

IUE-CWA 401(k) Plan -- Appendix A

Please note: the following are brief descriptions of the funds offered by the Plan as of 6/1/2010.

To learn about the current performance and risk information for these investment options, please visit the Plan website at www.iuepension.org or contact the office at 888-803-7449 to request the most up-to-date information sheets.

- ◆ American Funds American Balanced A – ABALX
 - The investment seeks conservation of capital, current income, and long-term growth of capital and income. The fund invests in a broad range of securities, including stocks, bonds, and securities issued and guaranteed by the US government. It normally maintains at least 50% of assets in common stocks and at least 25% of assets in debt securities, including money market securities. The fund may also hold cash or money market instruments.
- ◆ American Funds Growth Fund of America R3 – RGACX
 - The investment seeks capital growth by investing in common stocks. The fund invests primarily in common stocks and seeks to invest in companies that appear to offer superior opportunities for growth of capital. It may also hold cash or money market instruments. The fund may invest up to 15% of its assets in securities of issuers domiciled outside the United States and Canada and not included in Standard & Poor's 500 Composite index.
- ◆ Invesco International Growth A – AIEX
 - The investment seeks income and long-term growth of capital. The fund invests in a diversified portfolio of international equity securities whose issuers are considered by the management to have strong earnings momentum. It focuses on marketable equity securities of foreign companies that are listed on a recognized foreign or US securities exchange or traded in a foreign or US over-the-counter market. The fund normally invests in the securities of companies located in at least four countries outside of the United States. It invests no more than 20% of total assets in companies located in developing countries.
- ◆ Invesco Van Kampen Growth and Income – ACGLX
 - The investment seeks income and long-term growth of capital. The fund invests primarily in income-producing equities, including common stocks and convertible securities (although investments are also made in non-convertible preferred stocks and debt securities). It limits investments in foreign securities to 25% of assets. The fund may invest up to 15% of assets in REITs. It may invest up to 10% of net assets in illiquid securities and certain restricted securities.
- ◆ Oppenheimer Main Street Small Cap – OPMSX
 - The investment seeks capital appreciation. The Fund mainly invests in common stocks of small-capitalization US companies based on fundamental analysis and quantitative models. The fund normally invests at least 80% of net assets in securities of companies having a small market capitalization. Small-cap issuers are defined as those companies whose capitalizations are less than or equal to the largest company in the Russell 2000 and S&P Small-Cap 600 indices.
- ◆ PIMCO Total Return – PTTAX
 - The investment seeks maximum total return. The fund normally invests at least 65% of assets in a diversified portfolio of Fixed-Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap

agreements. It invests primarily in investment-grade debt securities, but may invest up to 10% of total assets in high-yield securities (“junk bonds”). The fund may invest all assets in derivative instruments, such as options, futures contracts or swap agreements, or in mortgage- or asset-backed securities.

- ◆ Prudential Guaranteed Income
 - The Guaranteed Income Fund (GIF) is a Stable Value fund designed to provide safety of principal, liquidity, and a competitive rate of return.
- ◆ Prudential Retirement Goal Funds
 - The retirement Goal Funds are a family of size multi-asset class, multi-manager investment portfolios offering a range of distinct risk/return characteristics. This family is based on the “life-cycle” approach to investing – that different bond/stock mixes are appropriate for individuals at different stages of their lives. Five of the Funds are managed to specific target dates – 2010, 2020, 2030, 2040, and 2050. The Retirement Goal Fund is designed for individuals in or near retirement who seek high current income. The Funds’ active strategic asset allocation strategy allows investors to remain in a single Retirement Goal Fund through every life stage, suing their own risk tolerance to help select the appropriate Retirement Goal Fund. Each Retirement Goal Fund’s investment objective is to consistently outperform its custom benchmark over full market cycles. The custom benchmark is designed to evolve over time, in keeping with the investment time horizon remaining until expected target retirement date.
- ◆ Prudential Stock Index Z – PSIFX
 - The investment seeks to provide investment results that correspond to the price and yield performance of the Standard & Poor’s 500 Composite Stock Price index. The fund normally invests over 80% of assets in securities included in the S&P 50 index in approximately the same proportions as those of the index.
- ◆ Victory Special Value – SSVSX
 - The investment seeks long-term growth of capital and dividend income. The fund invests primarily in equity securities of companies with. It normally invests at least 80% of net assets in equity securities of companies with market capitalizations within the range of companies comprising the Russell Mid Cap® Index