

News Flash

Introducing Exciting Changes for

RELIABLE CONTRACTING, INC. 401(k) PLAN

EMPLOYEE MEETINGS

White Plains office on February 12, 2009 at 5 P.M.

Millersville office on February 19, 2009 at 5 P.M.

Attendance at these meetings is strongly urged as these changes will be explained in full detail.

The RELIABLE CONTRACTING, INC. 401(k) PLAN is a great way to save for retirement. Our goal is to continue helping you build a more secure financial future by providing a wide array of investment options. Recently, we restructured our investment option line-up, based on our review of the market and the industry. These new investment options become effective FEBRUARY 17, 2009.

Effective 02/17/2009, there will be 12 NEW investment options available to you. Certain current investment options will no longer be available. If you are currently directing your contributions into one or all of these current investment options, your investment direction and balances in these current investment options will AUTOMATICALLY be changed as follows:

Current Investment Options Closed Effective 02/17/2008	Balances will be directed to the Investment Options listed below (NEW Options in BOLD)
AIM All Cap Growth	Fidelity Advisors New Insights T
Jennison Dryden Growth	Fidelity Advisors New Insights T
Legg Mason Aggressive Growth	Fidelity Advisors New Insights T
T. Rowe Price Blue Chip Growth Adv	Fidelity Advisors New Insights T
Legg Mason Growth Trust	American Funds Growth Fund R5
John Hancock Optimized All Cap Trust I	Lord Abbett All Value A
John Hancock Total Stock Market Index Trust	John Hancock 500 Index Trust
Domini Social Equity	Davis New York Venture
Blackrock Large Cap Value	T. Rowe Price Equity Income
John Hancock Optimized Value I	T. Rowe Price Equity Income
John Hancock Classic Value Trust I	T. Rowe Price Equity Income
Mutual Beacon	T. Rowe Price Equity Income
American Funds Washington R5	T. Rowe Price Equity Income
Franklin Small Mid Cap Growth	American Century Vista
John Hancock Funds Mid Cap Stock	American Century Vista
Franklin Balance Sheet	Riversource Mid Cap Value R4
Lord Abbett Mid Cap Value	Riversource Mid Cap Value R4
American Century Small Company	T. Rowe Price Small Value Adv
Royce Opportunity	John Hancock Small Cap Value
Templeton World	Mutual Discovery
John Hancock International Equity Index Trust	American Fund EuroPacific R5
Oppenheimer Global A	Mutual Discovery
Franklin International Small Cap	Oppenheimer Developing Markets
T. Rowe Price Science & Technology	Allianz RCM Technology
UBS Global Allocation	Blackrock Global Allocation
T. Rowe Price Spectrum Income	PIMCO Total Return Adm
John Hancock Strategic Income	PIMCO Total Return Adm
Legg Mason Global High Yield Bond	PIMCO Total Return Adm
PIMCO Global Bond	PIMCO Total Return Adm

Additional NEW Options
Vanguard Value Index
Eaton Vance Large Cap Value
Vanguard Growth Index
Vanguard Mid Cap Value Index
Vanguard Mid Cap Value Opps
Vanguard Mid Cap Growth Index
Vanguard Small Cap Value Index
Oppenheimer International Growth
John Hancock Lifecycle Funds (All Years)
Current Investment Options Remaining
American Funds Growth Fund R5
Lord Abbett All Value A
Davis New York Venture
John Hancock 500 Index Trust
Columbia Value & Restructuring
T. Rowe Price Equity Income
American Funds Investment Co of America R5
American Century
John Hancock Mid Cap Index Trust
Vanguard Small Cap Growth Index
T. Rowe Price Small Value Adv
John Hancock Small Cap Index Trust
John Hancock Small Cap Value
John Hancock International Value
American Funds EuroPacific R5
Mutual Discovery A
Oppenheimer Developing Markets
T. Rowe Price Health Sciences
Vanguard Energy
DWS Real Estate
Allianz RCM Technology
American Funds Balances R5
John Hancock Lifestyle Conservative
John Hancock Lifestyle Moderate
John Hancock Lifestyle Balanced
John Hancock Lifestyle Growth
John Hancock Lifestyle Aggressive
Vanguard Short Term Federal
PIMCO Total Return Admin
John Hancock 3 yr Guaranteed Interest Account
John Hancock 5 yr Guaranteed Interest Account
John Hancock 10 yr Guaranteed Interest Account
John Hancock Money Market

If you would like to change how your contributions are directed:

- Visit John Hancock Retirement Plan Services at www.jhpensions.com (See separate flyer for additional instruction on the website)
- Call the toll free phone service at 1-800-395-1113.

If you currently contribute, but have not elected an investment direction, your contributions will go to an age appropriate John Hancock Lifecycle Fund until you make a change in your investment direction.

As with all investment choices you make in this retirement plan, you should review your investment objectives before making changes and you should take advantage of information provided on the John Hancock website, www.jhpensions.com. This includes the investment section for performance review of the different available funds. *Past results are no guarantee of future performance.*

WHO TO CONTACT

If you have any questions concerning this Notice please contact:

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