

SOLTIS LIFESTYLE PORTFOLIOS

Autopilot for your 401(k)

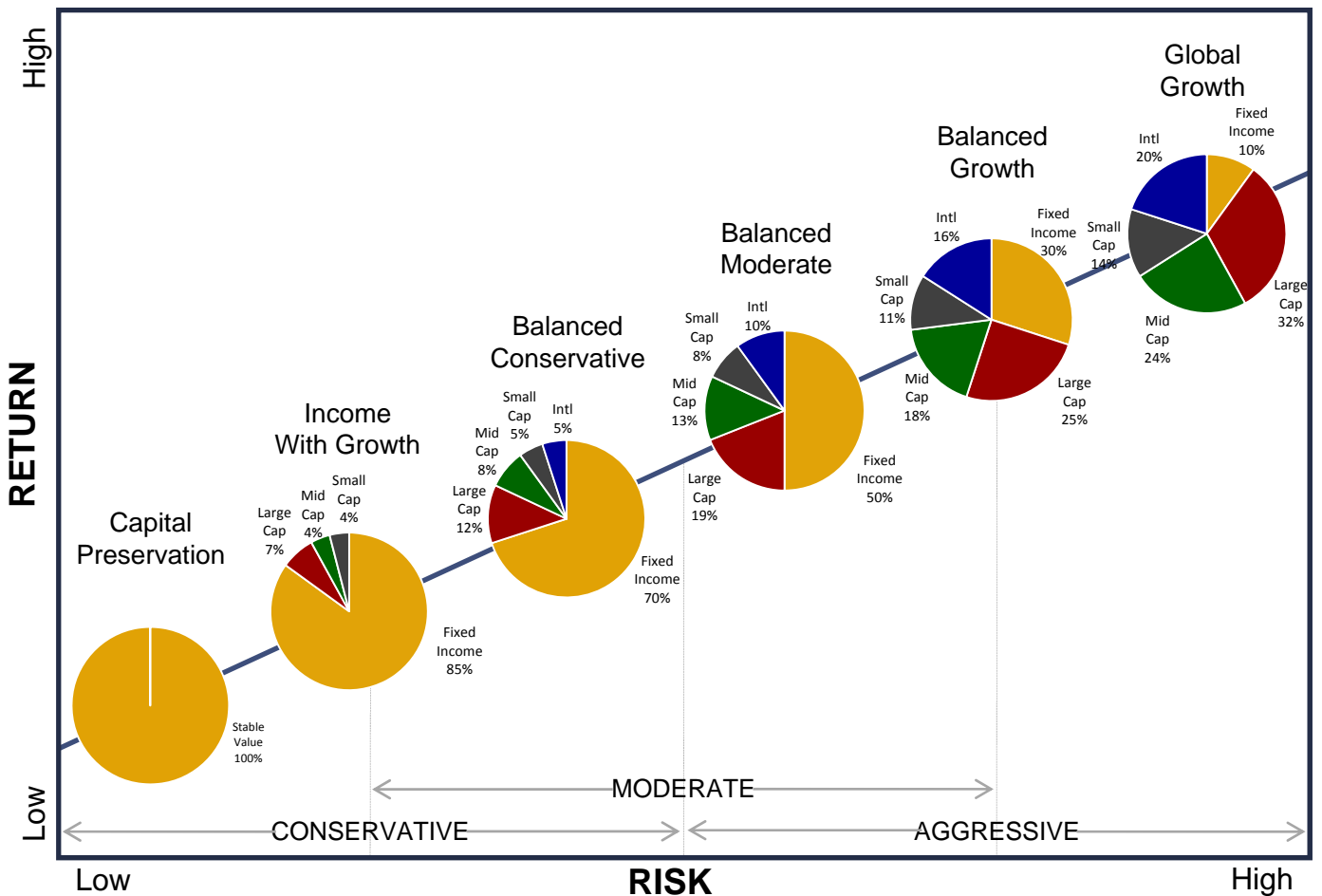


What are LifeStyle Portfolios? Who invests in them? What advantages do they provide to me? These are great questions! As a participant in the 401(k) Plan, you have the responsibility to select from the investment options offered in the plan. This is a very important decision that requires you to research and review the investments carefully to create a diversified portfolio that meets your retirement goals.

If you need assistance in selecting investment options, the LifeStyle portfolio strategies are worth consideration. These portfolios, managed by Soltis Investment Advisors, include an annual rebalancing and management fee of 0.25%. For example, a participant with \$20,000 in their account will pay an annual fee of \$50.00 ($\$20,000 \times .0025 = \50.00).

BENEFITS OF LIFESTYLE PORTFOLIO'S

- Diversification:** Spreading your money among a range of different investment types and styles in order to limit risk is called diversification. The LifeStyle Portfolio Strategies provide you with a diversified investment portfolio.
- Simplification, Time Savings:** The LifeStyle Portfolios are actively managed and provide simplification, time savings and the peace of mind of having professionals manage your retirement funds.
- Asset Allocation:** Deciding what percent of your savings will be invested in international, large, small, and mid size stocks versus bonds is called asset allocation. Soltis determines your asset allocation by investing your assets among the various asset classes (i.e. large company stocks, mid size company stocks, small company stocks, international, bonds). Your contribution and balance will be diversified according to your assessed risk, time, and investment profile. Ongoing analysis and tactical asset allocation decisions are made automatically for you.
- Manager Selection:** After considering your asset allocation, Soltis determines the appropriate mix of Mutual Fund Managers for your portfolio. The Managers selected have a specific asset class and style assignment (large company stocks, bonds, growth, value, etc.). Future monitoring of the Mutual Fund Managers is provided and adjustments are made automatically for you.
- Regular Re-balance:** If you invest your portfolio in the same way for a year or more, the allocation has probably shifted because investment values change over time. One investment in the account may have gained or declined more than others, and that may have shifted the retirement account away from its original balance. Studies show that investors that re-balance their account on a regular basis can increase their return over time by 1-2%. The LifeStyle Portfolios will automatically be re-balanced by Soltis to take advantage of market movements and opportunities.



There are six LifeStyle Portfolio Strategies:

- Capital Preservation: Money Market or Stable Value
- Income with Growth: 15% Stocks, 85% Bonds
- Balanced Conservative: 34% Stocks, 66% Bonds
- Balanced Moderate: 55% Stocks, 45% Bonds
- Balanced Growth: 75% Stocks, 25% Bonds
- Global Growth: 100% Stocks

The LifeStyle Portfolio Strategies have different objectives based on time horizon, risk tolerance, and experience in the markets. An Investor Profile Worksheet is included that will assist you in selecting the LifeStyle Portfolio that best meets your profile. After taking the Investor Profile Worksheet, total your score to find the appropriate LifeStyle Portfolio for you. If you need assistance with the Investor Profile Worksheet or would like to speak to an Investment Advisor, you may call Soltis Investment Advisors at (800-735-1601) from 7:30 AM - 6:00 PM (MT).

What Type of Investor Are You?

Your risk tolerance is a critical component in determining which asset allocation strategy is most suitable for you. The following questionnaire will help you evaluate your attitude towards risk and determine what type of investor you are. After you answer the questions below, add up the points at the bottom. Your profile will be used later to help you identify a range of potential asset allocation strategies.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Your Answers:
1. Risk Tolerance. I am willing to accept above-average investment risk that may result in occasional years of negative investment returns.	5	4	3	2	1	_____
2. Expected Return. Based on historical returns from different types of investments, my desired level of investment return is above average.	5	4	3	2	1	_____
3. Liquidity. I have an adequate amount of assets available to meet major short-term expenses, and would not need to convert my investment holdings into cash.	5	4	3	2	1	_____
4. Investment Experience. I have prior investing experience with stocks, bonds, and international investments, and am aware of the risk associated with each.	5	4	3	2	1	_____
5. Holding Period. I am willing to maintain investment holdings for 10 years or more.	5	4	3	2	1	_____
6. Income Source. My source(s) of income is reliable and growing steadily at or above the pace of inflation.	5	4	3	2	1	_____
7. Ease of Management. I want to play an active role in managing my investments.	5	4	3	2	1	_____
8. Dependents. I have no more than one dependent who relies on my income and investment holdings for financial support.	5	4	3	2	1	_____
9. Insurance Coverage. I have adequate insurance coverage to meet the requirements of those who depend on me financially.	5	4	3	2	1	_____
10. Debt/Credit. I maintain a low amount of debt and have a good/excellent credit rating.	5	4	3	2	1	_____

INVESTOR PROFILE					
RISK LEVEL	Score: 10-15	Score: 16-24	Score: 25-34	Score: 35-44	Score: 45-50
		Avoids risk	Tolerates some risk	Tolerates risk	Comfortable with risk
SAMPLE ASSET ALLOCATIONS					
INVESTMENT STRATEGY	Bonds 80% Stocks 20%	Bonds 60% Stocks 40%	Bonds 40% Stocks 60%	Bonds 20% Stocks 80%	Bonds 0% Stocks 100%
LIFESTYLE PORTFOLIOS	Income with Growth	Balanced Conservative	Balanced Moderate	Balanced Growth	Global Growth



TOTAL

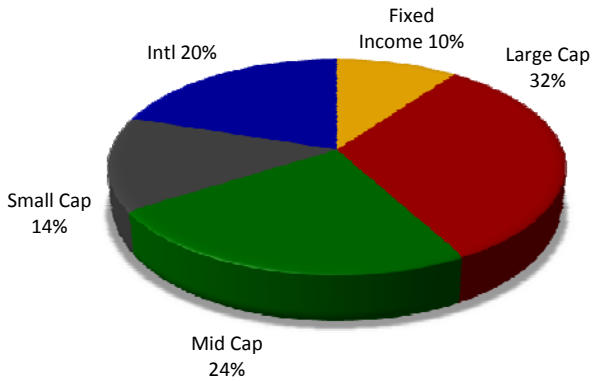


PROFILE

Match your score with the appropriate LifeStyle Portfolio

If your point total is between 45-50:

GLOBAL GROWTH



ASSET ALLOCATION

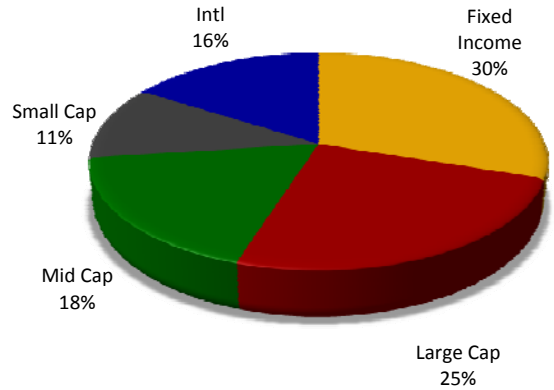
Fixed Income	Ticker	%
PIMCO Total Return	PTRAX	10%
Domestic Large Cap		
MainStay ICAP Select Equity	I CSLX	9%
American Funds Growth Fund R4	RGAEX	14%
Oakmark Fund	OAKMX	9%
Domestic Mid Cap		
Hartford Mid Cap R4	HFMSX	8%
Perkins Mid Cap Value	JMCVX	8%
RS Global Natural Resources	RSNRX	8%
Domestic Small Cap		
Wasatch Small Cap Growth	WAAEX	4%
Wasatch Small Cap Value	WMCVX	5%
Wasatch Global Opportunities	WAGOX	5%
International		
Harbor International	HIINX	7%
William Blair International Growth	WBIGX	8%
Matthews Asian Small Companies	MSMLX	5%

PORTFOLIO OVERVIEW

Global Growth Portfolio seeks to maximize growth in total return through a dynamic portfolio of domestic and international equity securities. This portfolio features Soltis' top growth & value managers representing domestic large, mid, and small capitalization sectors as well as international fund managers. This portfolio maximizes the opportunity for capital growth over time. This Portfolio is **appropriate for investors who can tolerate substantial fluctuations in value and who have at least a five-year time horizon.**

If your point total is between 35-44:

BALANCED GROWTH



ASSET ALLOCATION

Fixed Income	Ticker	%
American Century Inflation Adj Bond	ACITX	11%
PIMCO Total Return	PTRAX	19%
Domestic Large Cap		
MainStay ICAP Select Equity	I CSLX	6%
American Funds Growth Fund R4	RGAEX	12%
Oakmark Fund	OAKMX	7%
Domestic Mid Cap		
Hartford Mid Cap R4	HFMSX	6%
Perkins Mid Cap Value	JMCVX	6%
RS Global Natural Resources	RSNRX	6%
Domestic Small Cap		
Wasatch Small Cap Growth	WAAEX	3%
Wasatch Small Cap Value	WMCVX	4%
Wasatch Global Opportunities	WAGOX	4%
International		
Harbor International	HIINX	6%
William Blair International Growth	WBIGX	6%
Matthews Asian Small Companies	MSMLX	4%

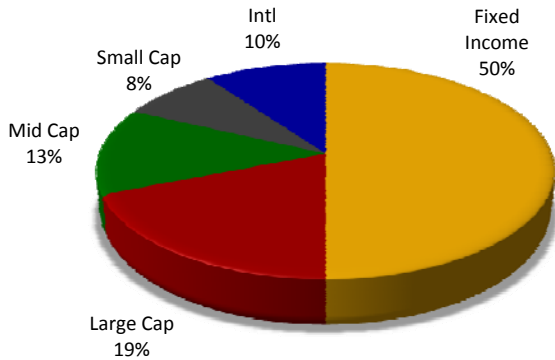
PORTFOLIO OVERVIEW

Balanced Growth Portfolio seeks to maximize total return through a dynamic global portfolio of fixed income and equity securities. This portfolio is invested in growth and value style equities with a secondary component of both government and corporate bonds. This Portfolio provides greater opportunity for growth over time. This Portfolio is **appropriate for investors who can tolerate substantial fluctuation in value and who have at least a five-year time horizon.**

Match your score with the appropriate LifeStyle Portfolio

If your point total is between 25-34:

BALANCED MODERATE



ASSET ALLOCATION

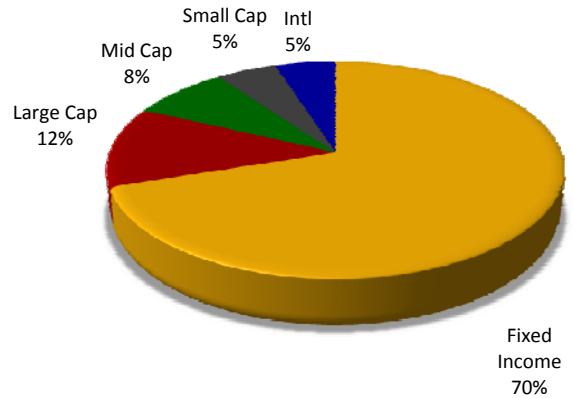
Fixed Income	Ticker	%
American Century Inflation Adj Bond	ACITX	20%
PIMCO Total Return	PTRAX	30%
Domestic Large Cap		
MainStay ICAP Select Equity	ICSLX	5%
American Funds Growth Fund R4	RGAEX	9%
Oakmark Fund	OAKMX	5%
Domestic Mid Cap		
Hartford Mid Cap R4	HFMSX	4%
Perkins Mid Cap Value	JMCVX	4%
RS Global Natural Resources	RSNRX	5%
Domestic Small Cap		
Wasatch Small Cap Growth	WAAEX	2%
Wasatch Small Cap Value	WMCVX	3%
Wasatch Global Opportunities	WAGOX	3%
International		
Harbor International	HIINX	4%
William Blair International Growth	WBIGX	3%
Matthews Asian Small Compaines	MSMLX	3%

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.**

If your point total is between 16-24:

BALANCED CONSERVATIVE



ASSET ALLOCATION

Fixed Income	Ticker	%
American Century Inflation Adj Bond	ACITX	30%
PIMCO Total Return	PTRAX	40%
Domestic Large Cap		
MainStay ICAP Select Equity	ICSLX	3%
American Funds Growth Fund R4	RGAEX	6%
Oakmark Fund	OAKMX	3%
Domestic Mid Cap		
Hartford Mid Cap R4	HFMSX	2%
Perkins Mid Cap Value	JMCVX	3%
RS Global Natural Resources	RSNRX	3%
Domestic Small Cap		
Wasatch Small Cap Growth	WAAEX	1%
Wasatch Small Cap Value	WMCVX	2%
Wasatch Global Opportunities	WAGOX	2%
International		
Harbor International	HIINX	2%
William Blair International Growth	WBIGX	1%
Matthews Asian Small Compaines	MSMLX	2%

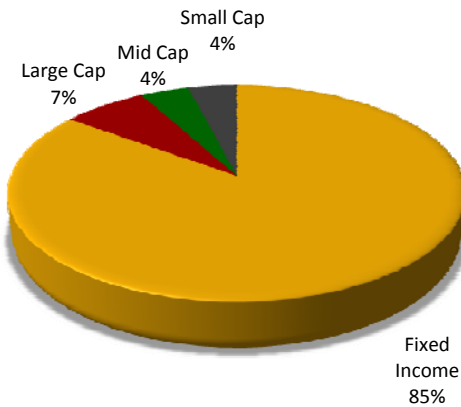
PORTFOLIO OVERVIEW

Balanced Conservative Portfolio seeks to maximize total return through a dynamic global portfolio of fixed income and equity securities. This portfolio is invested in growth and value style equities with a secondary component of both government and corporate bonds. This Portfolio provides opportunity for growth over time. This Portfolio is **appropriate for investors who can tolerate substantial fluctuation in value and who have at least a five-year time horizon.**

Match your score with the appropriate LifeStyle Portfolio

If your point total is between 10-15:

INCOME WITH GROWTH



ASSET ALLOCATION

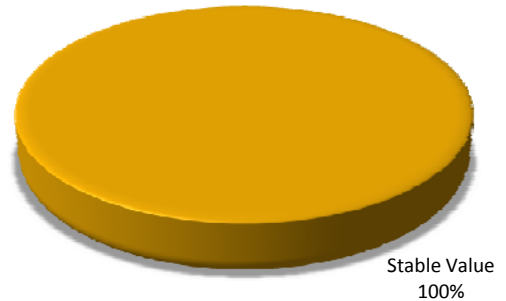
Fixed Income	Ticker	%
American Century Inflation Adj Bond	ACITX	35%
PIMCO Total Return	PTRAX	50%
Domestic Large Cap		
MainStay ICAP Select Equity	ICSLX	2%
American Funds Growth Fund R4	RGAEX	3%
Oakmark Fund	OAKMX	2%
Domestic Mid Cap		
Hartford Mid Cap R4	HFMSX	1%
Perkins Mid Cap Value	JMCVX	1%
RS Global Natural Resources	RSNRX	2%
Domestic Small Cap		
Wasatch Small Cap Growth	WAAEX	1%
Wasatch Small Cap Value	WMCVX	2%
Wasatch Global Opportunities	WAGOX	1%

PORTFOLIO OVERVIEW

Income With Growth Portfolio seeks to provide current income combined with conservative capital appreciation. The portfolio includes short-term investments to provide liquidity and capital preservation, while providing intermediate government and corporate bonds to provide consistent returns. The portfolio includes a modest exposure to equities to provide partial protection from inflation. This Portfolio is **appropriate only for those who cannot tolerate moderate swings in value, or who expect to withdraw a significant portion in the next two to three years.**

If your point total is between 1-9:

CAPITAL PRESERVATION



ASSET ALLOCATION

Stable Value	Ticker	%
Stable Value		100%

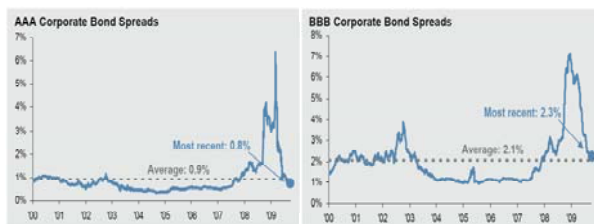
PORTFOLIO OVERVIEW

Capital Preservation Stable Value Portfolio seeks to provide a low-risk, moderate-yield investment for participants. The strategy is designed to provide a high level of income, consistent with, and providing for, preservation of capital and high credit quality, and liquidity. The fund consists of a diversified portfolio of high-quality stable value investment contracts issued by life insurance companies, banks, and other financial institutions. Potential investors should not consider this model for long-term investments. **This Portfolio is appropriate only for those investors who cannot tolerate swings in value and who expect to withdraw a significant portion within two years.**

NOVEMBER 2009: UPDATE TO SOLTIS INVESTMENT THEMES

The Soltis Investment Committee has developed the following adjustments to our portfolio asset allocation themes and strategies:

Theme: Credit Markets have generally recovered with credit spreads having returned to normal levels as illustrated in the chart below:

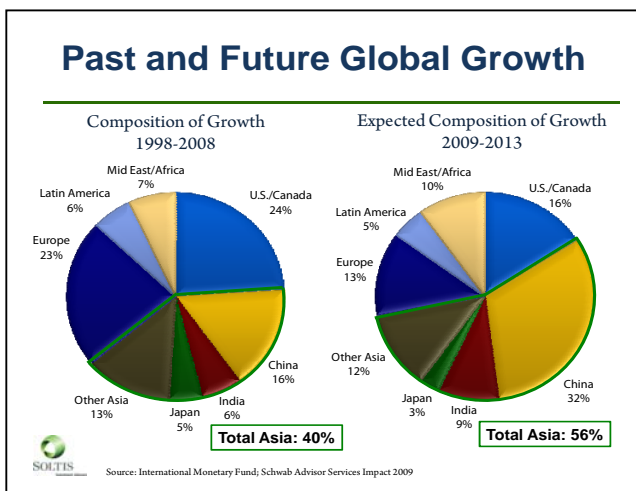


Source (top chart): U.S. Treasury, J.P. Morgan Asset Management.
Source (bottom charts): U.S. Treasury, J.P. Morgan Asset Management.
Spreads indicated are benchmark rates over comparable Treasury yields. Corporate bond spreads are of 10+ year maturity. Data are as of 9/30/09.

Strategy: Reduce the overweight bond allocation to normal weights relative to equities. Our overall bond team allocation has delivered 10.21 percent relative to the Barclays Aggregate of 5.7 percent for the 9 months of 2009.

Theme: Global Economic Growth shifting to Asia

Strategy: Add an explicit Asia manager to capture this engine of global growth. (See chart below):



Other Equity Themes and Strategies:

- **Global Infrastructure Build-out will continue** in China, India, Eastern Europe, and South America. Soltis is increasing the Global Natural Resource position.
- **Increased International Exposure** to take advantage of the opportunities for higher growth and attractive relative valuations.

- **Increased Mid to Smaller Capitalization Exposure** as these companies are expected to lead in performance through the recovery phase of the business cycle.

Fixed Income Themes and Strategies: Soltis remains defensive with the next anticipated move in interest rates expected to be upward. We continue to focus on high quality, low-duration securities. We believe that the economy is still in a difficult and challenged condition and the Fed remains in full reflationary mode accommodating liquidity with trillions of dollars of debt-financed stimulus. Our themes and strategies are as follows:

- Moderate Reduction in Portfolio Duration Due to Eventual Increase in Interest Rates.
- Maintain Exposure to Treasuries, preferring Treasury Inflation Protected Securities (TIPS).
- Increased Exposure to Higher Quality Corporate Bonds.
- Modest Exposure to Shorter-Term, High Quality Municipal Bonds.

SUMMARY AND OUTLOOK

In spite of conventional wisdom which states that long-term returns of stocks tend to appreciate between 10%-12% per year, today's financial landscape is facing extraordinary challenges (high personal and government debt levels, worldwide economic deleveraging, massive government intervention, U.S. dollar questioned as the world's reserve currency, worldwide monetary policy stimulus which may eventually cause inflation). Present challenges and conditions place in question future expected growth rates. Soltis is carefully reviewing the strategic and tactical benefits of increased international allocation, realizing fixed income profits where markets have provided returns above historical expectations, plus seeking new opportunities that align with our future economic outlook. Soltis has recently researched money management strategies (i.e. Caldwell & Orkin, Inc) which may be better positioned for markets that face the risk of unprecedented volatility. More will be shared on such strategies in upcoming communication. We welcome any questions in the interim.

SOURCES OF INFORMATION



Soltis Investment Advisors

Soltis is the Investment Advisor for the 401(k) Plan. You can call Soltis to obtain information relative to the investments and plan features by calling (800) 735-1601.

The Newport Group

The Record Keeper provides you with statements of your account on a quarterly basis and also provides an Internet Site, **www.plandestination.com**, used to view your account and make investment transfers. The Record Keeper also provides a Voice Response System, Smart!Line, that allows the participant to check on account balances and transfer funds. The next page details the information available on the Voice Response System. Representatives are available to answer questions on your statement or to make transfers and exchanges. Pertinent information is as follows:

THE
NEWPORT
GROUP

The Newport Group Client Service Representatives

(888) 401-5488, option 1

The Newport Group Recordkeeping Website

www.plandestination.com

INTERNET ACCESS

Participant Website: www.plandestination.com

You will need your **SSN & PIN** number to login (pin numbers are available by calling the record keeper). The website provides participants the ability to:

- Obtain transaction history
- Rebalance account
- Conduct investment transfers
- Direct future investment elections
- View and change personal information
- View personal rates of return
- Obtain additional education and advisory services
- Investment Profile and Return Information
- Loan Information

Additional Information also available online:

Documents: Participants are able to download the 401(k) Investment Scorecard which details performance of the investment options offered in the Plan. The scorecard provides 1, 3 & 5 year performance history and also compares each fund to its index, average manager and provides its Morningstar category rank. The scorecard is updated monthly. Information is also available on the Soltis Lifestyle Portfolios, including portfolio themes, investment allocations, and investor risk questionnaire. Participants can also obtain enrollment and distribution forms.

Reports: Participants can obtain quarter end statements, generate a custom statement on demand and find additional detailed reports to assist in managing their 401(k) account.

SOLTIS LIFESTYLE PORTFOLIOS



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