Professional Fabrications Inc.
401(k) Retirement Plan

Investment Options – December 31, 2012

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 Website address shown below or you can contact **Bob Huntley at 920-729-7903** for a free paper copy of the information available on the Website. The investment advisor managing the funds is responsible for the exercise of voting and similar rights associated with each investment option.

Document Summary

This document has two parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in a particular option.

Part I. Performance Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options 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 objectives, strategies and risks, portfolio turnover rate, more current performance data (updated at least quarterly), and fee and expense information is available on the website listed under each option.

Table 1 - Variable Return Investments

Name/ Type of Option	Average Annual Total Return as of 12/31/12				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
Equity Funds								
A. Total Stock Market Fund (Inception: 4/9/12) www.northstarinvestments.com	NA	NA	NA	5.1%	16.0%	1.7%	7.1%	4.9%
					100% S&P 500			
B. Growth Fund (Inception: 10/9/7) www.northstarinvestments.com	12.7%	0.7%	NA	-0.2%	16.3%	1.2%	7.8%	0.0%
					65% S&P 500, 15% EAFE, 20% Russell 2000			
C. Aggressive Growth Fund (Inception: 4/9/12) www.northstarinvestments.com	NA	NA	NA	4.9%	16.3%	1.3%	7.9%	6.1%
					60% S&P 500, 15% EAFE, 25% Russell 2000			
Mixture of Equity and Fixed Income Funds								
D. Balanced Fund (Inception: 8/15/05) www.northstarinvestments.com	10.7%	2.7%	NA	3.8%	11.9%	2.4%	6.7%	4.5%
					42% S&P 500, 10% EAFE, 13% Russell 2000 30% Citi BIG, and 5% 90 day T-Bill			
E. Stable Fund (Inception: 10/9/7) www.northstarinvestments.com	1.6%	2.5%	NA	2.6%	1.1%	1.7%	2.5%	1.9%
					80% 90 Day T-Bills.,20% Citi BIG			

The user name and password to access the www.northstarinvestments.com website information is "profabinc" & "PF401k"at login screen on "401K Plans" tab.

Part II. Fee and Expense Information

Table 2 shows fee and expense information for the investment options listed in Table 1. Table 2 shows the Annual Operating Expense of the options in Table 1. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 2 also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Table 2 - Fees and Expenses			
Name/Type of Option	Total Annual Operating Expenses		Shareholder - Type Fees
	As a %	Per $1000	
Equity Funds			
A. Total Stock Market Fund	**0.69%**	**$6.90**	
Management Fees	0.60%	$6.00	
Internal mutual fund & closed end fund expenses	0.09%	$0.90	
B. Growth Fund	**0.86%**	**$8.60**	
Management Fees	0.60%	$6.00	
Internal mutual fund & closed end fund expenses	0.15%	$1.50	
Commission expense	0.11%	$1.10	
C. Aggressive Growth Fund	**1.93%**	**$19.30**	
Management Fees	0.60%	$6.00	
Internal mutual fund & closed end fund expenses	0.26%	$2.60	
Commission expense	1.07%	$10.70	
Mixture of Equity and Fixed Income Investments			
D. Balanced Fund	**0.78%**	**$7.80**	
Management Fees	0.60%	$6.00	
Internal mutual fund & closed end fund expenses	0.11%	$1.10	
Commission expense	0.07%	$0.70	
Money Market Funds			
E. Stable Fund	**0.90%**	**$9.00**	
Management Fees	0.60%	$6.00	
Internal mutual fund expenses	0.30%	$3.00	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

The breakdown of the operating expense calculation for each investment option is illustrated in the following tables.

Table 3- Internal Mutual Fund & Closed End Fees Paid By Single Fund Investment Options:

Investment Option	Mutual Fund/Closed End Fund	Symbol	Market Value	Expense Ratio	Annual $ Expense
Total Stock Market Fund	Schwab Total Stock Market Fund	SWTSX	$ 57,313	0.09%	$ 52
Stable Fund	Morley Stable Value Fund	SIBTZ	$ 68,640	0.29%	$ 199

Table 4 - Internal Mutual Fund & Closed End Fees Paid By the Aggressive Growth Fund:

Mutual Fund/Closed End Fund	Symbol	Market Value	% of Assets	Expense Ratio	Annual $ Expense	Expense as a % of Total Assets
Harbor International Fund	HAINX	$ 581	4.8%	0.77%	$ 4	0.037%
Royce Value Trust CL End Fund	RVT	$ 1,342	11.2%	1.38%	$ 19	0.154%
Schwab Total Stock Market Fund	SWTSX	$ 7,376	61.4%	0.09%	$ 7	0.055%
Vanguard Emerging Markets ETF	VWO	$ 445	3.7%	0.20%	$ 1	0.007%
Vanguard Value ETF	VTV	$ 882	7.3%	0.10%	$ 1	0.007%
Total Incremental Costs					$ 31	0.261%

Table 5- Internal Mutual Fund & Closed End Fees Paid By the Growth Fund:

Mutual Fund/Closed End Fund	Symbol	Market Value	% of Assets	Expense Ratio	Annual $ Expense	Expense as a % of Total Assets
Energy Select Sector SPDR	XLE	$ 33,926	2.8%	0.18%	$ 61	0.005%
Euro Pacific Growth Fund	AEPFX	$ 44,813	3.7%	0.58%	$ 260	0.021%
Harbor International Fund	HAINX	$ 49,218	4.0%	0.77%	$ 379	0.031%
John Hancock Bank&Thrift CL End Fd	BTO	$ 29,920	2.4%	1.38%	$ 413	0.034%
Powershares India ETF	PIN	$ 8,721	0.7%	0.79%	$ 69	0.006%
Royce Value Trust Cl End Fund	RVT	$ 14,762	1.2%	1.38%	$ 204	0.017%
Royce Micro-Cap Trust CL End Fund	RMT	$ 4,725	0.4%	1.56%	$ 74	0.006%
Templeton Dragon Cl End Fund	TDF	$ 13,509	1.1%	1.33%	$ 180	0.015%
Tweedy Browne Global Value Fd	TBGVX	$ 13,186	1.1%	1.38%	$ 182	0.015%
Vanguard Emerging Markets ETF	VWO	$ 30,058	2.5%	0.20%	$ 60	0.005%
Vanguard Total Stock Market ETF	VTI	$ 20,812	1.7%	0.06%	$ 12	0.001%
Total Incremental Costs					$ 1,893	0.154%

Table 6 - Internal Mutual Fund & Closed End Fees Paid By the Balanced Fund:

Mutual Fund/Closed End Fund	Symbol	Market Value	% of Assets	Expense Ratio	Annual $ Expense	Expense as a % of Total Assets
Energy Select Sector SPDR	XLE	$ 24,997	1.9%	0.18%	$ 45	0.003%
Euro Pacific Growth Fund	AEPFX	$ 27,187	2.0%	0.58%	$ 158	0.012%
Harbor International Fund	HAINX	$ 30,400	2.3%	0.77%	$ 234	0.017%
John Hancock Bank&Thrift CL End Fd	BTO	$ 34,760	2.6%	1.38%	$ 480	0.036%
Powershares India ETF	PIN	$ 6,885	0.5%	0.79%	$ 54	0.004%
Royce Value Trust Cl End Fund	RVT	$ 11,407	0.9%	1.38%	$ 157	0.012%
Templeton Dragon Cl End Fund	TDF	$ 10,665	0.8%	1.33%	$ 142	0.011%
Tweedy Browne Global Value Fd	TBGVX	$ 9,403	0.7%	1.38%	$ 130	0.010%
Vanguard Emerging Markets ETF	VWO	$ 23,378	1.7%	0.20%	$ 47	0.003%
Total Incremental Costs					$ 1,447	0.108%

Please visit www.northstarinvestments.com for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.