INVESTMENT OPTIONS
for
RELIABLE CONTRACTING, INC. 401K PLAN
DECEMBER 2009

Default Fund

Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Over time, fund management adjusts the allocation among assets classes to more conservative mixes as the target date approaches.

Lifecycle Retirement Portfolios (Retirement, 2010, 2015, 2020, 2025, 2030, 2035, 2040, 2045)

Target Maturity and Lifestyle Funds

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JH Lifecycle 2010 (JLAOX)	JH Lifecycle 2035 (JLHOX)	(CLS) JH Lifestyle Conservative (JILCX)
JH Lifecycle 2015 (JLBOX)	JH Lifecycle 2040 (JLIOX)	(MLS) JH Lifestyle Moderate (JILMX)
JH Lifecycle 2020 (JLDOX)	JH Lifecycle 2045 (JLJOX)	(BLS) JH Lifestyle Balanced (JILBX)
JH Lifecycle 2025 (JLEOX)	JH Lifecycle Retirement (JLROX)	(GLS) JH Lifestyle Growth (JILGX)
JH Lifecycle 2030 (JLFOX)		(ALS) JH Lifestyle Aggressive (JILAX)

Cash Equivalent

Stable Value: These portfolios seek to provide income while presenting price fluctuations. The most common stable-value portfolios invest in a diversified portfolio of bonds and enter into wrapper agreements with financial companies to guarantee against fluctuations in their share prices. These wrapper agreements typically provide price stability on a day-to-day basis, thereby insulating each portfolio's net asset value from interest-rate volatility.

Money Market: These portfolios invest in short-term money market securities in order to provide a level of current income that is consistent with the preservation of ca

MONEY MARKET	*FIXED ACCOUNT*
(MMR) Money Market Fund	Guaranteed Interest Account-3, 5, 10 Years (3YC, 5YC, 10YC)

Fixed Income-Bonds

Intermediate-Term Bond: These portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and have an average duration of 3.5 to 6 years or an average effective maturity of 4 to 10 years.

Short Government: These portfolios have at least 90% of their bond holdings in bonds backed by the U.S. government or by government-linked agencies. These portfolios have a duration one and 3.5 to 6 years or an average effective maturity of one to 4 years.

INTERMEDIATE-GENERAL	*HIGH YIELD*	*SHORT-TERM GOVERNMENT*
(TRN) PIMCO Total Return Fund (PTRAX)		(GOV) Short-Term Federal Fund (VSGBX)

Hybrid/Balanced (Domestic and Global Stock and Bond)

Moderate Allocation/Hybrid Balanced: This portfolio invests in both stocks and bonds and maintain a relatively higher position in stocks. These funds typically have 50% - 70% of assets in stocks and the remainder in bonds and cash.

VALUE	*BLEND*	*GROWTH*
(BGA) BlackRock Global Allocation Fund (MALOX)	(ABF) American Balanced Fund (RLBEX)	

Domestic Equity - Large Cap

Large Cap Stocks: These portfolios invest primarily in large US stocks. Stocks in the top 70% of the capitalization of the US equity market are defined as large-cap. Value is defined based on a strong value style (low price ratios and high dividend yields) and a slow growth style (low growth rates for earnings, sales, book value and cash flow). The blend style is assigned to funds where neither growth nor value characteristics predominate. Growth is defined based on a strong growth style (high growth rates for earnings, sales, book value and cash flow) and a weak value style (high price ratios and low dividend yields).

VALUE	*BLEND*	*GROWTH*
(EIF)Equity Income Fund (JIEMX)	(IND) 500 Index Fund (JEINX)	(GFA)American Growth Fund of America (RGAEX)
(VRC) Columbia Value & Restructuring Fund (UMBIX)	(VAL) Davis New York Venture Fund (NYVTX)	(FNI) Fidelity Advisor New Insights Fund (FNITX)
(LVI)Value Index Fund(VIVAX)	(ACV) All Cap Value Fund (JICVX)	(LGI) VanguardGrowth Index Fund (VIGRX)
(ICA) The Investment Company of America (RICEX)		
(EVL) Eaton Vance Large-Cap Value Fund (EHSTX)		

Domestic Equity - Mid Cap

Mid-Cap Stocks: These portfolios invest primarily in mid-cap stocks. Mid-cap stocks collectively represent 20% of the total capitalization of the US equity market (large-cap stocks represent the top 70%). The mid-cap range for market capitalization typically falls between $1-$8 billion. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow). The blend style is assigned to funds where neither growth nor value characteristics predominate. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

VALUE	*BLEND*	*GROWTH*
(RMV) RiverSource Mid Cap Value Fund (RMCVX)	(BMV) BlackRock Mid-Cap Value Opportunities Fund (MARFX)	(MGI)Mid-Cap Growth Index (VMGIX)
(MVI) Mid-Cap Value Index (VMVIX)	(MCI)Mid-Cap Index Fund (JECIX)	

All asset class definitions provided above are exclusive to Morningstar and Fiduciary Analytics (www.fi360.com). Additional information on each fund is available in the fund's prospectus via the plan web site or internet.

Domestic Equity - Small Cap

***Small Cap Stocks:** These portfolios invest primarily in small US stocks. Stocks in the bottom 10% of the capitalization of the US equity market are defined as small-cap. Value is defined based on a strong value style (low price ratios and high dividend yields) and a slow growth style (low growth rates for earnings, sales, book value, and cash flow). The blend style is assigned to funds where neither growth nor value characteristics predominate. Growth is defined based on a fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).*

VALUE

(VIS) Small Cap Value Index Fund (VISVX)
(SMV) Small Cap Value Fund (JESVX)

BLEND

(MSO) JH T. Rowe Price Small-Cap Value (PASVX)
(SCI) Small Cap Index Fund (JESIX)

GROWTH

(VSG) Vanguard Small Cap Growth Index Fund (VISGX

International Equity - Large Cap

***Foreign Large Cap Stocks:** These portfolios invest mainly in big international stocks that are less expensive or growing more slowly than other large-cap stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). These portfolios typically will have less than 20% of assets invested in US stocks. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. Growth is defined based on fast growth (high growth rates for earnings, sales, book value and cash flow) and high valuations (high price ratios and low dividend yields).*

VALUE

(ITV) International Value Fund (JIVIX)

BLEND

(EPG) EuroPacific Growth Fund (REREX)
(DIS) Mutual Discovery Fund (TEDIX)
(DMK) Oppenheimer Developing Markets Fund (ODVYX)

GROWTH

(OIG) Oppenheimer International Growth Fund (OIGYX

Specialty Sector

***Technology:** These portfolios seek capital appreciation by investing primarily in hardware, software, and communications technology,*
***Health:** These portfolios seek capital appreciation by investing primarily in equity securities of US or non-US health-care companies.*
***Energy:** These portfolios invest primarily in equity securities of US or non-US companies who conduct business primarily in energy-related industries.*
***Real Estate:** These portfolios seek capital appreciation by investing primarily in US or non-US real-estate-related equity securities.*

(PGT) Allianz RCM Technology Fund (RAGTX)
(HLS) T. Rowe Price Health Sciences Fund (PRHSX)
(VEN) VanguardEnergy Fund (VGENX)
(REA) DWS RREEF Real Estate Securities Fund (RRREX)

STRATEGIC WEALTH MANAGEMENT GROUP

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