Iola Dental Clinic 401(k) Profit Sharing Plan

Investment Options – December 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 **Jaime Anday at 920-996-1110 or Mark Reilly at 920-729-7915.** A free paper copy of the information available on the Website can be obtained by contacting Mark Reilly at 920-729-7915. 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. Growth Stock Fund www.northstarinvestments.com	14.6%	1.3%	NA	2.1%	16.3% 70% S&P 500, 15% EAFE, 15% Russell 2000	1.1%	7.7%	2.1%
Mixture of Equity and Fixed Income Funds								
B. Balanced Fund www.northstarinvestments.com	10.7%	4.0%	NA	4.3%	11.2% 42% S&P 500, 9% EAFE, 9% Russell 2000 35% Citi BIG, and 5% 90 day t-Bill	2.8%	6.5%	3.5%
C. Conservative Fund www.northstarinvestments.com	8.5%	4.0%	NA	4.1%	9.0% 32% S&P 500, 10% Russell 2000 53% Citi BIG, 5% 90 day t-Bill	4.1%	6.2%	4.5%

The user name and password to access the www.northstarinvestments.com website information is "ioladental" & "RRcFM751"

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. Growth Stock Fund	**0.89%**	**$10.20**	
Management Fees	0.60%	$6.00	
Internal mutual fund & closed end fund expenses	0.23%	$2.30	
Commission expense	0.19%	$1.90	
Mixture of Equity and Fixed Income Funds			
B. Balanced Fund	**0.74%**	**$7.72**	
Management Fees	0.60%	$6.00	
Internal mutual fund & closed end fund expenses	0.12%	$1.20	
Commission expense	0.02%	$0.22	
C. Conservative Fund	**0.67%**	**$6.70**	
Management Fees	0.60%	$6.00	
Internal mutual fund & closed end fund expenses	0.07%	$0.70	
Commission expense	0.00%	$0.00	

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 the Growth Fund

Mutual Fund/Closed End Fund	Symbol	Market Value	% of Assets	Expense Ratio	Annual $ Expense	Expense as a % of Total Assets
SCHWAB TOTAL STK MKT INDEX ETF	SWTSX	23,737	40.5%	0.09%	21.36	0.036%
VANGUARD TTL STOCK MKT IDX ETF	VTI	8,500	14.5%	0.06%	5.10	0.009%
VANGUARD VALUE ETF	VTV	6,762	11.5%	0.10%	6.76	0.012%
ROYCE VALUE TRUST (CL END)	RVT	6,173	10.5%	1.38%	85.19	0.145%
VANGUARD EMERGING MKTS ETF	VWO	2,449	4.2%	0.20%	4.90	0.008%
VANGUARD FTSE WLD EX US ETF	VEU	3,952	9.7%	0.18%	7.11	0.017%
Total Incremental Costs					130.43	0.227%

Table 4: 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
J.HANCOCK BK & THRIFT(CL END)	BTO	37,840	2.2%	1.38%	522.19	0.030%
NB REAL ESTATE FUND (CL END)	NRO	4,898	0.3%	2.21%	108.24	0.007%
SCHWAB US REIT INDEX ETF	SCHH	10,111	0.6%	0.07%	7.08	0.000%
ENERGY SELECT SPDR ETF	XLE	25,711	1.5%	0.18%	46.28	0.003%
PETROLEUM & RESOURCES CL END	PEO	21,265	1.2%	0.56%	119.08	0.007%
ROYCE VALUE TRUST(CL END)	RVT	14,091	0.8%	1.38%	194.46	0.011%
EUROPACIFIC GROWTH FD F2	AEPFX	48,277	2.8%	0.58%	280.01	0.016%
HARBOR INTL FUND	HAINX	51,797	3.0%	0.77%	398.84	0.023%
MS INDIA INV FUND (CL END)	IIF	10,766	0.6%	1.38%	148.57	0.008%
TEMPLETON DRAGON (CL END)	TDF	11,632	0.7%	1.33%	154.71	0.009%
VANGUARD EMERGING MKTS ETF	VWO	26,184	1.5%	0.20%	52.37	0.003%
PIMCO ENHANCED SHRT MAT ETF	MINT	142,072	8.1%	0.35%	497.25	0.028%
VANGUARD ST INV GRD FUND	VFSTX	254,998	14.6%	0.20%	510.00	0.029%
Total Incremental Costs					2,031.81	0.118%

Table 5: Internal Mutual Fund & Closed End Fees Paid by the Conservative Fund

Mutual Fund/Closed End Fund	Symbol	Market Value	% of Assets	Expense Ratio	Annual $ Expense	Expense as a % of Total Assets
SCHWAB TOTAL STK MKT INDEX ETF	SWTSX	4,382	29.3%	0.09%	3.94	0.026%
VANGUARD TTL STOCK MKT IDX ETF	VTI	1,759	11.7%	0.06%	1.06	0.007%
ISHARES LEHMAN AGG BOND ETF	AGG	7,220	48.2%	0.08%	5.78	0.039%
Total Incremental Costs					10.78	0.072%

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.