

• Growth

Growth funds invest in companies with a history of rising earnings and dividends, or are in a growth cycle. Growth funds are typically more volatile than value funds.

Marshall Funds, Inc: Marshall Prime Money Market Fund; Investor Class Shares

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$5700 as of 04/30/2009

Inception Date: 11/23/1992

Asset Classification: Money Market Funds

Comparative Index: Lipper Money Mkt Fd IX

NASDAQ Symbol: MARXX

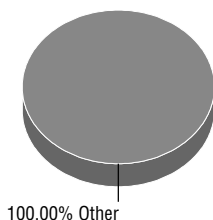
Fund Objective and Strategy: Marshall Prime Money Mkt

The Marshall Prime Money Market Fund is invested to pursue current income while maintaining relative safety of principal. An investment in the Fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

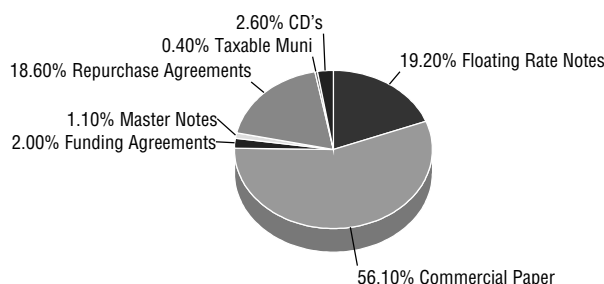
Investment Objective of this Asset Classification (source: Lipper):

Funds that invest in high-quality financial instruments rated in top two grades with dollar-weighted average maturities of less than 90 days. These funds intend to keep constant net asset value.

Asset Allocation: as of 04/30/2009



Sector Analysis: as of 04/30/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	0.05	0.18	0.29	1.88
Index %	0.03	0.10	0.17	1.50

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	2.06	3.90	3.29	3.30	3.88
Index %	1.68	3.61	3.02	3.04	

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	2.75	5.01	4.75	2.91	1.03	0.83	1.56
Index %	2.41	4.77	4.51	2.66	0.78	0.62	1.32

Gross Expense Ratio: 0.46% (prospectus: 12/15/2008)

Net Expense Ratio: 0.45% (prospectus: 12/15/2008)

Current 7 Day Yield: 0.52%

Without Fee Waiver: 0.48%

Effective 7 Day Yield: 0.52%

Avg. Maturity (days): 35

Portfolio Manager: Richard M. Rokus

Tenure: 1994

Investment Advisor

M & I INVESTMENT MANAGEMENT CORPORATION
111 East Kilbourn Avenue
Suite 200
Milwaukee, WI 53202
800-236-3863

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Not FDIC Insured

No Bank Guarantee

May Lose Value

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Marshall Funds, Inc: Marshall Prime Money Market Fund; Investor Class Shares

Distributor
M&I Distributors LLC.

Risk Disclosures

The current 7-day net annualized yield is calculated by dividing the net investment income per share for the prior 7 days by the maximum offering price per share on that date. The figure is then annualized. The effective 7-day net annualized yield is calculated by dividing the net investment income per share for the prior 7 days by the maximum offering price per share on that date. The figure is then annualized and compounded to reflect the reinvestment of income.

Total return represents the change in the value of an investment after reinvesting all income and capital gains. The yields quoted more closely reflect the current earnings of the fund than the total return quotation.

Credit quality ratings pertain only to the securities in the portfolio and do not protect fund shares against market risk.

All index performance is for the Lipper Comparative Index. Lipper indexes measure the performance of the largest mutual funds designated by Lipper, Inc. as falling into the respective category indicated.

The Net Expense Ratio represents the expenses after any fee waivers. Fee waivers are voluntary and result in a higher return and yield to investors. Fee waivers may be terminated at any time.

Performance shown is before tax. For investors in this fund in taxable accounts, call 1-800-236-3863 for month-end performance and after tax performance numbers.

An investment in money market funds is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in these funds.

For more fund information call Marshall Investor Services at 414-287-8555/800-236-8554.

Marshall Funds are available through M&I Financial Advisors, Inc., authorized broker-dealers, and for certain accounts, Marshall & Ilsley Trust Company N.A.



MARXX
9/2008

PIMCO Funds: Total Return Fund; Administrative Class Shares

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$24495 as of 03/31/2009

NAV As of Latest Month End: \$10.22

Inception Date: 09/08/1994

Asset Classification: Intermediate Investment Grade Debt Funds

Comparative Index: Lipper Intmdt Inv Grd IX

NASDAQ Symbol: PTRAX

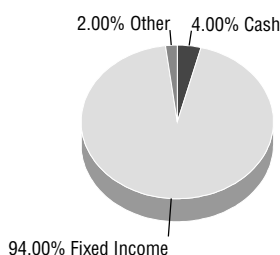
Fund Objective and Strategy: PIMCO Total Return

The Fund seeks maximum total return, consistent with preservation of capital and prudent investment management. The Fund seeks to achieve its investment objective by investing in a diversified portfolio of fixed income instruments. The average portfolio duration normally varies within a three- to six-year time frame.

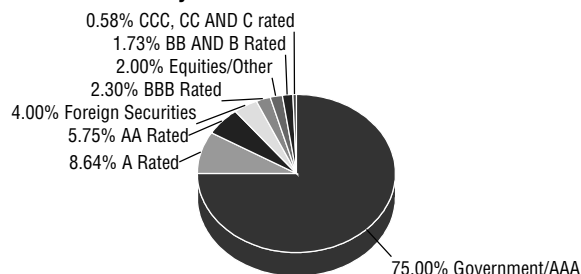
Investment Objective of this Asset Classification (source: Lipper):

Funds that invest primarily in investment-grade debt issues (rated in the top four grades) with dollar-weighted average maturities of five to ten years.

Asset Allocation: as of 12/31/2008



Sector Analysis: as of 12/31/2008



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	1.39	2.25	2.85	3.77
Index %	1.73	2.49	2.33	-3.10

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	2.75	6.41	4.67	6.18	7.90
Index %	-4.25	2.01	1.90	4.34	

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	4.60	8.82	3.74	2.63	4.87	5.30	9.92
Index %	-4.71	5.43	4.47	2.28	4.28	5.41	8.29

Gross Expense Ratio: 0.77% (prospectus: 10/01/2008)

Net Expense Ratio: 0.77% (prospectus: 10/01/2008)

SEC 30-Day Yield: 5.62% as of 04/30/2009

Nominal Avg. Maturity (years): 3.70 as of 12/31/2008

Duration (years): 3.38 as of 12/31/2008

Portfolio Manager: William H. Gross

Tenure: 1994

Investment Advisor

PIMCO
840 Newport Center Drive
Suite 300
Newport Beach, CA 92660
800-927-4648

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Not FDIC Insured

No Bank Guarantee

May Lose Value

PIMCO Funds: Total Return Fund; Administrative Class Shares

The 30-Day current net ("SEC") yield is calculated by dividing the net investment income per share for the 30 days ended on the date of calculation by the maximum offering price per share on that date. The figure is compounded and annualized. Duration is a measure of a security's price sensitivity to changes in interest rates. Securities with longer durations are more sensitive to changes in interest rates than securities of shorter durations. Performance information for the Administrative Class Shares, which were first offered on 9/8/1994, are based on the historical performance of the Fund's Institutional Class Shares from inception through 9/7/1994, recalculated to reflect the difference in expenses applicable to the Administrative Class Shares.

Vanguard Bond Index Funds: Vanguard Inflation-Protected Securities Fund; Investor Shares

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$9745.2 as of 03/31/2009

NAV As of Latest Month End: \$11.89

Inception Date: 06/29/2000

Asset Classification: Treasury Inflation Protected Securities

Comparative Index: Lipper TIPS FD IX

NASDAQ Symbol: VIPSX

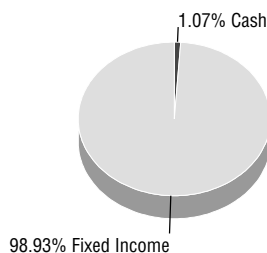
Fund Objective and Strategy: Vangrd Inflation Protect

The Fund seeks to provide investors inflation protection and income, consistent with investment in inflation-indexed securities. The Fund invests at least 80% of its assets in inflation-indexed bonds issued by the U.S. government, its agencies and instrumentalities, and corporations.

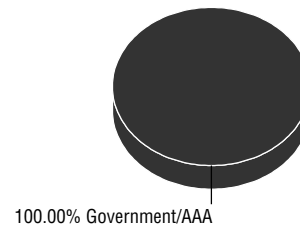
Investment Objective of this Asset Classification (source: Lipper):

Funds that invest primarily in inflation-indexed fixed income securities issued in the United States. Inflation-indexed bonds are fixed income securities that are structured to provide protection against inflation.

Asset Allocation: as of 12/31/2008



Sector Analysis: as of 12/31/2008



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	-1.90	2.28	3.25	-2.72
Index %	-1.48	2.10	2.68	-4.19

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-2.90	5.40	3.93	NA	7.14
Index %	-4.92	4.18	3.22	NA	

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-2.85	11.59	0.43	2.59	8.27	8.00	16.61
Index %	-4.08	10.52	-0.09	2.72	8.74	NA	NA

Gross Expense Ratio: 0.20% (prospectus: 04/25/2008)

Net Expense Ratio: 0.20% (prospectus: 04/25/2008)

SEC 30-Day Yield: 1.40% as of 04/30/2009

Effective Avg. Maturity (years): 8.78 as of 12/31/2008

Duration (years): 7.34 as of 12/31/2008

Portfolio Manager: Hollyer/Volpert

Tenure: 2000/2000

Investment Advisor

Vanguard Group Inc
100 Vanguard Boulevard
Malvern, PA 19355
800-662-7447

The 30-Day current net ("SEC") yield is calculated by dividing the net investment income per share for the 30 days ended on the date of calculation by the maximum offering price per share on that date. The figure is compounded and annualized. Duration is a measure of a security's price sensitivity to changes in interest rates. Securities with longer durations are more sensitive to changes in interest rates than securities of shorter durations.

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Not FDIC Insured

No Bank Guarantee

May Lose Value

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VIPSX_922031869 (090520001)

American Century Strategic Asset Allocations, Inc: Strategic Allocation: Conservative Fund; A Class Shares

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$172 as of 03/31/2009

NAV As of Latest Month End: \$4.53

Inception Date: 10/02/1996

Asset Classification: Mixed-Asset Target Alloc Moderate Funds

Comparative Index: Lipper M-A Tgt All Md IX

NASDAQ Symbol: ACCAX

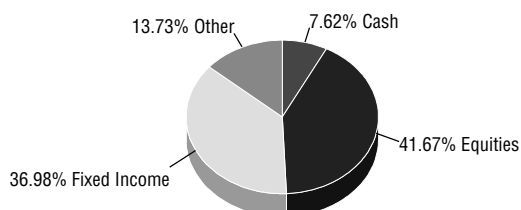
Fund Objective and Strategy: Amer Cent Strateg Consvr

The Fund seeks regular income and moderate long-term growth. The target asset mix is: 40% stocks, 45% bonds, 15% cash.

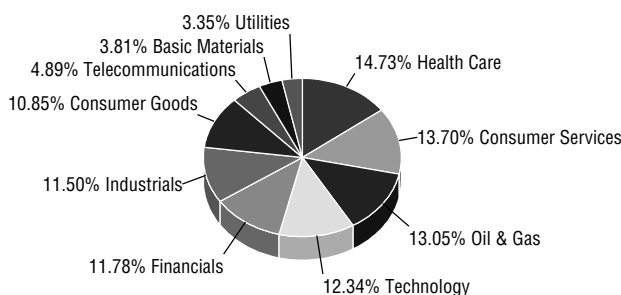
Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, maintain a mix of between 40%-60% equity securities, with the remainder invested in bonds, cash, and cash equivalents.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	4.14	3.34	-0.28	-15.38
Index %	6.88	5.86	1.63	-24.69

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-17.22	-2.77	0.41	2.91	4.30
Index %	-27.32	-7.41	-1.80	0.80	

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-15.98	7.30	8.67	3.65	7.40	14.46	-5.16
Index %	-27.38	5.67	12.02	4.72	8.95	20.17	-9.51

Top 10 Holdings: 03/31/2009

Jpmorgan Us Treasury Plus Money Market Fund;Agency	7.62%
Exxon Mobil	1.56%
At&T Inc	0.96%
Johnson & Johnson	0.76%
Chevron	0.74%
Jpmorgan Chase	0.71%
Pfizer	0.63%
General Electric	0.63%
Ibm	0.48%
Microsoft Corp	0.46%

Gross Expense Ratio: 1.25% (prospectus: 04/01/2009)

Net Expense Ratio: 1.25% (prospectus: 04/01/2009)

Effective Avg. Maturity (years): 4.80 as of 12/31/2008

Duration (years): 3.97 as of 12/31/2008

Portfolio Manager: Torelli/Tyler/Chang

Tenure: 2005/1996/2009

Investment Advisor

American Century Investment Mgmt Inc
4500 Main Street
Kansas City, MO 64111
800-345-2021

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Not FDIC Insured

No Bank Guarantee

May Lose Value

ACCAX_025085309 (090520001)

American Century Strategic Asset Allocations, Inc: Strategic Allocation: Moderate Fund; A Class Shares

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$422.3 as of 03/31/2009

NAV As of Latest Month End: \$4.93

Inception Date: 10/02/1996

Asset Classification: Mixed-Asset Target Alloc Moderate Funds

Comparative Index: Lipper M-A Tgt All Md IX

NASDAQ Symbol: ACOAX

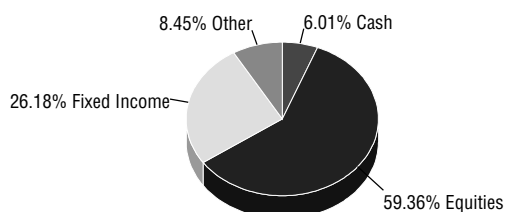
Fund Objective and Strategy: Amer Cent Strateg Modrt

The Fund seeks long-term growth of capital and some regular income. The targeted asset mix to achieve its goals is 60% stocks, 30% bonds, and 10% cash.

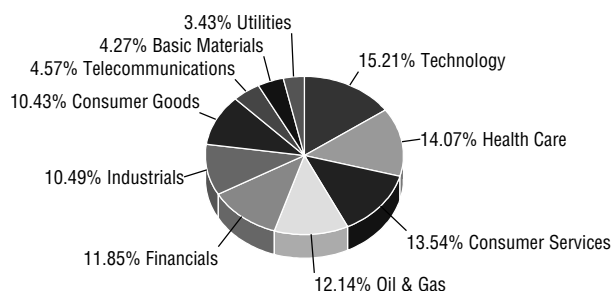
Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, maintain a mix of between 40%-60% equity securities, with the remainder invested in bonds, cash, and cash equivalents.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	5.79	4.83	0.16	-23.88
Index %	6.88	5.86	1.63	-24.69

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-25.68	-5.82	-0.41	2.66	4.47
Index %	-27.32	-7.41	-1.80	0.80	

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-26.14	10.89	11.95	6.34	9.51	22.34	-9.75
Index %	-27.38	5.67	12.02	4.72	8.95	20.17	-9.51

Top 10 Holdings: 03/31/2009

Jpmorgan Us Treasury Plus Money Market Fund;Agency	6.01%
Exxon Mobil	1.85%
At&T Inc	0.98%
Johnson & Johnson	0.91%
Chevron	0.82%
Microsoft Corp	0.73%
Jpmorgan Chase	0.73%
Ibm	0.72%
Pfizer	0.65%
General Electric	0.63%

Gross Expense Ratio: 1.32% (prospectus: 04/01/2009)

Net Expense Ratio: 1.32% (prospectus: 04/01/2009)

Effective Avg. Maturity (years): 4.78 as of 12/31/2008

Duration (years): 3.91 as of 12/31/2008

Portfolio Manager: Torelli/Tyler/Chang

Tenure: 1996/2005/2009

Investment Advisor

American Century Investment Mgmt Inc
4500 Main Street
Kansas City, MO 64111
800-345-2021

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May Lose Value

MFS Series Trust V: MFS Total Return Fund; Class A Shares

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$3655.8 as of 03/31/2009

NAV As of Latest Month End: \$11.19

Inception Date: 10/06/1970

Asset Classification: Mixed-Asset Target Alloc Moderate Funds

Comparative Index: Lipper M-A Tgt All Md IX

NASDAQ Symbol: MSFRX

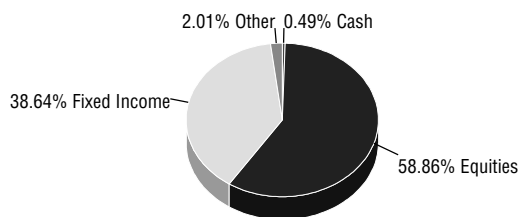
Fund Objective and Strategy: MFS Total Return

The Fund seeks current income and future capital growth primarily through investment in stocks and bonds. The Fund's primary investment objective is to obtain above average income consistent with prudent employment of capital.

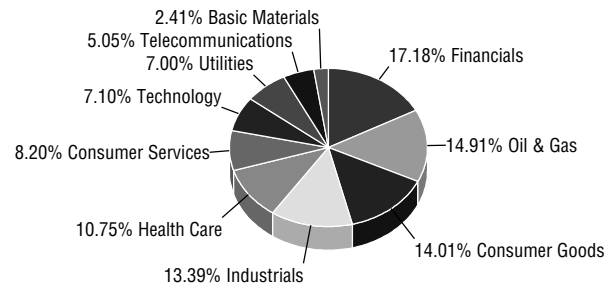
Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, maintain a mix of between 40%-60% equity securities, with the remainder invested in bonds, cash, and cash equivalents.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	5.83	4.48	-1.08	-21.30
Index %	6.88	5.86	1.63	-24.69

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-23.59	-6.06	-0.95	2.73	9.57
Index %	-27.32	-7.41	-1.80	0.80	

Top 10 Holdings: 03/31/2009

Exxon Mobil	2.10%
At&T Inc	2.09%
Lockheed Martin Corp	2.00%
Philip Morris International Inc	1.77%
Jpmorgan Chase	1.55%
Bank Of New York Mellon Corp	1.53%
Total Sa	1.51%
Wyeth	1.47%
Goldman Sachs Group Inc	1.29%
Metlife Inc	1.21%

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-22.63	4.97	11.77	3.29	11.37	16.85	-5.56
Index %	-27.38	5.67	12.02	4.72	8.95	20.17	-9.51

Gross Expense Ratio: 0.87% (prospectus: 01/02/2009)

Net Expense Ratio: 0.87% (prospectus: 01/02/2009)

Nominal Avg. Maturity (years): 15.34 as of 12/31/2008

Effective Avg. Maturity (years): 5.34 as of 12/31/2008

Duration (years): 3.67 as of 12/31/2008

Portfolio Manager: Team Managed

Investment Advisor

MFS Investment Management
500 Boylston Street
Boston, MA 02116
800-225-2606

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May Lose Value

American Century Strategic Asset Allocations, Inc: Strategic Allocation: Aggressive Fund; A Class Shares

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$262.1 as of 03/31/2009

NAV As of Latest Month End: \$5.37

Inception Date: 10/02/1996

Asset Classification: Mixed-Asset Target Alloc Growth Funds

Comparative Index: Lipper M-A Tgt All G IX

NASDAQ Symbol: ACVAX

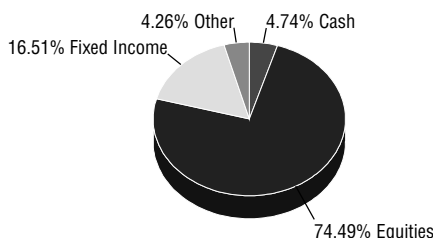
Fund Objective and Strategy: Amer Cent Strategic Agg

The Fund seeks long term capital growth with a small amount of income. The Fund's target mix is 75% stocks, 20% bonds and 5% cash.

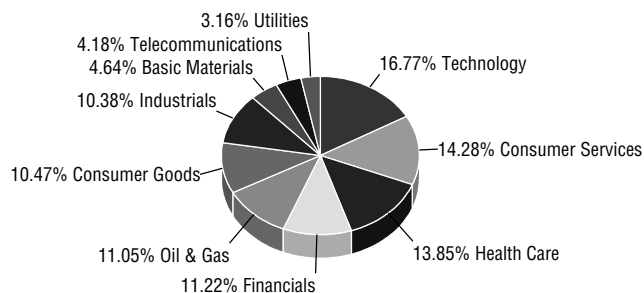
Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, maintain a mix of between 60%-80% equity securities, with the remainder invested in bonds, cash, and cash equivalents.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	7.19	6.13	0.56	-30.52
Index %	7.87	5.55	0.27	-26.77

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-32.34	-8.41	-1.37	2.15	4.21
Index %	-29.65	-8.26	-1.98	1.02	

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-33.82	14.61	13.71	7.58	11.20	27.52	-14.24
Index %	-29.06	6.53	13.55	5.61	9.80	22.59	-10.39

Top 10 Holdings: 03/31/2009

Jpmorgan Us Treasury Plus Money Market Fund;Agency	4.74%
Exxon Mobil	1.77%
Johnson & Johnson	0.89%
At&T Inc	0.89%
Microsoft Corp	0.87%
Ibm	0.86%
Chevron	0.75%
Coca-Cola Co	0.73%
Jpmorgan Chase	0.66%
Wal-Mart	0.66%

Gross Expense Ratio: 1.45% (prospectus: 04/01/2009)

Net Expense Ratio: 1.45% (prospectus: 04/01/2009)

Portfolio Manager: Tyler/Torelli/Chang

Tenure: 1996/2005/2009

Investment Advisor

American Century Investment Mgmt Inc
4500 Main Street
Kansas City, MO 64111
800-345-2021

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Dodge & Cox Funds: Dodge & Cox Balanced Fund

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$12453.7 as of 03/31/2009

NAV As of Latest Month End: \$50.74

Inception Date: 06/26/1931

Asset Classification: Mixed-Asset Target Alloc Growth Funds

Comparative Index: Lipper M-A Tgt All G IX

NASDAQ Symbol: DODBX

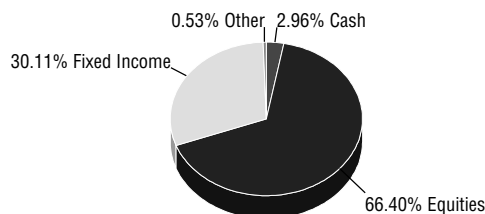
Fund Objective and Strategy: Dodge & Cox Balanced

The Fund seeks regular income, conservation of principal and an opportunity for long-term growth of principal and income.

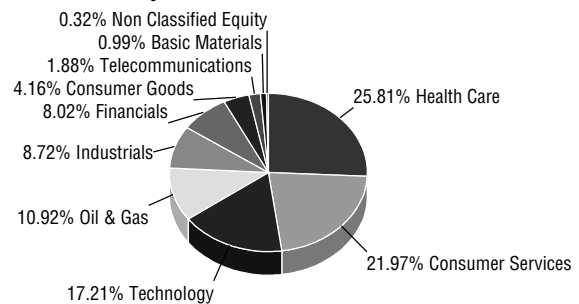
Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, maintain a mix of between 60%-80% equity securities, with the remainder invested in bonds, cash, and cash equivalents.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	11.44	6.67	-0.09	-31.14
Index %	7.87	5.55	0.27	-26.77

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-35.25	-12.66	-4.34	3.35	8.74
Index %	-29.65	-8.26	-1.98	1.02	

Top 10 Holdings: 03/31/2009

Hewlett-Packard Co	3.67%
Comcast Corp	3.38%
Novartis Ag	2.50%
Amgen	2.35%
Wellpoint Inc	2.22%
Glaxosmithkline	2.07%
Schlumberger Nv	2.06%
Occidental Petroleum Corp	1.88%
Time Warner Inc	1.68%
Cardinal Health	1.67%

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-33.57	1.73	13.86	6.59	13.30	24.44	-2.91
Index %	-29.06	6.53	13.55	5.61	9.80	22.59	-10.39

Gross Expense Ratio: 0.53% (prospectus: 05/01/2008)

Net Expense Ratio: 0.53% (prospectus: 05/01/2008)

Nominal Avg. Maturity (years): 7.83 as of 12/31/2008

Duration (years): 3.80 as of 12/31/2008

Portfolio Manager: Team Managed

Investment Advisor

Dodge & Cox
555 California Street
40th Floor
San Francisco, CA 94104
800-621-3979 / 800-621-3979

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Not FDIC Insured

No Bank Guarantee

May Lose Value

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Allianz Funds: NFJ Dividend Value Fund; Class A Shares

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$1655.2 as of 03/31/2009

NAV As of Latest Month End: \$8.26

Inception Date: 10/31/2001

Asset Classification: Equity Income Funds

Comparative Index: Lipper Equity Income IX

NASDAQ Symbol: PNEAX

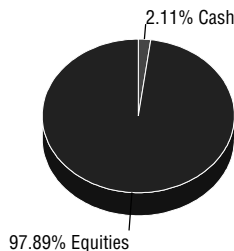
Fund Objective and Strategy: Allianz NFJ Dividend Val

The Fund seeks current income as a primary objective, and long-term growth of capital as a secondary objective. Focus is on income-producing common stocks with the potential for capital appreciation.

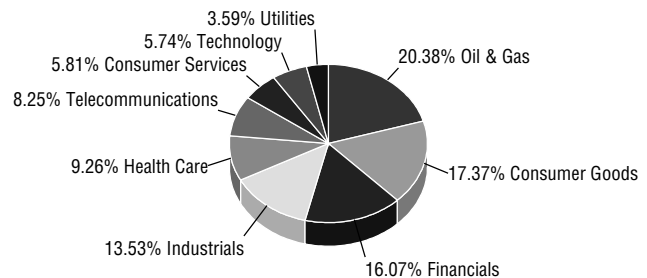
Investment Objective of this Asset Classification (source: Lipper):

Funds that, by prospectus language and portfolio practice, seek relatively high current income and growth of income by investing at least 65% of their portfolio in dividend-paying equity securities. These funds' gross or net yield must be at least 125% of the average gross or net yield of the U.S. diversified equity fund universe.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	9.99	-0.99	-12.39	-41.72
Index %	9.47	5.39	-4.13	-35.20

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-45.06	-14.95	-4.10	NA	1.14
Index %	-38.12	-13.04	-4.22	-0.83	

Top 10 Holdings: 03/31/2009

Annaly Capital	3.81%
Boeing	3.79%
Pfizer	3.73%
Altria Group Inc	3.69%
Glaxosmithkline	3.65%
Total Sa	2.78%
Travelers Companies Inc	2.69%
Microsoft Corp	2.60%
Chevron	2.54%
Royal Dutch Shell Plc	2.51%

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-36.25	4.24	24.11	11.48	13.88	27.61	-7.06
Index %	-35.40	2.98	18.40	5.80	13.02	25.83	-16.43

Gross Expense Ratio: 1.04% (prospectus: 01/01/2009)

Net Expense Ratio: 1.04% (prospectus: 01/01/2009)

Portfolio Manager: Team Managed

Investment Advisor

Allianz Global Investors
1345 Avenue of the Americas
New York, NY 10105
800-426-0107 / 800-426-0107

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Not FDIC Insured

No Bank Guarantee

May Lose Value

Fidelity Concord Street Trust: Spartan US Equity Index Fund; Investor Class Shares

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$12394.9 as of 03/31/2009

NAV As of Latest Month End: \$30.90

Inception Date: 02/17/1988

Asset Classification: S&P 500 Index Objective Funds

Comparative Index: Lipper S&P 500 Fund IX

NASDAQ Symbol: FUSEX

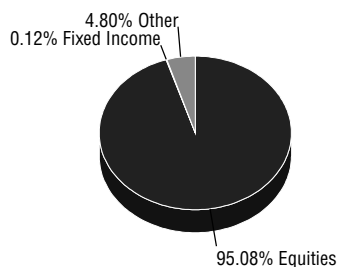
Fund Objective and Strategy: Fidelity US Equity Index

The Fund seeks a total return which corresponds to that of the S&P 500 Index. The Fund invests at least 80% of its assets in common stocks included in the Index. The Fund may lend securities to earn income and uses statistical sampling techniques in stock selection.

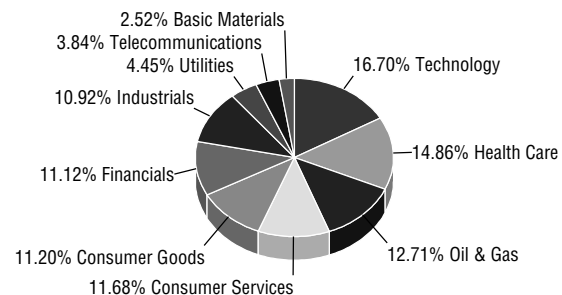
Investment Objective of this Asset Classification (source: Lipper):

Funds that are passively managed and commit by prospectus language to replicate the performance of the S&P 500 Index (including reinvested dividends). In addition, S&P 500 Index objective funds have limited expenses (advisor fee no higher than 0.50%).

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	9.57	6.50	-2.45	-35.30
Index %	9.53	6.42	-2.54	-35.38

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-38.08	-13.09	-4.82	-3.10	7.67
Index %	-38.13	-13.21	-4.96	-3.25	

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-37.03	5.43	15.72	4.85	10.73	28.50	-22.21
Index %	-37.08	5.25	15.55	4.65	10.56	28.25	-22.30

Top 10 Holdings: 03/31/2009

Exxon Mobil	4.73%
At&T Inc	2.09%
Johnson & Johnson	2.05%
Fidelity Revere Str Tr Taxable Cent Cash Fd	2.00%
Microsoft Corp	1.97%
Procter & Gamble Co	1.94%
Chevron	1.89%
Ibm	1.83%
Wal-Mart	1.64%
General Electric	1.50%

Gross Expense Ratio: 0.10% (prospectus: 04/29/2008)

Net Expense Ratio: 0.10% (prospectus: 04/29/2008)

Portfolio Manager: Team Managed

Investment Advisor

Fidelity Management & Research Company
82 Devonshire Street
Boston, MA 02109
800-544-8544

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No Bank Guarantee

May Lose Value

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FUSEX_315911206 (090520001)

Calvert Social Investment Fund: Equity Portfolio; Class A Shares

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$589.6 as of 03/31/2009

NAV As of Latest Month End: \$24.09

Inception Date: 08/24/1987

Asset Classification: Large-Cap Growth Funds

Comparative Index: Lipper Lg-Cap Growth IX

NASDAQ Symbol: CSIEX

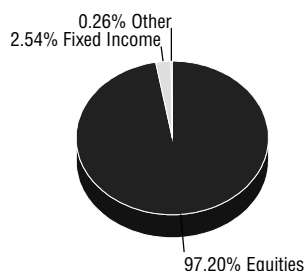
Fund Objective and Strategy: Calvert Social Inv Eqty

The Fund seeks growth of capital through investment in stocks of issuers in industries believed to offer opportunities for potential capital appreciation and which meet the Fund's investment and social criteria.

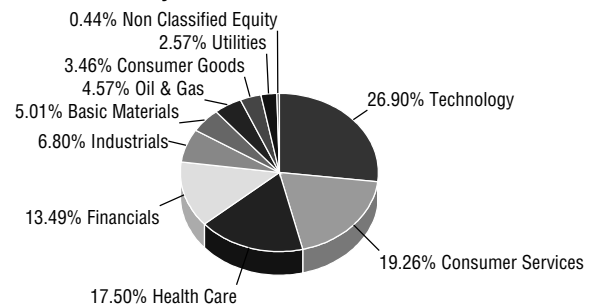
Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) above Lipper's USDE large-cap floor. Large-cap growth funds typically have an above-average price-to-earnings ratio, price-to-book ratio, and a three-year sales-per-share growth value, compared to the S&P 500 Index.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	12.46	13.52	5.15	-29.94
Index %	10.60	12.27	6.46	-33.80

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-34.13	-11.07	-3.94	0.84	5.56
Index %	-36.45	-12.77	-4.95	-5.85	

Top 10 Holdings: 03/31/2009

Hewlett-Packard Co	4.40%
Cvs Care	4.34%
Cisco Systems Inc	4.20%
Staples Inc	4.00%
Apple Inc	3.95%
Google Inc	3.68%
Qualcomm Inc	3.30%
Kohl's Corp	3.13%
Stryker Corp	2.86%
Intel Corp	2.82%

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-35.53	9.94	10.16	4.16	6.69	22.31	-14.93
Index %	-41.39	14.97	4.72	7.58	7.45	26.96	-28.11

Gross Expense Ratio: 1.21% (prospectus: 01/31/2009)

Net Expense Ratio: 1.21% (prospectus: 01/31/2009)

Redemption Fee: 2.00% (if redeemed within: 30 days)

Portfolio Manager: Team Managed

Investment Advisor

Calvert Funds
4550 Montgomery Avenue
Suite 1000 North
Bethesda, MD 20814
800-368-2745 / 800-368-2745

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Vanguard Morgan Growth Fund; Admiral Shares

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$1799.6 as of 03/31/2009

NAV As of Latest Month End: \$36.55

Inception Date: 05/14/2001

Asset Classification: Multi-Cap Growth Funds

Comparative Index: Lipper Mlt-Cap Growth IX

NASDAQ Symbol: VMRAX

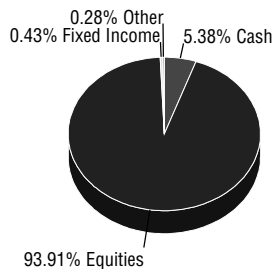
Fund Objective and Strategy: Vanguard Morgan Growth

The Fund seeks to provide long-term capital appreciation. The Fund invests mainly in the stocks of mid- and large-capitalization U.S. companies whose revenues and/or earnings are expected to grow faster than those of the average company in the market.

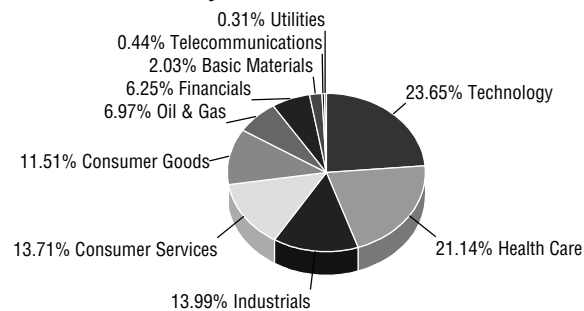
Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest in a variety of market capitalization ranges without concentrating 75% of their equity assets in any one market capitalization range over an extended period of time. Multi-cap growth funds typically have an above-average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SuperComposite 1500 Index.

Asset Allocation: as of 12/31/2008



Sector Analysis: as of 12/31/2008



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	9.20	9.46	4.40	-34.86
Index %	11.54	12.75	5.90	-34.73

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-36.95	-12.91	-3.94	NA	-2.99
Index %	-37.78	-13.98	-4.62	-3.46	

Top 10 Holdings: 12/31/2008

Microsoft Corp	2.91%
Cisco Systems Inc	2.81%
Wal-Mart	2.45%
Oracle Corp	2.17%
Abbott Laboratories	2.07%
Ibm	1.78%
Philip Morris International Inc	1.76%
Gilead Sciences Inc	1.68%
Occidental Petroleum Corp	1.46%
Qualcomm Inc	1.39%

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-41.33	11.36	11.32	9.32	10.61	33.91	-23.38
Index %	-42.44	12.79	9.21	9.13	11.26	35.38	-29.82

Gross Expense Ratio: 0.29% (prospectus: 01/27/2009)

Net Expense Ratio: 0.29% (prospectus: 01/27/2009)

Portfolio Manager: Team Managed

Investment Advisor

Vanguard Group Inc
100 Vanguard Boulevard
Malvern, PA 19355
800-662-7447

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Not FDIC Insured

No Bank Guarantee

May Lose Value

Goldman Sachs Trust: Goldman Sachs Mid Cap Value Fund; Class A Shares

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$2013 as of 03/31/2009

NAV As of Latest Month End: \$22.14

Inception Date: 08/15/1997

Asset Classification: Mid-Cap Value Funds

Comparative Index: Lipper Mid-Cap Value IX

NASDAQ Symbol: GCMAX

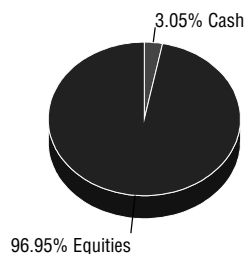
Fund Objective and Strategy: Goldman Sachs Mid Cap Val

The Fund seeks long-term capital appreciation primarily through investments in equity securities of companies with public stock market capitalizations of between \$500 million and \$7 billion at the time of investment.

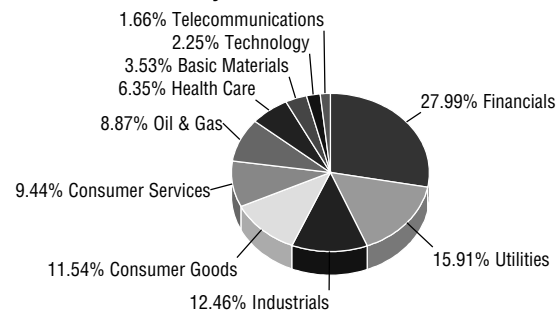
Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) below Lipper's USDE large-cap floor. Mid-cap value funds typically have a below-average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P MidCap 400 Index.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	10.70	7.37	0.36	-35.46
Index %	15.59	13.33	4.56	-34.47

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-37.72	-13.65	-2.16	5.88	4.39
Index %	-40.02	-15.09	-4.25	3.33	

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-36.73	2.91	15.61	12.44	25.37	27.52	-5.11
Index %	-39.71	3.62	15.66	8.75	19.54	39.08	-14.66

Top 10 Holdings: 03/31/2009

Range Resources Corp	2.91%
Entergy Corp	2.85%
Ppl Corp	2.67%
Wr Berkley	2.49%
H&R Block Inc	2.01%
Activision Blizzard Inc	2.01%
Laboratory Corporation Of America Holdings	1.92%
Pg&E Corp	1.78%
Dpl Inc	1.72%
Everest Re Group Ltd	1.67%

Gross Expense Ratio: 1.16% (prospectus: 12/29/2008)

Net Expense Ratio: 1.16% (prospectus: 12/29/2008)

Portfolio Manager: Eileen Romiger

Tenure: 1999

Investment Advisor

Goldman Sachs & Co/GSAM
32 Old Slip
23rd floor
New York, NY 10005
800-621-2550 / 800-526-7384

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May Lose Value

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GCMAX_38142V720 (090520001)

American Century Mutual Funds, Inc: Heritage Fund; A Class Shares

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$339.6 as of 03/31/2009

NAV As of Latest Month End: \$12.39

Inception Date: 07/11/1997

Asset Classification: Mid-Cap Growth Funds

Comparative Index: Lipper Mid-Cap Growth IX

NASDAQ Symbol: ATHAX

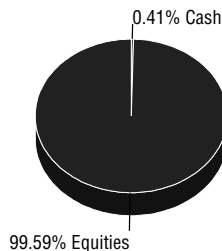
Fund Objective and Strategy: Amer Cent Adv Heritage

The Fund seeks long-term capital growth by investing in companies whose earnings and revenues are growing at an accelerated rate. Firms exhibiting these accelerated rates will, in the view of Fund Management, have a greater potential of increasing in value over the long-term.

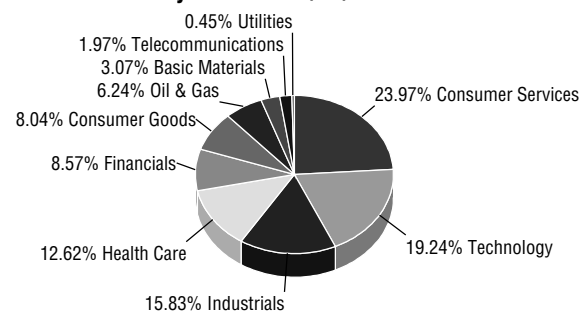
Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) below Lipper's USDE large-cap floor. Mid-cap growth funds typically have an above-average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P MidCap 400 Index.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	12.23	14.62	8.49	-36.10
Index %	13.27	13.95	8.33	-35.34

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-38.98	-7.97	2.43	4.22	3.77
Index %	-38.63	-12.98	-2.80	-0.32	

Top 10 Holdings: 03/31/2009

Monsanto	2.35%
Kohl's Corp	2.20%
MetroPCS Communications Inc	1.96%
Lorillard Inc	1.93%
Csl Ltd	1.84%
Express Scripts	1.79%
Apple Inc	1.76%
O'reilly Automotive Inc	1.63%
Crown Holdings	1.58%
Sba Communications Corp	1.51%

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-46.29	45.37	16.81	21.90	6.84	21.24	-16.14
Index %	-44.04	21.41	11.02	9.58	14.03	35.42	-28.47

Gross Expense Ratio: 1.26% (prospectus: 03/01/2009)

Net Expense Ratio: 1.26% (prospectus: 03/01/2009)

Portfolio Manager: Hollond/Walsh

Tenure: 2007/2008

Investment Advisor

American Century Investment Mgmt Inc
4500 Main Street
Kansas City, MO 64111
800-345-2021

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Not FDIC Insured

No Bank Guarantee

May Lose Value

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ATHAX_025083767 (090520001)

Allianz Funds: NFJ Small-Cap Value Fund; Class A Shares

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$1482.2 as of 03/31/2009

NAV As of Latest Month End: \$18.44

Inception Date: 01/21/1997

Asset Classification: Small-Cap Core Funds

Comparative Index: Lipper Sm-Cap Core IX

NASDAQ Symbol: PCVAX

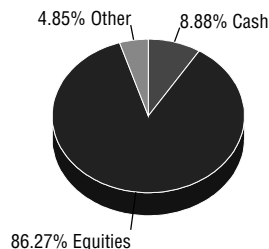
Fund Objective and Strategy: Allianz Small Cap Value

The Fund seeks long-term growth of capital and income by investing primarily in common stocks from companies with market capitalizations between \$50 and \$500 million that are characterized by having below-average P/E ratios relative to their industry groups.

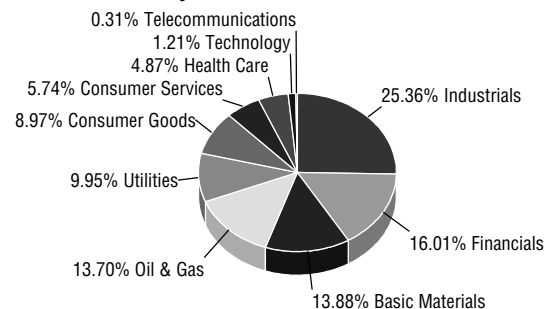
Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) below Lipper's USDE small-cap ceiling. Small-cap core funds have more latitude in the companies in which they invest. These funds typically have an average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	12.23	5.25	-3.30	-29.75
Index %	15.79	12.70	2.54	-30.62

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-34.20	-9.99	0.40	7.98	7.10
Index %	-37.19	-16.02	-4.53	3.71	

Top 10 Holdings: 03/31/2009

Cooper Companies Inc	1.49%
Royal Gold	1.45%
Terra Industries Inc	1.41%
Iamgold Corp	1.37%
Casey's General Stores Inc	1.32%
Commercial Metal	1.23%
Olin Corp	1.17%
Wgl Holdings	1.16%
Cullen/Frost Bankers Inc	1.10%
Ugi	1.09%

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-26.46	6.10	18.56	10.33	23.08	30.22	2.54
Index %	-35.59	1.92	13.70	7.56	18.37	40.90	-19.23

Gross Expense Ratio: 1.22% (prospectus: 01/01/2009)

Net Expense Ratio: 1.22% (prospectus: 01/01/2009)

Portfolio Manager: Team Managed

Investment Advisor

Allianz Global Investors
1345 Avenue of the Americas
New York, NY 10105
800-426-0107 / 800-426-0107

Small capitalization stocks may be less liquid and more volatile than larger capitalization stocks.

The performance data quoted here represents past performance and past performance is not a guarantee of future results. Investment return and principal value will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance information may be lower or higher than the performance information quoted. To obtain performance information current to the most recent month-end, please call the toll-free number listed in the Investment Advisor contact information listed above.

For more complete information, please contact your plan sponsor. A mutual fund prospectus, collective fund disclosure statement, or other applicable fund information can be obtained from your plan sponsor. You should carefully consider the fund's investment objectives, risk, charges, and expenses before you invest. Information about these and other important subjects is in the fund's prospectus, collective fund disclosure, or other applicable fund information, which you should read carefully before investing. Marshall & Ilsley Trust Company N.A. may receive fees directly or indirectly from the Fund in connection with participant investment for account opening, recordkeeping and similar administrative services.

Not FDIC Insured

No Bank Guarantee

May Lose Value

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Marshall & Ilsley Corporation

Marshall Funds, Inc: Marshall Small-Cap Growth Fund; Investor Class Shares

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$82.5 as of 03/31/2009

NAV As of Latest Month End: \$10.29

Inception Date: 11/01/1995

Asset Classification: Small-Cap Growth Funds

Comparative Index: Lipper Sm-Cap Growth IX

NASDAQ Symbol: MRSCX

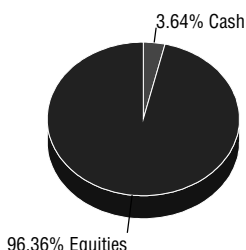
Fund Objective and Strategy: Marshall Small-Cap Growth

The Fund seeks to provide capital appreciation. The Fund invests at least 80% of its assets in common stocks of small-sized companies similar in size to those within the Russell 2000 Growth Index.

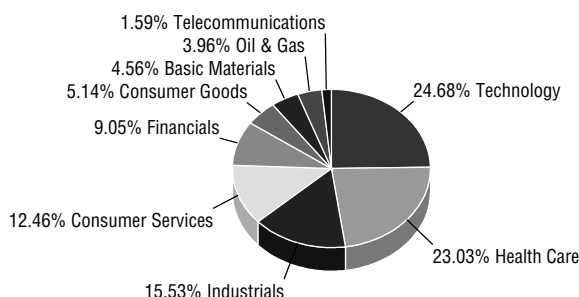
Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) below Lipper's USDE small-cap ceiling. Small-cap growth funds typically have an above-average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	12.46	12.21	7.75	-29.57
Index %	13.12	13.91	6.13	-32.46

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-34.08	-13.84	-1.92	2.94	7.71
Index %	-36.88	-16.50	-5.94	0.61	

Top 10 Holdings: 03/31/2009

Coinstar	3.23%
Imax Corp	2.66%
Ebix Inc	2.45%
Atlas America Inc	2.42%
American Capital Agency Corp	2.36%
Dg Fastchannel Inc	2.08%
Middleby Corp	2.05%
Ezcorp Inc	1.97%
Silver Wheaton Corp	1.92%
Mfa Financial Inc	1.91%

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-42.50	18.79	14.84	8.66	16.67	48.68	-28.78
Index %	-42.62	9.68	10.65	5.34	10.79	44.77	-27.63

Gross Expense Ratio: 1.51% (prospectus: 12/15/2008)

Net Expense Ratio: 1.51% (prospectus: 12/15/2008)

Redemption Fee: 2.00% (if redeemed within: 30 days)

Portfolio Manager: Gundlach/Salmon

Tenure: 2007/2004

Investment Advisor

M & I Investment Corporation
111 East Kilbourn Ave
Suite 200
Milwaukee, WI 53202
800-236-8560 / 800-236-3863

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For more complete information, please contact your plan sponsor. A mutual fund prospectus, collective fund disclosure statement, or other applicable fund information can be obtained from your plan sponsor. You should carefully consider the fund's investment objectives, risk, charges, and expenses before you invest. Information about these and other important subjects is in the fund's prospectus, collective fund disclosure, or other applicable fund information, which you should read carefully before investing. Marshall & Ilsley Trust Company N.A. may receive fees directly or indirectly from the Fund in connection with participant investment for account opening, recordkeeping and similar administrative services.

Not FDIC Insured

No Bank Guarantee

May Lose Value

MRSCX_572353829 (090520001)

Marshall Funds, Inc: Marshall Small-Cap Growth Fund; Investor Class Shares

Distributor
M&I Distributors LLC.

Risk Disclosures

Small Capitalization stocks may be less liquid and more volatile than larger capitalization stocks.

Fund holdings are not indicative of future portfolio composition. Because it is a managed portfolio, the investment mix will change.

This fund offers another class of shares. Performance for this class will vary due to differences in charges and expenses.

All index performance is for the Lipper Comparative Index. Lipper indexes measure the performance of the largest mutual funds designated by Lipper, Inc. as falling into the respective category indicated.

Russell 2000 Index is an unmanaged index consisting of approximately 2000 small capitalization stocks. The S&P SmallCap 600 Index is an unmanaged capitalization-weighted index representing all major industries in the small-cap of the U.S. stock market. The S&P SuperComposite 1500 Index is a combination of the S&P 500 (large-cap), MidCap 400, and SmallCap 600 Indices and represents 87% of the total U.S. equity market capitalization.

The Net Expense Ratio represents the expenses after any fee waivers. Fee waivers are voluntary and result in a higher return and yield to investors. Fee waivers may be terminated at any time.

The SMALL-CAP GROWTH FUND is the successor to the portfolio of a collective trust fund managed by the Adviser. At the Fund's commencement of operations, the assets from the collective trust fund were transferred to the Fund in exchange for Fund shares. The quoted performance data includes the performance of the collective trust fund for periods before the SMALL-CAP GROWTH FUND'S registration statement became effective on August 30, 1996, adjusted to reflect the SMALL-CAP GROWTH FUND'S expenses.

The collective trust was not registered under the Investment Company Act of 1940 ("1940 Act") and was not subject to certain diversification and investment restrictions that are imposed by the 1940 Act and the tax laws applicable to mutual funds. If the collective trust fund had been subject to those requirements and restrictions, the performance may have been adversely affected.

For more fund information call Marshall Investor Services at 414-287-8555/800-236-8554.

Marshall Funds are available through M&I Financial Advisors, Inc., authorized broker-dealers, and for certain accounts, Marshall & Ilsley Trust Company N.A.



MRSCX
9/2008

AIM International Mutual Funds: AIM International Growth Fund; Class A Shares

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$1318.5 as of 03/31/2009

NAV As of Latest Month End: \$18.62

Inception Date: 04/07/1992

Asset Classification: International Large-Cap Growth

Comparative Index: Lipper Intl Lg-Cp Gr IX

NASDAQ Symbol: AIEX

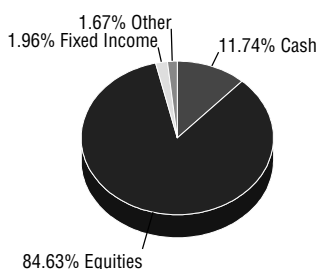
Fund Objective and Strategy: AIM International Growth

The Fund seeks to provide long-term growth of capital by investing in a diversified portfolio of international equity securities, the issuers of which are considered by the Fund's investment advisor to have strong earnings momentum. There is no assurance that the Fund will attain its investment objective.

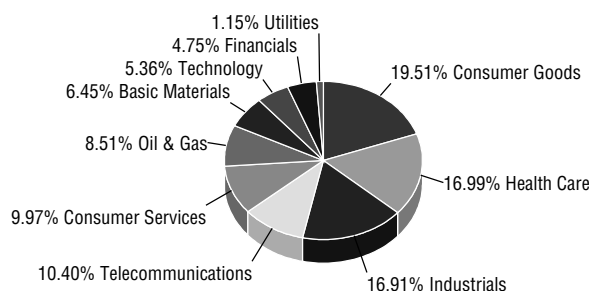
Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies strictly outside of the U.S. with market capitalizations (on a three-year weighted basis) above Lipper's international large-cap floor. International large-cap growth funds typically have an above-average price-to-cash flow ratio, price-to-book ratio, and three-year sales-per-share growth value compared to their large-cap-specific subset of the S&P/Citigroup World ex-U.S. BMI.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	6.95	6.34	0.27	-37.03
Index %	10.15	6.91	-2.93	-42.09

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-39.15	-9.55	2.23	1.66	6.21
Index %	-44.43	-13.18	-2.08	-2.40	

Top 10 Holdings: 03/31/2009

United Kingdom	16.33%
Switzerland	9.62%
Unidentified	8.72%
Japan	8.52%
Germany	5.73%
France	3.58%
United States	3.44%
Israel	3.35%
Australia	3.3%
Italy	3.15%

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-40.77	14.58	27.90	17.52	23.42	27.80	-14.23
Index %	-42.68	14.15	24.52	14.02	13.63	30.76	-21.50

Gross Expense Ratio: 1.46% (prospectus: 02/27/2009)

Net Expense Ratio: 1.45% (prospectus: 02/27/2009)

Redemption Fee: 2.00% (if redeemed within: 30 days)

Portfolio Manager: Olsson/Sides

Tenure: 1997/1995

Investment Advisor

Invesco AIM
11 Greenway Plaza
Suite 100
Houston, TX 77046
800-959-4246 / 800-959-4246

International investing involves special risks such as currency fluctuations, political uncertainty, and increased volatility of foreign securities.

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Not FDIC Insured

No Bank Guarantee

May Lose Value

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AIEX_008882102 (090520001)

UMB Scout Funds: UMB Scout International Fund

Investment Profile as of: 04/30/2009

Lower Risk/Lower Potential Return

Higher Risk/Higher Potential Return

Conservative

Moderate

Aggressive

Total Assets (in millions): \$2657.6 as of 03/31/2009

NAV As of Latest Month End: \$21.14

Inception Date: 09/14/1993

Asset Classification: International Large-Cap Growth

Comparative Index: Lipper Intl Lg-Cp Gr IX

NASDAQ Symbol: UMBWX

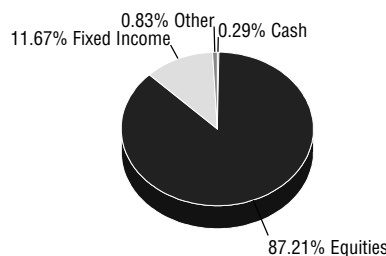
Fund Objective and Strategy: UMB Scout International

The Fund seeks to invest in a diversified portfolio of equity securities (common stocks and securities convertible into common stocks) of established companies either located outside the U.S. or whose primary business is carried on outside the country.

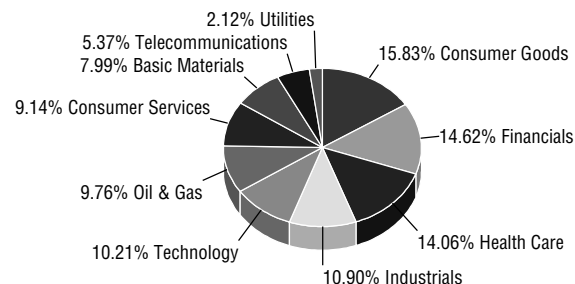
Investment Objective of this Asset Classification (source: Lipper):

Funds that, by portfolio practice, invest at least 75% of their equity assets in companies strictly outside of the U.S. with market capitalizations (on a three-year weighted basis) above Lipper's international large-cap floor. International large-cap growth funds typically have an above-average price-to-cash flow ratio, price-to-book ratio, and three-year sales-per-share growth value compared to their large-cap-specific subset of the S&P/Citigroup World ex-U.S. BMI.

Asset Allocation: as of 03/31/2009



Sector Analysis: as of 03/31/2009



Performance

Cumulative Total Return 04/30/2009

	1 Month	3 Month	YTD	1 Year
Fund %	9.36	7.80	-2.98	-39.01
Index %	10.15	6.91	-2.93	-42.09

Average Annualized Total Return 03/31/2009

	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund %	-42.16	-10.01	1.21	2.64	6.79
Index %	-44.43	-13.18	-2.08	-2.40	

Top 10 Holdings: 03/31/2009

United States	13.68%
Japan	9.97%
Switzerland	9.82%
United Kingdom	9.23%
Germany	7.72%
France	6.73%
Australia	4.8%
Canada	4.77%
Spain	4.4%
Sweden	4.02%

Calendar Year

	2008	2007	2006	2005	2004	2003	2002
Fund %	-38.06	17.80	21.51	19.58	18.02	33.10	-15.85
Index %	-42.68	14.15	24.52	14.02	13.63	30.76	-21.50

Gross Expense Ratio: 0.96% (prospectus: 10/31/2008)

Net Expense Ratio: 0.96% (prospectus: 10/31/2008)

Portfolio Manager: Moffett/Aderson

Tenure: 1993/2001

Investment Advisor

Scout Investment Advisors Inc
1010 Grand Blvd
Kansas City, MO 64141
800-996-2862 / 800-996-2862

International investing involves special risks such as currency fluctuations, political uncertainty, and increased volatility of foreign securities.

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Not FDIC Insured

No Bank Guarantee

May Lose Value

UMBWX_904199403 (090520001)



How To Access Your Account Information Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan

Three Ways To Access Your Account Information

You have three convenient ways to access your retirement plan account 24 hours a day, 7 days a week.

- Online: miretirement.com
- Automated Telephone Service: Mi Retirement Line 1-800-858-3829, select option #1.
- M&I Retirement Services Specialists: 1-800-858-3829, select option #2 (TDD: 1-800-236-8823).

What You Need To Get Started

- Your Participant Number, which is your Social Security Number without the dashes.
- Your initial Personal Identification Number (PIN) provided to you by M&I. To request a new PIN, please contact M&I Retirement Services Specialists.

miretirement.com

- M&I's Web site is your helpful connection to retirement plan account information, statements, transactions and financial resource tools. Set up your account by following these simple steps:
- **Step 1:** Under Secure Account Access, click on "New User? Sign Up Now";
- **Step 2:** Enter your Participant Number and PIN;
- **Step 3:** Create your own personal User ID and Password. Your new User ID and Password will be used to access your account information online and through Mi Retirement Line;
- **Step 4:** Set up and answer two personal security questions. You will be prompted to answer these security questions if you forget your User ID or Password.

Mi Retirement Line

Mi Retirement Line is an easy-to-use, automated telephone service that allows you to access retirement plan account information and perform transactions. To get started, you will need your personal User ID and Password that you set up online. (If you have not set up your personal User ID and Password online, you'll need your Participant Number and PIN.)

M&I Retirement Services Specialists

You can speak to "live" Retirement Services Specialists 24 hours a day, 7 days a week. M&I's Retirement Services Specialists can provide you with a wide range of information related to your plan. Specialists can even assist you in completing account transactions over the phone, provided you have your personal User ID and Password that you set up online. (If you have not set up your personal User ID and Password online, you'll need your Participant Number and PIN.)

User ID and Password Security

To protect you from identity theft and fraud, you must set up your own personal User ID and Password. Please keep this information confidential and in a safe place. Do not share your information with anyone. If you believe an unauthorized person knows your User ID or Password, you should change it immediately through miretirement.com.

Forgot your User ID or Password?

If you forget your User ID or Password, click on "Forgot User ID?" or "Forgot Password?" on the account sign-on page at miretirement.com. You will be required to answer your personal security questions to gain access to your account information.

Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan

Enrollment/Election Form

1. Employee Information - Required (Please Print)

Employee Name

Social Security Number

E-Mail Address

Employee No. or Location Code

Date of Birth

Date of Hire

Address (Street, City, State, Zip)

2. Reason for Completing Form - Required

- Plan Enrollment - Complete sections 1,3,4, & 5
- Change of Personal Information - Complete Sections 1,3, & 5
- Rollover Contribution - Complete sections 1,4, & 5. Also complete a Rollover Contribution Form.
- Rehire (Original Plan Entry Date _____)

Use miretirement.com, Mi Retirement Line, or M&I Retirement Services Specialists to make Investment Election Changes to your account.

3. Salary Reduction Agreement

I recognize that limitations under the Internal Revenue Code regulations for qualified plans may affect the amount of my contribution. Accordingly, I hereby agree that my contributions shall be the level specified, or such lesser amount which, as determined by the Company, is the maximum contributions I can elect under the limitations set forth in the Plan.

- I authorize my employer to withhold from my pay each pay period the amount indicated below and deposit the money in my Plan Account.

_____ % Before-Tax Contribution (In whole percentages from 1% to 100%)

\$ _____ Before-Tax Contribution (In \$1 increments from \$1 up to the IRS limit. The 2009 limit is \$16,500.)

_____ % Roth After-Tax Contribution (In whole percentages from 1% to 100%)

\$ _____ Roth After-Tax Contribution (In \$1 increments from \$1 up to the IRS limit. The 2009 limit is \$16,500)

Please Note that the total percentage of your combined pre-tax and Roth after-tax 403(b) contributions cannot exceed 100% of your total compensation.

- I hereby elect NOT to contribute to the Plan at this time.

4. Investment Election

I hereby request that all future contributions be invested as indicated on the next page in increments of 1%. In the event that I do not complete the investment elections, all future contributions will be invested 100% in the Default Fund listed below until I submit a new election under the procedure established in the plan.

Date of Birth

1950 and earlier
1951 to 1960
1961 to 1970
1971 to 1980
1981 to present

Default Fund

TR Price Retirement 2010
TR Price Retirement 2020
TR Price Retirement 2030
TR Price Retirement 2040
TR Price Retirement 2050

continued on next page

Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan

Enrollment/Election Form

Select your investments from one of the sections below. Hands-off investors typically invest in age-based (Section 1) professionally managed funds since they lack the time and/or expertise to manage their investments. In comparison, Hands-on investors prefer to build and manage their own investment portfolio with the core funds (Section 2) offered by the plan.

Whichever approach, all investment elections must total and not exceed 100%.

Section 1: Target Retirement Date Funds

Fund	Future Contributions
TRRAX TR Price Retirement 2010	_____ %
TRRBX TR Price Retirement 2020	_____ %
TRRCX TR Price Retirement 2030	_____ %
TRRDY TR Price Retirement 2040	_____ %
TRRMX TR Price Retirement 2050	_____ %

Section 2: Core Funds

Fund	Future Contributions
MARXX Marshall Prime Money Mkt	_____ %
PTRAX PIMCO Total Return	_____ %
VIPSX Vangrd Inflation Protect	_____ %
ACCAX Amer Cent Strateg Consv	_____ %
ACOAX Amer Cent Strateg Modrt	_____ %
MSFRX MFS Total Return	_____ %
ACVAX Amer Cent Strategic Agg	_____ %
DODBX Dodge & Cox Balanced	_____ %
PNEAX Allianz NFJ Dividend Val	_____ %
FUSEX Fidelity US Equity Index	_____ %
CSIEX Calvert Social Inv Eqty	_____ %
VMRAX Vanguard Morgan Growth	_____ %
GCMAX Goldman Sachs Mid Cp Val	_____ %
ATHAX Amer Cent Adv Heritage	_____ %
PCVAX Allianz Small Cap Value	_____ %
MRSCX Marshall Small-Cap Grwth	_____ %
AIIEX AIM International Growth	_____ %
UMBWX UMB Scout International	_____ %

Investment elections must total 100%

5. Employee Signature - Required

Signature

Date

FOR OFFICE USE ONLY

Plan Sponsor Signature

Date

Employee's Plan Entry Date

Location Code

The fiduciaries of the plan may be relieved of any liability for any losses which are the direct and necessary result of investment instructions provided by plan participants.

Please return this form to: Susan Velasquez

Qualified Plan Designation of Beneficiary

Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan

Participant Information

Employee Name	Social Security Number
Address	Date of Birth
City, State, Zip	Home Phone

- I Am Not Married.** I hereby certify that I am not married at this time. (For this purpose, depending on the terms of the Plan, whether I am considered married may depend on whether I have been married for at least a 12-month period ending on the day of my death.) I understand that if I become married in the future, my spouse will be my Primary Beneficiary unless I complete a new Designation of Beneficiary form and my spouse consents to my designation.
- I Am Married.** I understand that as a married participant, I may designate someone other than my spouse to receive benefits payable because of my death. However, if I designate a Primary Beneficiary other than my spouse, my spouse's consent must be in writing and must be witnessed by a Notary Public or Plan Representative. If my spouse does not consent in this manner, I understand that my designation of someone other than my spouse as primary beneficiary will be invalid.

Designation of Primary Beneficiary(ies)*

Pursuant to the provisions of the Plan permitting the designation of a beneficiary or beneficiaries by a participant, I designate the following person(s) as the primary beneficiary(ies) of my account balance under the Plan payable due to my death.

Name _____	Social Security # _____	Birthdate _____	Benefit % _____%	Relationship _____
Name _____	Social Security # _____	Birthdate _____	Benefit % _____%	Relationship _____
Name _____	Social Security # _____	Birthdate _____	Benefit % _____%	Relationship _____

Check here if you wish to designate additional Primary Beneficiaries. Attach a list in the format used above and insert total number of primary beneficiaries: _____

Designation of Contingent Beneficiary(ies)*

In the event all the primary beneficiaries designated above predecease me, I designate the following person(s) as the contingent beneficiary(ies) of my account balance under the Plan payable due to my death.

Name _____	Social Security # _____	Birthdate _____	Benefit % _____%	Relationship _____
Name _____	Social Security # _____	Birthdate _____	Benefit % _____%	Relationship _____
Name _____	Social Security # _____	Birthdate _____	Benefit % _____%	Relationship _____

Check here if you wish to designate additional Contingent Beneficiaries. Attach a list in the format used above and insert total number of contingent beneficiaries: _____

*Multiple Beneficiary Election

If I have designated more than one person as primary or contingent (secondary) beneficiary, and if one or more, but not all, fail to survive me, then the shares of those designated person(s) who do not survive me shall be paid or payable as follows.

- To their respective children then living, by right of representation.
 To those designated persons who do survive me, share and share alike.
 Not applicable.

Participant Signature

I reserve the right to revoke or change my beneficiary designation and hereby revoke all prior beneficiary designations. I understand that: (1) if I am now married and I later divorce and remarry, this designation automatically will be void; (2) if I designate a beneficiary other than my new spouse, I must have my new spouse's consent; and (3) if I am now single and I later marry, this designation will become invalid and my surviving spouse will be my beneficiary unless he or she consents to a different beneficiary designation. For this purpose, depending on the terms of the Plan, whether I am considered married may depend on whether I have been married for the entire 12-month period ending on the day of my death. The trustee will pay all sums payable under the Plan in accordance with the terms of this form, and if no beneficiary survives me, then the Trustee will pay all amounts in accordance with the terms of the Plan. I understand that if my beneficiary(ies) survive me, but die prior to receiving a complete distribution of my benefits under the Plan, any remaining benefits that would have been paid to that beneficiary (or beneficiaries) will be paid to such beneficiary(ies) estate.

Date of this Designation	X Participant's Signature
--------------------------	------------------------------

NOTE: If you have not named your spouse as your sole primary beneficiary, you must complete either the CONSENT OF SPOUSE below, or the statement of non-marriage at the top of this form. Failure to complete one of these statements will result in an invalid Designation of Beneficiary form.

Consent of Spouse

I am the spouse of the Participant named above. I understand that I have the right to all of my spouse's vested account balance under the Plan if my spouse dies prior to commencement of distribution of plan benefits. I agree to give up all my rights to my spouse's account balance and agree to the designation in the beneficiary designation above. I understand that my spouse cannot change the name of any beneficiary in the future unless I agree to that change. I understand that by signing this consent, I may receive less money than I would have received if I had not signed this consent and I may receive nothing from the Plan after my spouse dies. I understand that I do not have to sign this consent and I am signing voluntarily. I understand that if I do not sign this consent, then I will receive my spouse's entire vested account balance when my spouse dies. In order for this consent to be valid, an authorized plan representative or a notary public must witness it.

Date of Execution of this Consent	X Signature of Participant's Spouse
-----------------------------------	--

Affirmation of Notary Public or Plan Representative

I affirm that _____ personally appeared, known to me to be the person who executed the above Consent of Spouse, this _____ day of _____, _____

_____ Signature of Notary Public or _____ Signature of Plan Representative

County and State of: _____ My Commission Expires: _____

Please return this form to your human resources department.

BenefFormNoJS 6/2003

Instructions for Designating or Changing Beneficiary

General Instructions

These instructions will assist you in properly completing the Designation of Beneficiary form.

- (1) To designate one person, insert the name and relationship in the spaces provided. If your beneficiary is not related to you, show relationship as "Friend."
- (2) If you wish to name your estate, insert "Estate" in the space.
- (3) Show a member of a religious order in this manner:
Mary L. Jones, niece, known in religious life as Sister Mary Agnes.
- (4) Due to potential tax issues and difficulties in locating individuals in foreign countries, it is not advisable to name a beneficiary who is a permanent resident of a foreign country. If you name a person who is a permanent resident of a foreign country, furnish full address.
- (5) If you wish to designate a trust, insert the name of the trustee and trust in the blank space using language substantially as follows:
To X Bank as Trustee, or its successor Trustee, of the "Bruce E. Roberts Trust dated the 26th day of May, 1975," including any amendments to the Trust.
- (6) More than one beneficiary - here are the most common examples:

Three or more beneficiaries	James O. Smith, brother; Peter I. Smith, brother, and Martha N. Smith, sister
Unnamed children	My children living at my death

If one of the above examples fits your wishes, insert your designation in the space provided using the language of the selected example. Contingent beneficiaries only receive benefits if all named primary beneficiaries predecease you. If a primary beneficiary survives you, but dies prior to receiving his/her share of the death benefit, that primary beneficiary's estate will receive the death benefit unless your beneficiary designation provides otherwise.
- (7) If none of the above is suitable, explain in the space what is desired, or attach a note.

Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan

Rollover Contribution Form

I. Employee Information (Please print or type)

Employee Name (Last, First, MI) _____

Social Security Number _____

Address (Street, City, State, Zip) _____

II. Rollover Contribution

I elect to make a rollover contribution in the amount of \$_____ to my Rollover Account in the

(Plan of current employer)

This rollover contribution is being made from the following "Prior Plan":

An individual retirement account (IRA) (including a SIMPLE IRA*)

Name and a/c number of IRA custodian: _____

A plan qualified under Section 401(a) (such as profit sharing plan, pension plan, or a 401(k) plan)

Name of prior employer and prior plan: _____

A plan meeting the requirements of Section 403(b)

Name and a/c number of annuity provider: _____

A governmental plan meeting the requirements of Section 457(b)

Name of prior employer and prior plan: _____

Note: You may not make a rollover from a Roth IRA or a 457(b) plan sponsored by a tax-exempt organization.

This rollover consists of:

Pre-tax contributions and earnings in the amount of \$_____

Direct rollover of Roth contributions from a qualified plan in the amount of \$_____ plus earnings in the amount of \$_____. The effective date of my first Roth contribution to a qualified plan was_____.

I understand these funds will be invested in accordance with my investment election currently on file with the plan trustee. If I do not currently have an investment election for my retirement account in the Plan, my funds will be invested according to Plan default fund. Investment elections must be made in accordance with the methods established by the Plan.

*A rollover from a SIMPLE IRA requires verification that the SIMPLE IRA was initially funded at least two years prior to the date it is distributed for rollover.

III. Rollover Requirements

I understand that the money I roll over from the Prior Plan identified above may include only amounts that are eligible for rollover. I understand that certain amounts are not eligible for rollover, including, for example: (1) the portion of my distribution which is considered an age 70 ½ required minimum distribution; (2) a payment that is part of a series of substantially equal period payments over a period of ten or more years; (3) a payment I receive as a beneficiary of the participant in the Prior Plan (unless I am the participant's spouse); (4) any amount paid to me more than 60 days ago; and (5) any after-tax contributions (other than Roth 403 (b) contributions) from the Prior Plan. I understand that I am permitted to roll over less than the entire amount of my distribution from the Prior Plan.

IV. Supporting Documents

Documentation must be attached which reflects the amount eligible for rollover and date of distribution from the Prior Plan.

Examples would include: (1) a distribution statement from the Prior Plan accompanied by a Form 1099-R or (2) a statement from the Prior Plan reflecting the amount of the distribution eligible for rollover (divided by pre-tax and Roth contributions, if applicable). In either case, you must provide proof of the date of the payment and sufficient information to prove that the amounts you are rolling over do not include after-tax contributions.

If you are making a rollover from an IRA, you must include payment and sufficient information to prove the amounts you are rolling over do not include after-tax contributions. For rollovers from a SIMPLE IRA, include documentation that verifies the account was funded for at least two years prior to the date it is distributed for rollover.

V. Rollover Procedures

Rollover contribution checks should be made payable to: Marshall & Ilsley Trust Company N.A., as trustee of Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan, F/B/O your name.

VI. Signature

I have read the Summary Plan Description and understand its provisions including any restrictions. Furthermore, I acknowledge that my rollover meets the requirements of Sections II and III of this form, and am certifying that the information I am providing is accurate. Marshall & Ilsley Trust Company N.A. is hereby authorized to rely upon this information.

Signature

Date

FOR OFFICE USE ONLY

This section is completed by the Plan Sponsor only.

I have determined the participant has not failed to comply with any regulatory requirements. The check was forwarded to the plan trustee on _____ with a photocopy of this statement.

APPROVAL OF PLAN SPONSOR

Authorized Signature

Date

Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan

403(b) Catch-Up Calculation Worksheet

This worksheet is designed to assist participants and plan sponsors in determining the maximum amount that may be contributed to a 403(b) plan for the year. The accuracy of the information provided in this worksheet is essential in determining the correct amount of catch-up available.

SECTION I: PARTICIPANT INFORMATION

Employee Name

Social Security Number

____/____/____
Date of Birth

____/____/____
Date of Hire

Employee ID Number

SECTION II: CALCULATION WORKSHEET

Note: If you have not completed at least 15 years of service with your employer, put a zero in line 9 and skip to line 10

\$3,000		\$3000.	1
Number of years of service with employer			2
5,000 multiplied by the number of years of service with your employer: Line 2 multiplied by \$5,000	\$		3
Total of past salary reduction contributions made in all prior years with your current employer including catch-up contributions	\$		4
Amount of line 3 less the amount of line 4		\$	5
Total amount of special section 403(b) catch-up elections made in prior years through this qualified organization	\$		6
Total amount of Roth contributions made in prior years	\$		7
\$15,000 minus lines 6 and 7		\$	8
Special Section 403(b) Catch-up: Lowest of lines 1, 5, and 8		\$	9
Age 50 Catch-up: If you are older than age 50, or will turn age 50 during this plan year, you are able to make an additional age 50 catch-up contribution, if allowed under your employer's plan. For 2009, the maximum catch-up amount allowed is \$5,500.		\$	10
Total Catch-up amount available for the plan year. Total of lines 9 and 10		\$	11

SECTION III: PLAN SPONSOR SIGNATURE

The organization sponsoring this plan is a qualified organization (an educational institution, hospital, home health service agency, health and welfare agency or church or church-controlled organization). To the best of my knowledge the information contained above is accurate and true.

Plan Sponsor Signature

Date

PLEASE RETURN THIS FORM TO M&I RETIREMENT PLAN SERVICES

Intentionally Left Blank

Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan

403(b) Catch-Up Contribution Election Form

SECTION I: PARTICIPANT INFORMATION

Employee Name _____

Employee ID# _____

Location _____

Social Security Number _____

Date of Birth _____

Daytime Telephone Number _____

SECTION II: PAYROLL AUTHORIZATION

Please check one:

Start Annual Contribution

Your annual election indicated in Section III below will be prorated over the remaining pay periods in the current year. Deductions will be taken each payroll.

Change Existing Election

Your year-to-date contributions will be applied to your new annual election indicated in Section III below, and the remaining amount will be prorated over the remaining pay periods in the current year. Deductions will be taken each payroll.

Discontinue Existing Election

No further catch-up contributions will be made (do not enter an amount in Section III).

SECTION III: ANNUAL ELECTION

Annual Catch-Up Contribution Election* \$ _____

**Amount cannot exceed the amount in line 11 of the 403b Catch-up Calculation Worksheet*

SECTION IV: SIGNATURE

I hereby authorize my employer to take the above action with respect to my catch-up contributions to the Plan. I understand that the above action will take place within one to two payrolls upon receipt of this completed form. By signing below, I acknowledge that I have read the backside of this form and understand the provisions of the Plan.

Signature _____

Date _____

PLEASE RETURN THIS FORM TO HUMAN RESOURCES

To be completed by Human Resources:

Date Received _____

Remaining Payrolls _____

Initials _____

Date Entered _____

Deduction Per Payroll \$ _____

General Information about Catch-up Contributions

As an employee, you are eligible to make 403(b) contributions to your plan based upon provisions established by your employer. This is usually based upon a percentage of your total annual compensation. The Internal Revenue Code sets an annual limit on elective deferrals that applies in aggregate to all your salary reduction contributions to 403(b) (traditional and Roth), 401(k) (traditional and Roth), SEP, or SIMPLE IRA programs. This IRS limit is otherwise referred to as the 402(g) limit. For 2009, this limit is \$16,500. Depending upon the terms of your plan, highly compensated employees may be limited to a lower maximum.

If you have either reached age 50 or are employed by a qualified organization (educational institution, hospital, home health service agency, health and welfare service agency, a church or a church-controlled organization), you may be eligible to contribute more to your 403(b) account than you are limited to under the 402(g) limit.

Special Section 403(b) Catch-up Contribution - If you have completed 15 or more years of service with a qualified organization, your elective deferrals may be increased by the lesser of: (1) \$3,000, (2) the excess of (a) \$5,000 multiplied by the number of your years of service with this qualified organization, less (b) the total amount of your past salary reduction contributions made in all prior years with your current employer, or (3) \$15,000 reduced by the total amount of past special 403(b) catch-up contributions made in all prior years with your current employer, including any Roth contributions made in prior years.

In calculating years of service for this purpose, you earn one year of service for each year in which you worked full time. If you worked full time for part of the year or part time for the full year, you will have earned fractional years of service and should discuss these years with your employer when completing the 403(b) Catch-up Calculation Worksheet.

Age 50 Catch-up Contribution - If you are age 50 or above at anytime during the calendar year 2009, you may make an additional "catch-up" contribution, if allowed under your employer's Plan. Age 50 catch-up contributions for the calendar year 2009 are limited to \$5,500 in excess of the amounts permitted under the Plan and IRS regulations.

The 403(b) Catch-up Calculation Worksheet is designed to assist you and your employer in determining the total amount of catch-up contributions you are eligible to contribute in excess of the 402(g) limit of \$16,500. Once this worksheet has been completed by you and your employer, you may use the 403(b) Catch-up Election Form to begin, change or stop catch-up deductions from your employer's payroll.

Therefore, if you are eligible to make catch-up contributions, the total of regular and catch-up contributions for 2009 may not exceed the lesser of (A) the Plan limit + \$5,500 + \$3,000 or (B) \$25,000.

Important Considerations

- 1. Before electing to make catch-up contributions, you must first maximize your "regular" contributions to the extent permitted under the internal revenue code and the plan.**
2. Depending upon the terms of your plan, catch-up contributions may not receive matching contributions. Please see your employer to determine whether you will receive matching contributions on your catch-up contributions.
3. If you have made either 403(b) or 401(k) contributions to a Plan of another employer during the same calendar year, please take into consideration that the dollar limits stated above are individual employee limits for such contributions to all plans on a combined basis.
4. Your catch-up contributions will be allocated to your account based on your investment elections for future contributions.
5. The catch-up contribution election on this form does not affect your regular 403(b) contributions to the Plan.
6. If you have any questions regarding the Plan, please contact your Human Resources Representative.

CONTRIBUTION TRANSMITTAL TICKET

Please make copies as needed

ACCOUNT NAME: **Association of Unity Churches**

OMNI Acct #: **958002** TRUST Acct # **94-K009-AB-7**

FROM: EMPLOYEE/MINISTER NAME: _____
 SOCIAL SECURITY NUMBER: _____
 CHURCH NAME: _____
 CHURCH ADDRESS: _____

MONEY TYPE	AMOUNT
403(B) PRE-TAX AMOUNT (EMPLOYEE)	\$ _____
ROTH 403(B) (EMPLOYEE AFTER-TAX)	_____
EMPLOYER (CHURCH) CONTRIBUTION	_____
ROLLOVER	_____
TOTAL LOAN REPAYMENT	_____
TOTAL	\$ _____

CHECK (PAYABLE TO M&I TRUST COMPANY N.A.)

ACH

PAYROLL DATE
 END DATE _____ PAID _____

Remit To: M&I TRUST COMPANY
 Attn: Contribution Processing
 P.O. Box 1094
 Appleton, WI 54912-1094
 Phone: (920) 738-3820
 Fax: (920) 738-3826

FOR M&I TRUST COMPANY USE ONLY

CONTRIBUTION TYPE: 403(b) Match Employer Rollover Other

INFORMATION PROVIDED VIA: Hardcopy Other **DAILY** X

No-Posted: _____ Posted: _____ Specialist: _____

File ID: _____

Date Available: _____

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Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan

Investment Election Procedure

(Effective Date: April 21, 2008)

As an Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan (the "Plan") participant, you must direct how your Plan account balance will be invested, in accordance with the Plan's terms and this Investment Election Procedure (the "Procedure"). On your investment election, you must choose from the listed investment alternatives and direct Marshall & Ilsley Trust Company N.A. ("M&I Trust") to invest your account into the selected investments. The Plan Administrator is deemed to direct M&I Trust to make investments as you direct, and M&I Trust is responsible solely for conforming with your, and the Plan Administrator's direction.

The Plan Administrator has selected the Plan's investments based, in part, upon information provided by M&I Trust or its affiliates. Although M&I Trust or its affiliates will continue to monitor performance and to provide information regarding the investments chosen by the Plan Administrator and, in some cases, alternative investments, the Plan Administrator has sole authority and responsibility for any decision to change or retain any investment alternatives in the Plan. If you do not follow the applicable investment's restrictions (for example, if you are found by a mutual fund to be "market timing" in violation of fund policy), M&I Trust and the Plan Administrator may prohibit you from continuing to invest in or hold certain investments.

Your election will remain in effect until you change it by filing another direction as permitted by the Plan and the Plan Administrator. Your election in the investments may be changed by providing a new election to M&I Trust, before 3:00 p.m. Central Time (or at such earlier time that the NYSE closes) of the effective date of the new election, by calling the Mi Retirement Line, logging on to miretirement.com, or contacting a M&I Retirement Services Specialist. The Participant's election shall remain in effect until changed by the Participant by making another investment direction as permitted by the Plan Administrator. M&I Trust is not liable for any loss or breach resulting from your investment election under the Plan and this Procedure.

Elections must be specified in increments of 1% among the following available investments:

- Marshall Prime Money Mkt
- PIMCO Total Return
- Vangrd Inflation Protect
- Amer Cent Strateg Consrv
- Amer Cent Strateg Modrt
- MFS Total Return
- TR Price Retirement 2010
- Amer Cent Strategic Agg
- Dodge & Cox Balanced
- TR Price Retirement 2020
- TR Price Retirement 2030
- Allianz NFJ Dividend Val
- Fidelity US Equity Index
- Calvert Social Inv Eqty
- TR Price Retirement 2040
- TR Price Retirement 2050
- Vanguard Morgan Growth
- Goldman Sachs Mid Cp Val
- Amer Cent Adv Heritage
- Allianz Small Cap Value
- Marshall Small-Cap Grwth
- AIM International Growth
- UMB Scout International

In the event that you are a new participant in the plan and fail, for any reason, to provide an initial valid direction pursuant to this Procedure, the Plan Administrator, in its sole discretion, hereby directs M&I Trust to invest contributions made on your behalf in the Default Fund listed as follows.

continued on next page

Association of Unity Churches, Inc. Tax-Sheltered Annuity Plan

Investment Election Procedure

<u>Date of Birth</u>	<u>Default Fund</u>
1950 and earlier	TR Price Retirement 2010
1951 to 1960	TR Price Retirement 2020
1961 to 1970	TR Price Retirement 2030
1971 to 1980	TR Price Retirement 2040
1981 to present	TR Price Retirement 2050

It is your responsibility to review the accuracy of your investment elections on the confirmation notice you receive after making an investment election in the investment funds. If the investment election information is incorrect and does not agree with your most recent investment direction, you must immediately notify M&I Trust. Your employer, the Plan Administrator, and M&I Trust are not responsible for any losses incurred by your account later than 30 days after the second notice of inaccurate information. (Your first notification of the change request occurs as part of the verification and consent menu when calling the MiRetirement Line, logging into miretirement.com or speaking to a M&I Retirement Services Specialist. Your second notification is a written confirmation of your change request.)

The plan fiduciaries, including the Plan Administrator and M&I Trust, may be relieved of liability for losses resulting from your investment decisions under the Plan.

Before your initial investment in the funds, you will have the opportunity to review a copy of each fund's most recent prospectus, which lists the fund's annual operating expenses and redemption fees (including short-term redemption fees caused by frequent trading). A Mutual Fund Servicing Fee of 20 basis points will be charged annually for the following funds: Fidelity US Equity Index Fund, Dodge & Cox Balanced Fund, Vanguard Inflation Protected Securities Fund and Vanguard Morgan Growth Fund. Any investment alternative that charges commissions, sales loads, deferred sales charges, redemption or exchange fees other than Mutual Fund Servicing Fees discloses this information in the prospectus. Upon request, you are also entitled to receive other information, including:

1. A description of each investment's annual operating expenses, investment management fees, administrative fees, and transaction costs that reduce the investment's rate of return, and the total of such expenses expressed as a percentage of average net assets of the investment.
2. Copies of any prospectuses, financial statements and reports, and other materials available for each investment alternative, to the extent such information is provided to the Plan.
3. A list of the assets comprising the portfolio of each investment, to the extent the assets are "Plan assets" under ERISA. With respect to any investment that is a "fixed rate contract" issued by a bank, savings and loan association or insurance company, the name and issuer of the contract and the term and rate of return will also be available.
4. Information including the past and current investment performance of investments (determined after the deduction of expenses).
5. Information on investment share or unit values.

To receive any of the information previously listed, you should contact Young Bee, Association of Unity Churches, 401 S.W. Oldham Parkway, Suite 210, Lee Summit, MO 64081.



Strategies for all your financial needs.

In addition to helping you plan for a secure retirement,
Marshall & Ilsley Trust Company can provide innovative strategies
and comprehensive solutions for all of your financial needs.

For more than 70 years, our professionals have helped individuals
and families maximize their money through financial planning,
individual portfolio management, tax strategies, estate planning
consultation, investments, and trust services.

For more information, visit our website at www.mitrust.com.

