



Practice Management e*Advisory

Manager Addition – UPAL Short-Term Income Fund

Effective July 1, 2008, 50% of all assets invested in the UPAL Short-Term Income Fund will be managed by Vanguard as part of its institutional Short-Term Bond Index Signal Fund (VBSSX).

American Performance, the current manager of the fund, will continue to manage the other 50% of the Fund.

This change was recommended by Gerber-Taylor Associates, the independent investment advisor to the UPAL Retirement Program. By splitting Fund management responsibilities, the intentions are to improve Fund investment performance and reduce Fund investment expenses. Past performance is not a guarantee of future performance. Investment in the Fund is not insured and may lose principal value.

In the event you have questions, please contact Lea Ann Nunley, Vice President, Retirement Plan Services at 918/747-5585.