

Dear Participants:

For the past several years, the Department of Labor has been working on new methods to assist plan sponsors in the analysis and selection of suitable funds for their retirement plans. Employers have for some time, offered employees a choice of mutual funds selected for their accounts and have utilized material published by the investment providers to communicate the selection of suitable investments for each individual. Although data and information was made available, many participants did not fully understand the criteria for fund selection.

Plan sponsors now have new guidelines for the collection and presentation of expenses that may be applied to your account. The guidelines are outlined in an easy-to-use format that will assist you in choosing appropriate options for your retirement planning. It presents for you the cost of individual funds, any administrative fees you will pay from your account and a historical record of the investments selected for your Plan.

The attached material is designed to assist you in the process of making informed investment decisions regarding your Plan. This information is divided into separate sections and is presented in a logical order to assist in your understanding of the data. You will find:

- General Information about your Plan in a format that you should understand;
- A Comparative Chart describing each fund in your plan, including rates of return and the benchmark used for comparison purposes, expenses related to the management of the fund, and any restrictions that may be imposed by the investment provider; and

If changes are made to your Plan, you will receive updated materials throughout the year. Please review the information carefully and advise your Plan Administrator if you have any questions regarding this matter.

General Information About Your Plan

The Plan provides a wide range of Designated Investment Alternatives designed to allow participants and beneficiaries the ability to diversify the funds in their account. Employees may access the Plan web site and enter instructions to make changes to your account. Current users may access the web site at: www.penserv.com. First-time users can receive instructions from the Plan's Recordkeeper, PenServ Plan Services, Inc. ("PenServ"), by calling (800) 849-4001 or you may contact your Plan Administrator.

Using the Web Site.

Participants and beneficiaries may access the Plan's web site at any time and enter instructions to purchase or sell funds offered in the account. Trades entered prior to 4:00 pm ET on any day the New York Stock Exchange is available for business will be placed on that day. Otherwise, the instructions will be entered on the day the Exchange is next available to accept transactions.

Trading Restrictions.

Some funds may place restrictions on trades and in some cases may limit the ability to make direct trades in your Plan. These restrictions are provided in the attached Comparative Chart describing each Designated Investment Alternative offered by your Plan.

Voting Rights.

As a participant in the Plan, you may request proxy materials and exercise your rights as a shareholder of any designated investment alternative. You may request this material by contacting PenServ at (800) 849-4001.

Investment Alternatives.

The attached chart provides a list of the Designated Investment Alternatives selected for your Plan. You should use this chart and the information provided to select appropriate investments for your account. The list includes the fund family's web site address where additional information is provided. Additionally, you may access the Plan's web site where you will be able to view the most recent prospectus and financial reports released by the fund. You will also be able to access fund fact sheets and other helpful information in summary form by accessing www.penserv.com.

Changes to This Information.

If any changes are made to the list of Designated Investment Alternatives, you will receive a notice of such change at least 30, but no more than 90 days in advance of the effective date, unless such advance notice is due to events that were unforeseeable or circumstances beyond the control of the Plan Administrator. In that case, the notice will be provided as soon as reasonably practicable.

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact the plan administrator. A free paper copy of the information available on the Web site(s) can be obtained by contacting your plan administrator.

The table below shows how plan investment alternatives have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site(s).

| Plan Investment | Average Annual Total Return as of 09/30/2012 | | | | Benchmark Returns | | | | Total Annual Operating Expenses | | Shareholder Type Fees and Restrictions |
|--|---|------|-------|--------------------------------|---|------|-------|-----------|------------------------------------|------------|--|
| | 1yr. | 5yr. | 10yr. | Inception | 1yr. | 5yr. | 10yr. | Inception | As a % | Per \$1000 | |
| Columbia Acorn Fund Mid-Cap Growth LACAX https://performance.columbiamanagement.com/ | 26.44 | 2.41 | 11.72 | | 26.69 | 2.54 | 11.11 | | 1.11 | 11.10 | If a Fund detects that an investor has made two "material round trips" in any 28-day period, it will generally reject the investor's future buy orders, including exchange buy orders, involving any Fund. Shareholder Fees are Not Applicable |
| | | | | | Russell Mid Cap Growth TR USD | | | | | | |
| Goldman Sachs Mid Cap Value Fund - A Mid-Cap Value GCMAX http://www.goldmansachs.com/ | 26.06 | 1.46 | 9.40 | | 29.28 | 1.73 | 10.96 | | 1.16 | 11.60 | The Trust and Goldman Sachs reserve the right to reject or restrict purchase or exchange requests from any investor. The Trust and Goldman Sachs will not be liable for any loss resulting from rejected purchase or exchange orders. To minimize harm to the Trust and its shareholders (or Goldman Sachs), the Trust (or Goldman Sachs) will exercise this right if, in the Trust's (or Goldman Sachs') judgment, an investor has a history of excessive trading or if an investor's trading, in the judgment of the Trust (or Goldman Sachs), has been or may be disruptive to a Fund |
| | | | | | Russell Mid Cap Value TR USD | | | | | | |
| OFI Stable Value Trust Tier 3 Stable Value OFSTXX https://www.oppenheimerfunds.com/investors/ | N/A | N/A | N/A | 0.00 (since 02/01/2006) | 1.56 | 3.80 | 0.00 | 0.00 | 1.00 | 10.00 | N/A |
| | | | | (performance as of 07/28/2012) | Barclays Capital 1-3 Yr Govt Bond Index | | | | | | |

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| Plan Investment | Average Annual Total Return as of 09/30/2012 | | | | Benchmark Returns | | | | Total Annual Operating Expenses | | Shareholder Type Fees and Restrictions |
|--|---|-------|-------|-----------|-------------------|-------|-------|-----------|------------------------------------|------------|--|
| | 1yr. | 5yr. | 10yr. | Inception | 1yr. | 5yr. | 10yr. | Inception | As a % | Per \$1000 | |
| Oppenheimer Intl Growth - A Foreign Large Growth OIGAX | 19.64 | -1.15 | 12.03 | | 14.81 | -4.23 | 7.82 | | 1.27 | 12.70 | Shareholder Fees are Not Applicable The fund maintains a purchase blocking policy under which any shareholder exchanging \$5,000 or more from a single fund and repurchasing into the same fund may be precluded from investing in that fund for 30 calendar days after the redemption transaction |
| https://www.oppenheimerfunds.com/investors/ | | | | | | | | | | | MFSC will generally restrict, reject or cancel purchase and exchange orders into the fund if MFSC determines that an accountholder has made two exchanges, each in an amount of \$5,000 or more, out of an account in the fund during a calendar quarter ("two exchange limit"). Shareholder Fees are Not Applicable |
| MFS Government Securities Fund A Intermediate Government MFGSX | 3.13 | 5.99 | 4.51 | | 2.95 | 6.01 | 4.74 | | 0.88 | 8.80 | |
| https://www.mfs.com | | | | | | | | | | | The fund reserves the right to apply redemption fees to accounts where short-term trading is detected. The purpose of redemption fees is to deter excessive, short term trading and other abusive trading practices as described above under "Abusive Trading Practices" and to help offset the costs associated with the sale of portfolio securities to satisfy redemption and exchange requests made by "market timers" and other short-term shareholders, thereby insulating longer-term shareholders from such costs. Redemption fees are not paid separately, but are deducted from the amount to be received in connection with a redemption or exchange. |
| PIMCO Total Return Intermediate-Term Bond PTTAX | 11.08 | 8.46 | 6.47 | | 8.23 | 8.39 | 6.47 | | 0.85 | 8.50 | |
| http://www.pimco.com/en/Pages/default.aspx | | | | | | | | | | | |

| Plan Investment | Average Annual Total Return as of 09/30/2012 | | | | Benchmark Returns | | | | Total Annual Operating Expenses | | Shareholder Type Fees and Restrictions |
|--|---|-------|-------|-----------|---|-------|-------|-----------|------------------------------------|------------|--|
| | 1yr. | 5yr. | 10yr. | Inception | 1yr. | 5yr. | 10yr. | Inception | As a % | Per \$1000 | |
| MFS Moderate Allocation Fund A Moderate Allocation MAMAX https://www.mfs.com | 17.74 | 3.77 | 7.57 | | 20.42 | 2.04 | 9.20 | | 1.09 | 10.90 | MFSC will generally restrict, reject or cancel purchase and exchange orders into the fund if MFSC determines that an accountholder has made two exchanges, each in an amount of \$5,000 or more, out of an account in the fund during a calendar quarter ("two exchange limit"). Shareholder Fees are Not Applicable |
| | | | | | Morningstar Moderately Aggr Target Risk | | | | | | |
| BlackRock Global Allocation Fund A World Allocation MDLOX https://www2.blackrock.com/ | 13.29 | 2.59 | 10.96 | | 21.59 | -2.15 | 8.04 | | 1.16 | 11.60 | The Fund, in its sole discretion may determine that that you are engaging in market timing activity and reserves the right to reject any specific purchase or exchange order. If the Fund rejects your purchase or exchange order, you will not be able to execute that transaction, and the Fund will not be responsible for any losses you therefore may suffer. |
| | | | | | MSCI World NR USD | | | | | | |
| American Funds Capital Wld Gro & Inc A World Stock CWGIX http://americanfundsretirement.retire.americanfunds.com | 22.36 | -1.40 | 10.87 | | 21.59 | -2.15 | 8.04 | | 0.79 | 7.90 | Shareholder Fees are Not Applicable The fund maintains a purchase blocking policy under which any shareholder exchanging \$5,000 or more from a single fund and repurchasing into the same fund may be precluded from investing in that fund for 30 calendar days after the redemption transaction |
| | | | | | MSCI World NR USD | | | | | | |
| Templeton Foreign Fund R Foreign Large Value TEFRX https://www.franklintempleton.com/ | 12.25 | -3.34 | 7.44 | | 12.59 | -6.33 | 8.49 | | 1.42 | 14.20 | The fund maintains a purchase blocking policy under which any shareholder exchanging \$5,000 or more from a single fund and repurchasing into the same fund may be precluded from investing in that fund for 30 calendar days after the redemption transaction |
| | | | | | MSCI EAFE Value NR USD | | | | | | |

| Plan Investment | Average Annual Total Return as of 09/30/2012 | | | | Benchmark Returns | | | | Total Annual Operating Expenses | | Shareholder Type Fees and Restrictions |
|---|---|------|-------|-----------|--|------|-------|-----------|------------------------------------|------------|---|
| | 1yr. | 5yr. | 10yr. | Inception | 1yr. | 5yr. | 10yr. | Inception | As a % | Per \$1000 | |
| Delaware Diversified Income A Intermediate-Term Bond DPDFX | 8.63 | 8.29 | 8.10 | | 8.23 | 8.39 | 6.47 | | 0.92 | 9.20 | A short-term roundtrip is any redemption of fund shares within 20 Business Days of a purchase of that fund's shares. If you make a second such short-term roundtrip in a fund within 90 rolling calendar days as a previous short-term roundtrip in that fund, you may be considered a market timer. If you are identified as a market timer, we will execute the redemption side of your exchange order but may refuse the purchase side of your exchange order. |
| | | | | | Barclays US Government/Credit 5-10 Yr TR | | | | | | |
| http://www.delawareinvestments.com/ | | | | | | | | | | | |
| MFS New Discovery Fund A Small Growth MNDAX | 31.20 | 6.17 | 9.52 | | 31.18 | 2.96 | 10.55 | | 1.34 | 13.40 | MFSC will generally restrict, reject or cancel purchase and exchange orders into the fund if MFSC determines that an accountholder has made two exchanges, each in an amount of \$5,000 or more, out of an account in the fund during a calendar quarter (“two exchange limit”). Shareholder Fees are Not Applicable |
| | | | | | Russell 2000 Growth TR USD | | | | | | |
| https://www.mfs.com | | | | | | | | | | | |

Administrative Expenses

Your Plan is required to prepare and maintain certain legal documents and prepare financial reports that are audited by professionals certified to act on behalf of the Plan. These services are provided by attorneys and CPA firms selected by your Plan Administrator.

The Plan also maintains a web site and provides administrative services for Plan participants. These services include payment of benefits from the plan, determination of participant balances and the execution of transactions you may enter through the Plan web site. This includes payments to participants and beneficiaries and related tax reporting, issuing participation loans and collection of loan repayments and providing account and transaction records for the Plan.

The Plan maintains accounts through a Custodian that holds and maintains records for the designated investment alternatives selected for your benefit. Executing trading instructions, collection of dividends, processing fund changes and reconciling the cash for your account are services provided by the Custodian. These records are used by your Plan Administrator to ensure the value and existence of the assets reported for your account.

Administration fees may also include compensation paid to the financial advisor selected by your Plan. These fees may be paid from the expenses charged by the Designated Investment Alternatives selected for the Plan or a separate service fee may be assessed for such services. However, the financial advisor will not receive both.

Allocation of Administrative Costs

Costs allocated to participant accounts are applied based on the expense type. Expenses such as fees paid to the Custodian are allocated on a pro rata basis, i.e., on the relative value of a participant's account to the total value of all participant accounts. Other administrative costs are applied on a per capita basis or to a specific participant's account. Such fees include the cost to secure and administer a participant loan or to process a Domestic Relations Order.

These fees may include:

Individual Expenses**Distribution Fee.**

Distribution of account upon termination of employment, including preparation of required notices and elections, distribution check or transfer of funds by direct rollover, as appropriate, and tax reporting forms.

Fee: \$70.00

Hardship Distribution.

Hardship distribution, including application processing and preparation of required notices, elections and distribution check.

Fee: \$70.00

In-service Distribution.

Non-hardship in-service distribution, including application processing and preparation of required notices, elections and distribution check.

Fee: \$70.00

Installment Distribution.

Installment distributions, including preparation of periodic required notices and elections, distribution checks and additional calculation of distribution amounts if necessary, and tax reporting forms.

Fee: \$70.00

Loan Origination.

Participant loan application fee (includes processing and document preparation).

Fee: \$70.00

Participant loan administration.

Participant loan annual maintenance fee

Fee: \$70.00

QDRO Processing.

Qualified domestic relations order ("QDRO") review and processing, including notices to parties and preparation of QDRO distribution check. The plan will charge the participant's account for actual legal expenses and costs if the Plan consults with legal counsel regarding the qualified status of the order.

Fee: \$150.00 plus legal expenses if applicable

Individual Expenses

RMD.

Required minimum distributions, including annual calculation of required minimum distribution and preparation of required notices, elections and distribution check.

Fee: \$70.00

The information provided in this Notice is intended to assist you in the management of your retirement account. It will be provided at a minimum, at 12-month intervals. However, if a change is made to the information, you will receive an updated Notice.

If you have questions or need assistance with this material, please contact your Plan Administrator or the Plan's Recordkeeper.

ADDITIONAL INFORMATION

If you have any questions regarding this material please contact your Plan Administrator or our Third-Party Administrator. You may also access the Plan's web site at: www.penserv.com where you will be able to view and download additional information to assist you in understanding your Plan, including:

- forms and documents relating to the administration of your plan;
- expanded information about the Designated Investment Alternatives including, investment goals and objectives, investment strategies and principal risks, portfolio turnover ratio, performance data, and fees and expenses;
- prospectuses and financial updates for each designated investment alternative option;
- historical prices and activity for each fund.
- a glossary of general investment-related terms.

Contact Information**Plan Administrator**

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Third Party Recordkeeper

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Phone: (800) 849-4001