

Mountain Land Rehabilitation Management 401(k) Plan

Dear Employee:

We are pleased to notify you that you are now eligible to join the Mountain Land Rehabilitation Management 401(k) Plan. This Plan is a valuable part of your benefits package and offers an easy and convenient way for you to save and invest money for the future. In today's environment, a large portion of your retirement income will come from your personal savings, which include employer-sponsored, tax-deferred savings plans, personal bank accounts, or other investments. Your company's retirement plan is one of the best ways to accumulate these retirement savings.

In this enrollment kit, you'll find important information about what you need to do to prepare for retirement. It includes worksheets to help you determine how much money you need to save for retirement, and information about selecting an investment strategy to move you toward your retirement destination. Soltis Investment Advisors is an Advisor to the 401(k) plan and offers you advice and assistance with your investments. If you have any questions on the investments or if you need advice, please call Soltis at **1-800-735-1601** from 8:30 a.m. – 4:30 p.m. (CT).

Another valuable resource is the participant website, www.plandestination.com. You will be able to use this website to review and manage your account. The site provides daily account information and the ability to conduct transactions, such as investment elections, fund transfers, asset allocations, and account rebalancing. The website also offers a suite of additional features, including financial education, planning tools and calculators.

You may also access your account information by phone through the Client Service Center at **888-401-5488**. The Client Service Center is staffed by professionals who are specially trained to provide assistance with your benefits and investment needs. To reach it, call Monday through Friday, from 8:30 am to 8 pm ET.

Here's what you need to do in order to take advantage of all your Plan has to offer:

- **Review the materials in this kit.**
- **Enroll in the plan today via www.plandestination.com or via the Voice Response System at **888-401-5488** by utilizing your Social Security Number as your Login ID and the MMDD of your Date of Birth as your PIN. You will be presented with Step-by-Step instructions on enrolling in the plan, with direct access to a Client Service Representative if needed, at **888-401-5488**.**

**Note: Your contributions deductions to the plan will not commence until the first payroll of the next quarter, following your enrollment.*

- **Contact your local Human Resources representative if you have any questions.**

Again, we are pleased to provide you with this important benefit and wish you good luck in reaching your retirement destination.

**PARTICIPANT NOTICE REGARDING
PARTICIPANT DIRECTED INVESTMENTS**

To each Participant and Beneficiary¹ of the Mountain Land Rehabilitation (“Plan”):

The Plan permits you to direct the investment of your account balance.

As a general rule, the Plan’s Trustee is personally responsible for investing the Plan’s assets. However, if the Plan qualifies as a “404(c) plan,” the law relieves the Trustee and other Plan “fiduciaries” of at least part of this responsibility. A 404(c) plan permits participants to direct the investment of plan assets consistent with statutory and regulatory guidelines.

The Plan intends to qualify as a 404(c) plan. As a result, the Plan’s fiduciaries will not be liable for losses which are the direct and necessary result of investment instructions received from you. As a 404(c) plan, the Plan must give you the information contained in this notice.

As a plan participant, you may request certain information from Soltis Investment Advisors, Registered Investment Advisors, 20 North Main, Suite 400, St. George, UT 84770, phone: 800-735-1601. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

The Plan Administrator of the Plan is responsible for providing you this information and carrying out the Plan’s procedures for investment direction. See the last page of this notice for the name of the person you may contact as the Plan Administrator’s representative.

You should review carefully any investment statements, account activity reports or other communications you receive from the Plan relative to your investment direction to assure the proper implementation of your investment decisions. You immediately should notify the Plan Administrator of any error in any communication from the Plan.

I. When, How, and to Whom You May Give Investment Directions

1. You must deliver your investment instructions to the Trustee in writing, by telephone, or through the internet site www.plandestination.com.

If you want to use the telephone or internet, you must obtain a personal identification number (“PIN”) from the Plan Administrator. The PIN will ensure the confidentiality of your transactions, and will assist in recordkeeping.

2. You may give investment instructions to the Trustee once on any day the New York Stock Exchange does business. Your investment instructions become effective according to the standard trade times. Your most recent instructions will remain in effect until you submit new instructions according to these rules. If you do not provide any instructions, the Trustee automatically will invest your account balance in the Balanced Moderate Portfolio (QDIA).

3. The Plan will pass-through to you all voting, tender, or other similar rights (if any) attendant on your ownership of an interest in any investment option. The Plan Administrator will provide you a copy of any materials received by the Plan which relate to your exercise of these rights.

¹ This memorandum assumes the beneficiary of a deceased participant may direct investment of the account pending distribution. If the plan limits investment direction to participants, delete the reference to beneficiary.

II. Review of Investments

At this time, the Plan Administrator has designated an independent investment manager to oversee the selection and performance of investment alternatives. Their contact information is as follows:

Soltis Investment Advisors
800-735-1601
20 North Main Street, Suite 400
St. George, UT 84770

V. Additional Information You May Request

Additional information is available from the Plan Administrator. To receive this information, you must deliver a written request to the Plan Administrator. (Please contact the Plan Administrator to receive the appropriate form.) You may submit a request only once each calendar quarter. Available information includes:

- (a) the operating expenses of each designated investment alternative;
- (b) the most recent prospectuses, financial statements, reports and other materials;
- (c) the value of each asset within the portfolio of each investment alternative;
- (d) if the plan offers a fixed rate investment contract of a bank, savings and loan, or insurance company as an investment alternative, the name of the contract issuer, the term of the contract, and the rate of return; and
- (e) share or unit value (as applicable) and the investment performance of each investment alternative.

Please address any question you have regarding this notice to the following Plan Administrator representative: James Rasmussen

You may reach the Plan Administrator at the following address: 1952 East 1700 South #100
Salt Lake City, UT 84121

The Plan Administrator's telephone number is: (801) 942-3311.

NOTICE REGARDING DEFAULT INVESTMENTS UNDER THE MOUNTAIN LAND REHABILITATION MANAGEMENT 401(K) PLAN

Introduction

The Mountain Land Rehabilitation Management 401(k) Plan (the "Plan") allows participants, beneficiaries of deceased participants, and alternate payees the right to choose how to invest the money in their Plan accounts. Accounts can be invested in any of several investment options that are available under the Plan. When an account is established for you, you will be provided with information regarding the available investment options, as well as information on how to provide investment instructions to the Plan. This notice provides information concerning the way in which assets in your account will be invested if you do not provide investment instructions.

Circumstances in which Default Investments Will Occur

If you do not provide investment instructions to the Plan with respect to some or all of the assets in your account, those assets will automatically be invested in the investment alternative described in this notice (the "QDIA"). This could happen, for example:

- If you elect to defer to the Plan but do not specify how your deferrals should be invested;
- If you make a rollover contribution to the Plan but do not specify how those contributions should be invested;
- If a fund in which you have invested is eliminated and you do not direct that the assets be transferred to another available fund; or
- If a fund in which you have invested is frozen to future contributions, and you do not specify a new fund to receive future contributions.

Contributions and Earnings on and after January 1, 2010

If you do not provide investment instructions to the Plan with respect to some or all of the assets in your account contributed after January 1, 2010, those assets will be invested in the Balanced Moderate Portfolio ("Fund"). This fund is designed to provide long-term appreciation and capital preservation by investing in an appropriate mix of equity and fixed-income securities that is determined based on the characteristics of all participants in the Plan. A fact sheet describing the fund is attached to this Notice.

Please note that you may elect to transfer the assets from the QDIA to any of the other investment options available under the Plan. Any expenses incurred as a result of trading out of the QDIA within 90 days due to early trading fees accessed by the Fund family may be reimbursed by calling Soltis. There are no fees, expenses or other restrictions associated with transfers out of the QDIA after 90 days.

You may request additional information (as applicable) regarding the QDIA, including (i) a description of the QDIA's annual operating expenses expressed as a percentage of average net assets, (ii) copies of prospectuses, financial statements and reports and other materials regarding the QDIA that are provided to the Plan, (iii) a list of assets held by the QDIA, and the value of each such asset, (iv) if the QDIA holds any fixed rate investment contracts, the name of the issuer, the term of the contract, and the rate of return on the contract, (v) information concerning the value of shares or units in the QDIA, including current and past investment performance determined net of expenses, and (vi) information concerning the value of shares or units of the QDIA held in the participant's account. You may also request additional or updated information regarding the other investment alternatives available under the Plan. To obtain additional information, please contact Soltis Investment Advisors at (800) 735-1601.

BALANCED MODERATE PORTFOLIO

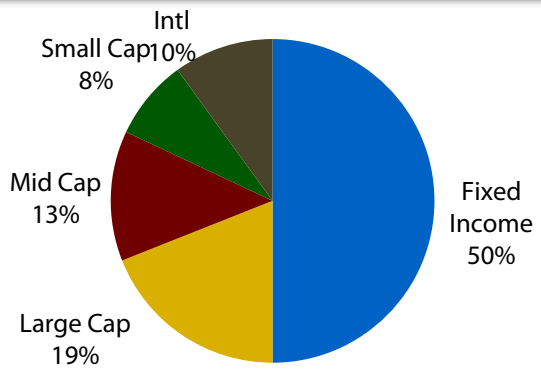
Portfolio Overview

Balanced Moderate Portfolio seeks to maximize total risk-adjusted return by strategically employing a dynamic mix of domestic and international fixed income and equity securities. This portfolio is invested in growth & value equity investments, while providing a significant bond component with short-term investments. This Portfolio is appropriate for investors who can tolerate significant swings in value and who have at least a five-year time horizon.

Current Manager Allocation

	Ticker	Percentage
Fixed Income		
American Century Inflation Adj Bond	ACITX	20.00%
PIMCO Total Return Admin	PTRAX	30.00%
Domestic Large Cap		
Mainstay ICAP Select Equity CI I	ICSLX	5.00%
American Fund Growth Fund R4	RGAEX	9.00%
Oakmark Fund	OAKMX	5.00%
Domestic Mid Cap		
Hartford Mid Cap R4	HFMSX	4.00%
Perkins Mid Cap Value	JMCVX	4.00%
RS Global Natural Resources	RSNRX	5.00%
Domestic Small Cap		
Wasatch Small Cap Growth	WAAEX	2.00%
Wasatch Small Cap Value	WMCVX	3.00%
Wasatch Global Opportunities	WAGOX	3.00%
International		
Harbor International	HIINX	4.00%
William Blair International Growth N	WBIGX	3.00%
Matthews Asian Small Compaines	MSMLX	3.00%

Asset Allocation (ages 41-50)



Weighted Expense Ratio: 0.93%
Soltis LifeStyle Portfolio Fee: 0.25%

Plan Highlights

Type of Plan	401(k) Profit Sharing Plan										
Eligibility	<ul style="list-style-type: none">• Age 21• Union Employees, Non-resident aliens and those Employees who work less than .50 FTE are not eligible for this plan										
Entry Dates	January 1, April 1, July 1, and October 1										
Employee Contributions	<p>Eligible employees may defer up to 100% of their gross wages into the Plan on a pre-tax basis to a regular 401(k) account or on an after-tax basis to a Roth 401(k) account. Participant deferrals cannot exceed the maximum allowable dollar amount per year - (\$16,500 for 2011). This level is set by the IRS and is subject to change. (All participants must contribute at least 1% of compensation).</p> <p>Participants may stop deferring at any time. Changes in deferrals may be made as of the first day of the next calendar quarter.</p> <p>Employee Catch-Up Contributions are allowed for Participants over age 50 (\$5,500 for 2011)</p>										
Employer Contributions	<p>Employer matching contributions equal to 50% of deferrals. Based on your years of service, the maximum deferral which will be matched varies from 3% to 4.5%</p> <p>Discretionary profit sharing contribution to be determined each year.</p> <p>Participants are required to complete at least 250 hours in a Plan Year quarter to share in the Employer matching contribution for that quarter.</p>										
Vesting	<p>The employee deferral contributions are 100% vested at all times</p> <p>5-year graded vesting on Employer Matching Contributions as follows:</p> <table><tbody><tr><td>Year 1</td><td>20%</td></tr><tr><td>Year 2</td><td>40%</td></tr><tr><td>Year 3</td><td>60%</td></tr><tr><td>Year 4</td><td>80%</td></tr><tr><td>Year 5</td><td>100%</td></tr></tbody></table>	Year 1	20%	Year 2	40%	Year 3	60%	Year 4	80%	Year 5	100%
Year 1	20%										
Year 2	40%										
Year 3	60%										
Year 4	80%										
Year 5	100%										
Investment Options	Plan participants may elect to invest their Plan assets among the list of available investment alternatives set forth in the Investment Information Booklet contained in your enrollment kit.										

Distributions

As soon as administratively feasible following:

- Termination of employment
- Death
- Disability
- Retirement

Hardship Withdrawals

Allowed in the event of immediate and heavy financial need. A hardship distribution as defined by the government, can include:

- Purchasing your primary residence,
- Payment of tuition, related educational fees and room and board expenses for the next 12 months of post secondary education for the participant, his spouse, children or dependants,
- Paying of medical expenses incurred by the participant, his spouse or dependants,
- Preventing eviction from your primary residence or foreclosure on the mortgage of such residence,
- Payment of funeral or burial expenses for your immediate family,
- Payment of certain repairs of damage to your principal residence.

Distributions are subject to income tax and a tax penalty of 10% (if received prior to age 59½)

In-Service Withdrawals

Allowed at age 59 ½ from all sources. Allowed from rollovers at any time.

Loans

Allowed

- \$1,000 minimum loan amount
- Only one (1) outstanding loan allowed at a time

Reporting Frequency

In addition to the quarterly participant statement, you may check the value of your account or make investment changes by calling **888.401.5488** or www.plandestination.com. You will need both your User ID and your PIN to access account information.

Normal Retirement Age

65 and 5 years of participation

Early Retirement Age

55 and 5 years of participation

NOTE: For complete details of the Plan or a copy of the Summary Plan Description, please see your Plan Administrator. Should there be any difference between these Highlights and the Plan Document, the Plan Document takes precedence. The Employer also reserves the right to amend or terminate the Plan, or any provision thereof, at any time and for any reason.



Mountain Land Rehabilitation

INVESTMENT OPTION PERFORMANCE SCORECARD

UPDATED 11/30/2010

1-800-735-1001

Investment Options			1-Year Annualized Return 11/30/09 to 11/30/10			3-Year Annualized Return 11/30/07 to 11/30/10			5-Year Annualized Return 11/30/05 to 11/30/10			10-Year Annualized Return 11/30/00 to 11/30/10		
ASSET CLASS	TICKER SYMBOL	MANAGER STYLE	MANAGER RETURN	MARKET INDEX	AVG. MANAGER RANK %	MANAGER RETURN	MARKET INDEX	AVG. MANAGER RANK %	MANAGER RETURN	MARKET INDEX	AVG. MANAGER RANK %	MANAGER RETURN	MARKET INDEX	AVG. MANAGER RANK %
MONEY MARKET														
Fidelity Money Market	SPRXX	MM	0.04%	0.13%	(1)	0.04%	0.13%	(1)	2.74%	2.37%	(1)	2.44%	2.32%	(1)
STABLE VALUE														
Morley Stable Value	MCSVF	SV	2.13%	0.13%	(1)	0.04%	0.13%	(1)	3.27%	2.37%	(1)	3.86%	2.32%	(1)
FIXED INCOME (Bonds)														
AmCent Inflation-Adj Bond Inv	ACTIX	IPB	5.24%	5.61%	(9)	5.44%	5.46%	(9)	5.71%	5.92%	(9)	6.82%	7.31%	(9)
PIMCO Total Return Admin	PTRAX	IMC	8.21%	6.02%	(6)	7.69%	6.39%	(6)	8.12%	6.23%	(6)	7.34%	6.15%	(6)
BALANCED														
Oakmark Equity & Inc I	OAKBX	MA	6.15%	9.02%	(13)	9.02%	-1.35%	(13)	5.77%	2.77%	(13)	8.77%	3.24%	(13)
U.S. EQUITY: LARGE-CAP (Stocks)														
Oakmark I	OKNIX	BLEND	9.54%	9.94%	(19)	9.69%	-5.15%	(19)	3.55%	0.98%	(19)	5.92%	0.81%	(19)
Harbor Capital Appreciation A	ITHAX	BLEND	8.73%	9.84%	(19)	9.89%	-5.15%	(19)	2.28%	0.98%	(19)	5.05%	0.81%	(19)
Columbia Malsico Focus Z	NPEFX	GROWTH	12.94%	9.94%	(19)	13.07%	-5.15%	(19)	2.01%	0.98%	(19)	2.29%	0.81%	(19)
U.S. EQUITY: MID-CAP (Stocks)														
Perkins Mid Cap Value J	JMCVX	VALUE	11.87%	22.07%	(16)	19.21%	-1.78%	(16)	5.11%	2.78%	(16)	10.41%	8.20%	(16)
Baron Asset	BARAX	GROWTH	19.91%	26.33%	(16)	24.05%	-0.96%	(16)	2.30%	3.65%	(16)	4.71%	3.02%	(16)
U.S. EQUITY: SMALL-CAP (Stocks)														
RS Partners	RSPFX	BLEND	22.68%	26.98%	(20)	25.23%	-0.37%	(20)	2.14%	2.79%	(20)	13.75%	6.40%	(20)
FBR Focus	FBRVX	GROWTH	24.72%	30.25%	(21)	27.82%	-0.07%	(21)	6.82%	3.74%	(21)	13.48%	3.64%	(21)
INTERNATIONAL EQUITY (Stocks)														
Harbor International	HINX	FLB	4.10%	1.11%	(24)	3.95%	-10.08%	(24)	6.32%	1.80%	(24)	8.24%	3.06%	(24)
William Blair International Growth N	WBIGX	FLG	15.77%	1.11%	(24)	9.38%	-10.08%	(24)	3.39%	1.80%	(24)	5.71%	3.06%	(24)
LIFESTYLE PORTFOLIOS (*)														
Money Market/Stable Value			2.16%	0.04%		2.80%	0.86%		3.56%	2.31%		N/A	2.07%	
75% Fixed Income, 25% Equity			7.30%	7.00%		2.11%	3.51%		4.19%	4.92%		5.66%	4.82%	
Income With Growth			8.85%	7.59%		-0.78%	1.77%		3.00%	4.13%		4.92%	4.01%	
Balanced Conservative			10.80%	8.37%		-2.31%	-0.53%		2.40%	3.08%		4.54%	2.95%	
Balanced Moderate			12.96%	8.96%		-3.46%	-2.27%		2.03%	2.29%		4.51%	2.15%	
Global Growth			15.01%	9.94%		-7.43%	-5.15%		-0.13%	0.98%		3.36%	0.81%	

*Solis Lifestyle Portfolio returns represent the firm's actual individual model portfolio accounts, less the annual portfolio and rebalancing fee of 0.25%. Actual participant portfolio returns may vary due to individual account cash flows, trade timing, and fee structure. Past performance is no guarantee of future performance.

**Fixed Income represented by Barclay's Aggregate Bond Index and Equity represented by S&P 500. Weighted by portfolio normal allocations.

- MARKET INDEXES**
- 1) US TREASURY BILL 3 MONTHS
 - 2) US TREASURY 13 YEAR GOVT
 - 3) BARCLAY'S 13 YEAR GOVT
 - 4) BARCLAY'S INTERMEDIATE GOVT
 - 5) BARCLAY'S INTERMEDIATE CREDIT

- MANAGER STYLE**
- MM = MONEY MARKET
 - SV = STABLE VALUE
 - IPB = INTERMEDIATE GOVERNMENT BOND
 - IMC = INTERMEDIATE CORPORATE BOND
 - IPB = INFLATION PROTECTED BOND

- 6) BARCLAY'S AGGREGATE BOND
- 7) BARCLAY'S LONG TERM GOVT
- 8) BARCLAY'S LONG CREDIT
- 9) BARCLAY'S US TREASURY
- 10) CSEB HIGH YIELD

- CA = CONSERVATIVE ALLOCATION
- MA = MODERATE ALLOCATION
- VALUE = VALUE MANAGEMENT STYLE
- FLG = FOREIGN LARGE GROWTH
- BLEND = BLEND OF GROWTH AND VALUE MANAGEMENT STYLE

- 11) DJUS SELECT REIT
- 12) DJUS MID-CAP GROWTH
- 13) MODERATE ALLOCATION
- 14) DJUS TOTAL FULL CAP
- 19) S&P 500

- FLV = FOREIGN LARGE VALUE
- FLG = FOREIGN LARGE GROWTH
- INDEX = RESPECTIVE ASSET CLASS INDEX

- 16) RUSSELL MID-CAP VALUE
- 17) RUSSELL MID-CAP GROWTH
- 18) RUSSELL MID-CAP GROWTH
- 19) RUSSELL 2000 VALUE
- 20) RUSSELL 2000

- 21) RUSSELL 2000 GROWTH
- 22) MSCI WORLD
- 23) MSCI WORLD
- 24) MSCI LEAFE
- 25) BARCLAY'S MUNI BOND 3 YEAR

- 27) MSCI WORLD METALS & MINING
- 28) MSCI WORLD METALS & MINING
- 29) MSCI EMERGING MKTS

- Weighted Index**
- 2.07%
- 4.82%
- 4.01%
- 2.95%
- 2.15%
- 0.81%