

Appendix A - to the IUE-CWA 401(k) Plan Summary Plan Description

Please note: the following are brief descriptions of the funds offered by the Plan as of 3/1/2009.

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 (973) 893-0333 to request the most up-to-date information sheets.

- ☞ AIM International Growth Fund (large cap international fund) Ticker symbol: AIIEX
 - Seeks long-term growth of capital. The fund normally invests in a diversified portfolio of international equity securities whose issuers are considered by the fund's portfolio managers to have strong earnings momentum. It may invest up to 20% of assets in foreign companies located in developing countries and up to 20% of assets in securities exchangeable for or convertible into marketable equity securities of foreign issuers. The fund may also invest up to 20% of assets in high-grade short-term securities and debt securities.

- ☞ American Balanced Fund - Ticker symbol: ABALX
 - Seeks capital preservation, current income, and long-term growth of capital and income. The fund normally invests in a broad range of equities, debt, and cash instruments. It typically maintains at least 50% of assets in equities and at least 25% in bonds. Fixed-income securities must be rated investment-grade at the time of purchase. The fund may invest up to 10% of assets in foreign securities. Management primarily seeks securities that it believes are undervalued and provide long-term opportunities.

- ☞ American Funds Growth Fund of America R3 (large cap growth fund) Ticker symbol: RGACX
 - Seeks capital growth. The fund invests primarily in common stocks. Management selects securities that it believes are reasonably priced and represent solid long-term investment opportunities. The fund may invest up to 15% of assets in securities of issuers domiciled outside of the U.S. and Canada, and not included in the S&P 500 Index. It may also invest up to 10% of assets in debt securities rated below investment-grade.

- ☞ Dryden Stock Index Z Fund (large cap blend, index fund) Ticker symbol: PSIFX
 - Seeks to mirror the returns of the S&P 500 Index. The fund normally invests at least 80% of assets in securities included in the S&P 500 Index according to each security's weighting in the index. Management attempts to achieve a performance correlation with the S&P 500 of 0.95 irrespective of expenses. The fund may invest in derivatives.

- ☞ Oppenheimer Main Street Small Cap A Fund (small cap blend fund) Ticker symbol: OPMSX
 - Seeks capital appreciation. The fund normally invests at least 80% of assets in common stocks and other equity securities of small-cap US companies, defined by management as companies with market capitalizations of \$3 billion or less. It can invest in companies that have been in operation less than three years. However, management does not intend to invest more than 20% of assets in such companies.

- ☞ PIMCO Total Return A Fund (Intermediate-term bond fund) Ticker symbol: PTTAX
 - Seeks total return consistent with preservation of capital. The fund normally invests at least 65% of assets in debt securities, including US government securities, corporate bonds, and mortgage-related securities. It may invest up to 30% of assets in securities denominated in foreign currencies. The fund may invest up to 10% of assets in high-yield securities rated B or higher. The portfolio duration generally ranges from three- to six-years.

- ☞ Prudential Retirement Goal Funds — do not have ticker symbols.
 - The Retirement Goal Funds are a family of six 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 Income 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, using their own risk tolerance to help select the appropriate Retirement Goal Fund.

- ☞ Prudential Guaranteed Income Fund — does not have ticker symbol.
 - Is a stable value product specifically designed for defined contribution plans to provide money market-like liquidity and safety of principal with an attractive rate of return.

- ☞ Van Kampen Growth & Income R Fund (large cap value fund) Ticker symbol: AGLX
 - 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.

- ☞ Victory Special Value A Fund (mid cap blend fund) Ticker symbol: SSVSX
 - Seeks long-term growth of capital and dividend income. The fund invests primarily in equity securities of companies with market capitalizations within the range of companies comprising the Russell Mid Cap(R) index. 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(R) index. The fund may invest up to 20% of its total assets in investment-grade debt securities and preferred stocks; and may, but is not required to use derivative instruments.