

# Mountain Land Rehabilitation

January 3, 2011

Dear Mountain Land Rehabilitation 401(k) Plan Participant:

Soltis Investment Advisors and the Mountain Land Rehabilitation 401(k) ("Plan") Investment Committee periodically reviews the Plan's investment options to evaluate fund performance and ensure that all investments remain in compliance with the Plan's Investment Policy Statement. After careful review, the plan has determined to implement the following fund changes, to be effective February 14, 2011.

The following table shows the funds being affected by changes and recommendations:

| PRIOR FUND OPTION   | ACTION        | FUND CHANGES OR RECOMMENDATIONS |
|---------------------|---------------|---------------------------------|
| Baron Asset (BARAX) | Replaced by → | Hartford Midcap R4 (HFMSX)      |

| ASSET CLASS                  | ACTION | NEW INVESTMENT OPTION                       |
|------------------------------|--------|---|
| International – Pacific/Asia | Add    | Matthews Asia Small Cap (MSMLSX)            |
| Small Cap Growth             | Add    | Wasatch Global Opportunities (WAGOX)        |
| Diversified Emerging Markets | Add    | Wasatch Emerging Markets Small Cap (WAEMX)  |
| Precious Metals              | Add    | Oppenheimer Gold & Special Minerals (OPGSX) |

## What to do next

Any balance remaining in the funds as of February 11<sup>th</sup> will be transferred automatically to the corresponding replacement fund on February 14<sup>th</sup>. Any future contributions you have directed to the funds being removed will also be invested in the new funds. If you do not want your balance or future contributions transferred to the newly designated fund, you must contact The Newport Group by 1 pm MT on February 11<sup>th</sup> to change your investment elections. (*See contact information below.*)

Participants with assets in a Soltis Lifestyle Portfolio have automatically been adjusted to reflect fund changes. Soltis automatically adjusts the lineup in the Lifestyle portfolios as needed and participants don't need to do anything.

## For more information

With the fund changes that are occurring, this is a good time to re-evaluate how your 401(k) contributions are being invested and make changes based on your personal goals and risk tolerance. Soltis Investment Advisors are available to answer questions and give advice on your investments at 800-735-1601. Remember, when considering your investment options it is important to read a fund's prospectus. To request a prospectus for any fund offered under the Plan, log on to [www.plandestination.com](http://www.plandestination.com) or call The Newport Group at 888-401-5488.

To redirect your investments or change your future investment elections, log on to your account at [www.plandestination.com](http://www.plandestination.com) or call The Newport Group. You will need your User ID or Social Security Number and Personal Identification Number to log on or to use the automated telephone system. If you have misplaced your Personal Identification Number, you may call The Newport Group to speak to a representative and request a new one. If you have any questions about these changes, please call Soltis Investment Advisors at 800-735-1601.

## When are Changes Effective:

The fund change will be made on February 14, 2011.

Sincerely,

Mountain Land Rehabilitation

## What's happening?

- On February 14, 2011 one fund will be replaced with an alternative fund and four new fund options will be added in the Mountain Land Rehabilitation 401(k) Plan.

## What you should do:

- If you have assets invested in the fund being removed or if you direct future contributions into this fund, decide whether you want it transferred to the new fund.

If so, do nothing. If you *do not* want them transferred and prefer to direct your money elsewhere, contact The Newport Group **before** 1 pm MT February 11, 2011.

## How to access your plan account:

- Log on to [www.plandestination.com](http://www.plandestination.com) using your Social Security number or User ID and personal identification number.
- Call **888-401-5488** and enter your Social Security number and personal identification number.
- If you don't have a PIN Number, follow the instructions to speak to a representative.