

**To:** Participants in the [Hoss's 401K Plan](#)

**Subject:** [Stable Asset Fund II](#) fund will be replaced by the [The Standard Stable Asset A](#) fund in our retirement plan's Pre-Mixed Portfolios

The trustees of the plan have made the decision to remove [Stable Asset Fund II](#) from Pre-Mixed Portfolios and replace it with [The Standard Stable Asset A](#).

***What will this change mean for our plan?***

[Stable Asset Fund II](#) is currently used in the Pre-Mixed Portfolios offered by the plan. Although it will remain an investment option in the plan, it will be removed from the portfolios on [December 16, 2011](#). On [December 16, 2011](#), [The Standard Stable Asset A](#) will be added to Pre-Mixed Portfolios as the Replacement Fund.

***How will this affect me?***

On the date shown above:

- Your directives will be unchanged and money invested in [Stable Asset Fund II](#) will be transferred to the replacement fund.

***Do I need to take action?***

You are not required to take any action. However, if you want to make some changes to your account, you can:

- Change your investment directives to ensure that future contributions are invested in the investment option of your choice.
- Transfer any balance in this fund to the investment option of your choice.

These changes can be made using either

1. INFOLINE at (800) 858-5420 or
2. Personal Savings Center Web site at <http://retirement.standard.com>.