

Dear Employee:

When is the best time to save for retirement? Right now.

Smithers wants to make it convenient for you to save. That's why we have selected Schwab Retirement Plan Services ("Schwab") to help with your 401(k) Retirement Plan (the "Plan"). We chose Schwab because they are a leading retirement plan service provider with a history of dedication to the needs of individuals like us.

Through the Plan, you can take advantage of:

- A menu of funds managed by some of the most respected names in the investment industry
- Schwab's retirement plan website, where you can check your account balance, request investment information, track performance, access a variety of planning tools or make changes at any time
- Savings and investment recommendations for your 401(k) Retirement Plan powered by GuidedChoice®

Because we care about your future, we have taken advantage of Schwab's open architecture to create a Plan that offers you maximum flexibility to meet your financial needs. The choice of how much to save and which plan investments to choose is yours.

We encourage you to take advantage of Schwab's many educational offerings and online resources. At **workplace.schwab.com**, you'll find articles and tools to help you set your retirement saving goals.

You can sign up today. Why wait? It's easy, it's smart and it's one of the very best things you can do for your financial future.

For more information, log in to **workplace.schwab.com** or call Participant Services at **1-800-724-7526**.

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Questions about your 401(k) Retirement Plan account or other financial needs?

Just call **1-800-724-7526** or visit **workplace.schwab.com**. Representatives are available Monday through Friday 7:00 AM to 11:00 PM ET.



HOW SCHWAB CAN HELP

To learn more about retirement planning, estimating how much you should save or choosing investments, call **1-800-724-7526** or visit workplace.schwab.com.

IT'S EASY TO START CONTRIBUTING

It's easy to start saving in your 401(k) Retirement Plan. Just complete Steps 1 and 2.

Read this guide for an overview of retirement saving and your Plan features and choices.

Step 1: Decide how much to contribute

Your decision should be based on your age, your compensation and the amount of income you may need when you retire. Use the Paycheck Calculator on workplace.schwab.com to see how your payroll deduction affects your paycheck.

Step 2: Decide how to invest

Choose the investments that can help you reach your long-term goals. For information on choosing investments, review the section "Choose a strategy that fits you."

You're ready to sign up!
Enroll today at workplace.schwab.com.

• Click on "Participant Login".

- Enter your Social Security number as your User ID, excluding dashes.
- Enter your default password, which is your four-digit month and date of birth (example: if your birthday is November 30, your default password is 1130).
- Click "Login."
- Or call **1-800-724-7526** to speak with a representative from 7:00 AM to 11:00 PM ET, Monday through Friday.

Choose your beneficiary on workplace.schwab.com

You can select one or more primary beneficiaries to receive money from your Plan account in the event of your death, and one or more contingent beneficiaries to receive the proceeds if no primary beneficiary survives. Go to workplace.schwab.com to enter the information.

SAVE IN YOUR PLAN, SAVE ON YOUR CURRENT TAXES

This example shows how participating in your 401(k) Retirement Plan can potentially lower your current taxes. In the example shown, saving in a 401(k) at a 6% contribution deferral rate, instead of saving the same amount after taxes, increases after-tax income by \$270.

	Savings account	401(k) plan
Annual salary	\$30,000	\$30,000
Your Plan contribution	\$0	\$1,800 (6% pretax)
Taxable income	\$30,000	\$28,200
Federal income tax	\$4,500	\$4,230
6% after-tax investment	\$1,800	\$0
Income remaining after taxes and savings	\$23,700	\$23,970 (\$270 higher)

The example is hypothetical and provided for illustrative purposes only. The amount of income tax you save depends on your federal tax withholding rate and the amount you put into your Plan account. This example assumes a federal withholding rate of 15%. Exemptions, itemized deductions and state taxes are not reflected in this example. Withdrawals from the Plan are taxable as ordinary income at the time of distribution.

ENROLL NOW.
For help, call **1-800-724-7526**.



HOW SCHWAB CAN HELP

With compounding, the money you can earn may also earn money. To see it work, go to "Making Your Money Work for You" at schwab.com/moneywise_compoundgrowth.

WHAT YOU CAN DO RIGHT NOW

There's no time to lose

Retirement may seem far off, but it's getting closer all the time.

Most of us will have three sources of retirement funding: Social Security, personal savings and your 401(k) Retirement Plan. With the future of Social Security up in the air, it's clear that each of us must figure out how to save for retirement.

You will always have competing needs, but no matter what else is going on in your financial life, it's important—and smart—to save consistently in your 401(k) Retirement Plan.

Simple guidelines

These simple guidelines can help you prepare for the kind of retirement you want.

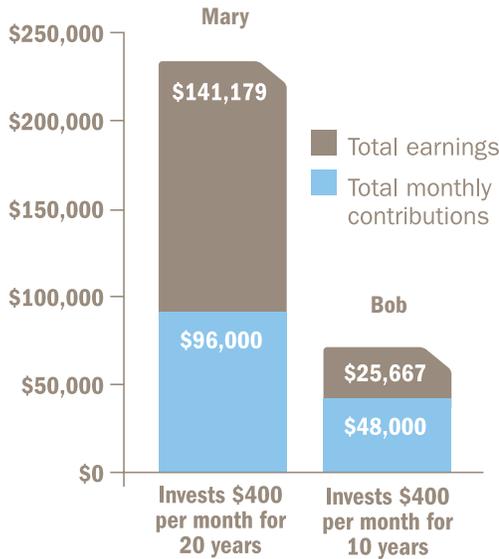
- Make retirement saving your number one priority.
- Start saving as soon as you can.
- Contribute to your company's Retirement Plan at least up to the maximum match.
- Keep investing.
- Remember, it is never too late to start.

You can find more details at schwabsavingsfundamentals.com.

THE VALUE OF STARTING EARLY. HOW TWO PEOPLE COMPARE:

Bob and Mary are both saving \$400/month. Mary starts at age 25, while Bob isn't able to start until age 35. By age 45 Mary will have accumulated three times more than Bob, while contributing only twice as much.

Hypothetical for illustrative purposes only and are not intended to represent the past or future performance of any specific investment. The balances shown represent the amount contributed and the interest compounded annually. Assumes a hypothetical average rate of return of 8% and no current taxes paid on earnings in the Retirement Plan account. Schwab does not provide tax or legal advice.



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For help, call 1-800-724-7526.



HOW SCHWAB CAN HELP

Visit [schwabsavingsfundamentals.com](https://www.schwabsavingsfundamentals.com) to find out how you can prioritize your savings goals.

MOVING AHEAD WITH A CLEAR PLAN

Pay yourself first

In an ideal world, you'd have enough money to pay all your bills and save for retirement and save for emergencies and save for other priorities like college tuition or a down payment on a house. But in the real world, you may not have enough money to save for all of these at once.

The key is to set priorities, with saving for retirement as number one. Then you can work on more than one goal at a time and even change the order of your priorities.

Make saving a habit

Contributing to your 401(k) Retirement Plan allows you to make saving a habit. Because your contributions go into your account on a pre-tax basis*, less of your current income is taxed—so it doesn't cost a dollar to save a dollar. For example, if you're in a 25% tax bracket and you save \$100 in the Plan, your take-home pay will decrease by only \$75.

How much should you contribute? In a nutshell, save as much as you can. But even a small amount can add up to a big difference later in life.

Prioritize your savings

You can plan to increase your contributions as you receive compensation raises and take care of other priorities. See [schwabsavingsfundamentals.com](https://www.schwabsavingsfundamentals.com) for Schwab's guidelines on prioritizing your savings.

Make the match

An important rule of thumb is to contribute at least the minimum amount needed to qualify for the matching contribution. If you receive a match, you're being paid to save. If you're not contributing up to the maximum match, you're missing an opportunity for more money.

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For help, call 1-800-724-7526.

*Contributions to Roth IRAs and Roth 401(k)s are made on an after-tax basis.

Schwab Savings Fundamentals are provided by Charles Schwab & Co., Inc.

The employer contribution is paid on a pre-tax basis and may be taxable at withdrawal.



HOW SCHWAB CAN HELP

Explore different saving and spending scenarios with the Retirement Savings Calculator at [schwab.com/retirementcalculator](https://www.schwab.com/retirementcalculator).

STAY ON TRACK

Be a long-term investor

Saving is all about taking a long-term view. No matter what financial need arises, resist the temptation to stop contributing to your 401(k) Retirement Plan.

Swings in the stock market can be discouraging, but history shows that things improve over the long term. So don't let the inevitable ups and downs keep you from investing steadily.

Whatever else happens in your financial life, try to consider your retirement funds untouchable. Don't tap them for anything but retirement. When that day comes, you'll be glad you stuck with your decision.

Tips for saving more

- Save all or a portion of any compensation increase.
- Track your spending to find ways you might cut back. If you live on less, you may be able to save more.
- Monitor your investments at workplace.schwab.com.

ENROLL NOW.

For help, call 1-800-724-7526.



YOU'RE READY NOW. WHY WAIT?

For every excuse to postpone saving, there's a more compelling reason to start saving now.

Money is tight. I need every dollar in my paycheck.

Managing your money is about setting priorities. Here's something you could try: Save 10% of your income for three months. If you can do that now, you can probably keep doing it. If it proves too difficult, you can decrease your savings level. Living within your means now has a long-term benefit—you're saving more toward your retirement goal, and you won't get used to a lifestyle you may not be able to afford when you stop working.

It's too late for me. I can't accumulate enough money anyway, so why bother?

It truly is never too late. The day you make a contribution to your 401(k) Retirement Plan, you have the potential for additional earnings.

Social Security will take care of me.

Many financial experts are concerned about the program's future, so the more you can save on your own, the better off you'll be when you decide to retire.

I don't know which investments to pick.

Many people don't have the confidence to choose and rebalance their investments on their own. If this is true for you, consider T. Rowe Price Target Retirement Funds. Each fund

invests in a diversified portfolio and adjusts for risk up to and beyond the target retirement date.

Or take advantage of savings and retirement plan advice specific to you. Call **1-800-724-7526** to schedule a consultation from 7:00 AM to 11:00 PM ET.

I want to buy a house first.

For most people, saving for retirement should be the first priority once you start working. If resources are limited, most individuals should opt for financial independence in retirement before buying a home. But this decision is ultimately a matter of personal circumstances and preferences.

I don't have time to think about it.

You may not feel like taking the time now, but you'll be glad you did later. Let us walk you through the process. For one-to-one help with retirement planning, call **1-800-724-7526**.

The stock market is too risky.

Over time, stocks have historically outperformed other investments.

It's too overwhelming.

You will find plenty of information and guidance at **workplace.schwab.com**. Or call Participant Services at **1-800-724-7526**.

ENROLL NOW.

For help, call **1-800-724-7526**.



CHOOSE A STRATEGY THAT FITS YOU

Your Plan allows you to choose investments that fit your approach. Some people like help in selecting their investment choices. Others prefer a more hands-on approach, actively selecting and managing their own investments.

The Smithers Group 401(k) Retirement Savings Plan offers you the following choices:

WHICH APPROACH IS RIGHT FOR YOU?

Get guidance when you need it

Do you want help determining your investments? However you invest, it can be valuable to have a sounding board—a professional to advise you. Retirement plan advice can help.

Get a diversified retirement solution

Are you looking for an approach to help you reach your retirement goals but you would like help from professionals to manage your portfolio? Consider T. Rowe Price Target Retirement Funds—diversified managed funds that adjust over time.

Invest on your own in funds available in your Plan

Do you enjoy researching and choosing among investments? Do you have the time to manage your account at least once a year? Then Plan selected funds may be your choice.

For more information on these options and approaches to investing, read the next section.

ENROLL NOW.

For help, call 1-800-724-7526.

CHOOSE A STRATEGY THAT FITS YOU

Get guidance when you need it

RETIREMENT PLAN ADVICE

Your retirement plan advice is provided by an independent investment advisory service, GuidedChoice®, that gives you objective recommendations specific to your situation—at no additional cost to you. It can help you decide:

- How much to contribute to your Plan
- Which funds to select from those within the Plan
- How much to invest in each fund

You can choose to have your account automatically adjust each year based on the goals you set in your first consultation. We suggest you review your personal recommendation at least annually or whenever there is a change in life events.

How does it work?

Guidance is available online or over the phone:

- If you prefer to use a self-service tool, log on to **workplace.schwab.com**.
- If you'd rather talk to someone, schedule an appointment by calling **1-800-724-7526** from 7:00 AM to 11:00 PM ET.

See the inside back cover for additional disclosure information.

Get a diversified retirement solution

T. ROWE PRICE TARGET RETIREMENT FUNDS

T. Rowe Price Target Retirement Funds are professionally managed funds that invest in a variety of asset classes and automatically rebalance to become more conservative over time.

How does it work?

- When you enroll, select a fund that best matches your expected retirement date as well as other factors important to you.†
- The mix of investments shifts from more aggressive to more conservative over time as your selected portfolio is adjusted for risk and continues to become more conservative for an additional 20 years beyond the target date.
- At, or after, the target retirement date, the fund will merge with a retirement fund containing a mix of cash, bonds and stocks designed for individuals currently in retirement.
- You should review your investment selection at least annually to ensure you remain on track with your goals.

†The values of the target funds will fluctuate up to and after the target dates. There is no guarantee the funds will provide adequate income at or through retirement.

CHOOSE A STRATEGY THAT FITS YOU

Invest on your own in funds chosen for your Plan

PLAN SELECTED FUNDS

Plan-selected funds are an array of investments chosen by your employer to give you a diverse range of choices.

How does it work?

- First, determine your risk tolerance. For help, you can use the Investor Profile Questionnaire in the back of this guide.
- Conduct research as needed, using the many tools provided, to help you analyze and choose among your Plan's funds.
- Decide what percentage of your contribution should go to each fund.

A prospectus is available for each mutual fund in your Plan. You will find them at **workplace.schwab.com** or by calling Participant Services at **1-800-724-7526**.



YOUR PLAN SUMMARY

ELIGIBILITY

401(k) Plan

You are eligible to begin saving in your Plan if you are at least 21 years of age and have worked for the Company for at least 30 days.

You must complete the enrollment process within 30 days after you become eligible. If you haven't completed the enrollment process within that time, you will be automatically enrolled in the Plan at a pre-tax savings rate of 4% and invested in the fund(s) picked by your Company.

The enrollment window begins 30 days prior to your eligibility date.

To make things even easier, your Plan offers automatic savings increases to help you set aside extra money - automatically. Your savings rate will increase 1% each year until you reach 10%.

If you would like to change your savings rate or investments, call Participant Services at **1-800-724-7526**.

Matching

You are eligible to receive matching contributions if you are at least 21 years of age and have worked for the Company for at least 30 days.

Profit Sharing

You are eligible to participate in your Plan if you are at least 21 years of age and have worked for the Company for at least 12 months. Once you meet the profit sharing eligibility requirements, you can enroll on January 1 or July 1.

Plan Entry Date

Once you meet your Plan's eligibility requirements, you can enroll on the first day of any month.

YOUR CONTRIBUTIONS

Pre-Tax

You may contribute up to 100% of your eligible compensation before taxes each pay period. Federal law limits the amount you can contribute in a given year. The limit is set annually. The 2016 limit is \$18,000.

Roth

Your Plan includes a Roth option. If you decide to make Roth contributions, they will be deducted from your paycheck after taxes. You will not pay taxes on any earnings when they are withdrawn—provided that any distribution from the Plan account occurs at least five years following the year you make your first Roth contribution, and you have reached age 59½ or have become disabled. In the event of your death, your beneficiary will not owe taxes on the Plan account balance either. Your combined pre-tax and Roth 401(k) contributions cannot exceed the annual federal limit.

Catch-up Contributions

If you are age 50 or older, you may be able to contribute an additional amount to your Plan. The federal government sets the limit every year. For 2016 the limit is \$6,000. Catch-up contributions are available for both Pre-Tax Catch-Up Contributions and Roth Catch-Up Contributions sources of your Plan.

ENROLL NOW. For help, call 1-800-724-7526.



YOUR PLAN SUMMARY

Changes

You may make changes to your contributions anytime. Please note the changes you make will be effective as soon as administratively possible.

Rollover

If you had a qualified retirement plan with a previous employer, there may be advantages to consolidating your retirement accounts. When you roll over your previous account's balance, you can get a complete picture of your assets in one place and manage them more easily.

For more information on completing a rollover, call Participant Services at **1-800-724-7526**.

COMPANY CONTRIBUTIONS

Matching

Smithers will match 75% of each dollar you contribute on the first 4% of pay that you contribute to your account.

Profit Sharing

Smithers may make discretionary Profit Sharing contributions to your account if you are eligible under the terms of the Plan.

To receive Company contributions, you must be employed by the Company on the last day of the Plan year and must have worked at least 1000 hours.

The employer contribution is paid on a pre-tax basis and may be taxable at withdrawal.

VESTING

Introduction

Vesting refers to ownership of your Plan account. If you own 100% of your account, you are said to be fully vested.

Your Contributions

You are always 100% vested in your own contributions, including any rollovers you make to your Plan account.

Company Contributions

Smithers' contributions to your Plan account are vested according to the following schedule:

Year 1: 0%

Year 2: 0%

Year 3: 100%

CHOOSING YOUR FUNDS

You choose the investments in your Plan account. Your Plan offers the following choices:

Fidelity® Contrafund® Fund (FCNTX)

MFS® Value Fund Class R4 (MEIJX)

Delaware Small Cap Value Fund Institutional Class (DEVIX)

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YOUR PLAN SUMMARY

Loomis Sayles Small Cap Growth Fund Institutional Class (LSSIX)
Prudential Jennison Mid Cap Growth Fund, Inc Class Q (PJGQX)
Artisan International Fund Investor Class (ARTIX)
Harbor International Fund Institutional Class (HAINX)
T. Rowe Price Retirement 2010 Fund Advisor Class (PARAX)
T. Rowe Price Retirement 2020 Fund Advisor Class (PARBX)
T. Rowe Price Retirement 2030 Fund Advisor Class (PARCX)
T. Rowe Price Retirement 2040 Fund Advisor Class (PARDX)
T. Rowe Price Retirement Balanced Fund Advisor Class (PARIX)
JPMorgan Core Bond Fund Class R5 (JCBRX)
WTRISC CIT III for Metlife GAC 25554 J (N/A)
JPMorgan Mid Cap Value Fund Institutional Class (FLMVX)
Vanguard 500 Index Fund Admiral Class (VFIAX)
Metropolitan West Total Return Bond Fund Class Institutional (MWTIX)
Conservative Managed Account Portfolio (MAP) Freedom 401k Class (N/A)
Aggressive Managed Account Portfolio (N/A)
Moderate Managed Account Portfolio (MAP) Freedom 401k Class (N/A)
Income Managed Account Portfolio (MAP) Freedom 401k Class (N/A)
Growth Managed Account Portfolio (MAP) Freedom 401k Class (N/A)
Vanguard Total International Stock Index Fund Admiral Shares (VTIAX)
Vanguard Extended Market Index Fund Admiral Shares (VEXAX)
Vanguard Total Bond Market Index Fund Admiral Shares (VBTLX)

Investors should consider carefully information contained in the prospectus, including investment objectives, risks, trading policies, charges and expenses. You can request a prospectus by calling Participant Services at 1-800-724-7526. You may also request a prospectus at workplace.schwab.com. Please read the prospectus carefully before investing. See the inside back cover for additional disclosure information.

Changing your investments

You may transfer existing assets in your Plan account to other investment options in your Plan at any time, subject to prospectus requirements.

Retirement Plan Advice

Your retirement Plan includes investment and savings advice that can help you become more informed about meeting your retirement goals. You can receive personal recommendations by calling **1-800-724-7526** or visiting **workplace.schwab.com**. You can find more information in the section of this guide titled "Choose a strategy that fits you".

ENROLL NOW. For help, call 1-800-724-7526.



YOUR PLAN SUMMARY

WITHDRAWALS

Introduction

Your Plan is designed primarily to help you save for retirement. Withdrawals are restricted by the Internal Revenue Service. You may take money out of your Retirement Plan account under the following circumstances:

Retirement

You can withdraw money from your Plan account when you retire.

In-service

In-service withdrawals are those made from your Plan account while you are still employed by the Company. These withdrawals are allowed under certain circumstances.

Loans

You may borrow money from your Plan account. You may borrow a maximum of 50% of your vested account balance or \$50,000, whichever is less.

The minimum loan amount is \$1,000.

You may have 1 outstanding loan at a time.

Loans must be repaid within 5 years.

The interest rate on your loan will be the prime rate at the time you take out your loan, plus 2%.

Each loan will be charged a one-time set-up fee of \$50, plus an administrative fee of \$40 annually.

If you leave your job you may be required to pay off the loan or it will be subtracted from your vested balance and applicable taxes will be assessed.

After your loan request is received and approved, you will receive a check for the requested loan amount in approximately 4 business days.

For more information and to apply for a loan, call Participant Services at **1-800-724-7526**.

Termination

If you leave your job for any reason, voluntarily or involuntarily, you may receive the vested balance of your Plan account.

If your vested Plan account balance is less than \$1,000 we will contact you and provide you with information on the options available to you. If you do not respond, it will be paid to you. This is called a single sum cash distribution.

If your vested Plan account balance is between \$1,000 and \$5,000, we will contact you and provide you with information on the options available to you. If you do not respond, the balance will be rolled over to a Schwab Rollover IRA administered by Charles Schwab Bank. Funds that are rolled over are invested in a FDIC-insured deposit account at Charles Schwab Bank.

Disability

If you become permanently disabled, you may withdraw your money without penalty.

Death

In the event of your death, your vested Plan account balance will be paid to your designated beneficiary or beneficiaries.

Withdrawals from the Plan may be subject to income tax and possible penalties. Where specific advice is necessary or appropriate, you should consult with a qualified tax advisor, CPA, Financial Planner or Investment Manager. Schwab does not provide tax or legal advice.

ENROLL NOW. For help, call 1-800-724-7526.



YOUR PLAN SUMMARY

MANAGING YOUR ACCOUNT

Account statement

You will receive a personalized account statement each quarter. You may also request to receive an email notification when your account statement is available online.

Web

You can manage your Plan account online at **workplace.schwab.com**.

Save time and resources by viewing your retirement Plan statements, reports and transaction confirmations online. Simply go to **workplace.schwab.com**, click on **History & Statements** under the **My Account** tab, and you'll find all your documents ready and waiting for you.

You can also do away with paper altogether. Sign up for paperless delivery and we'll stop sending you statements, reports and transaction confirmations through the mail. Instead, whenever there's a new statement or other document ready to view, we'll send you an e-mail to let you know. To get started, call Participant Services at **1-800-724-7526**.

Phone

You can manage your Plan account 24 hours a day by phone. You may contact a representative from 7:00 AM to 11:00 PM ET by calling **1-800-724-7526**.

Account security

Be sure to keep your financial information confidential. Don't share identifying data, including account number, username, login ID, password, or PIN, and keep this information in a secure location. Avoid using the same password for multiple accounts, and change your password at least every six months. For more information go to **schwab.com/schwabsafe**.

Access to electronic services may be limited or unavailable during periods of peak demand, market volatility, systems upgrade, maintenance, or for other reasons. The plan summary section is only a brief overview of your Plan's features. It is not legally binding. A more detailed Summary Plan Description is available from HR Department. Please review the Summary Plan Description carefully for additional information about specific provisions in your Plan. If you have further questions, contact HR Department.

ENROLL NOW. For help, call 1-800-724-7526.

Investor Profile Questionnaire

Schwab model portfolios provide a simplified approach to creating an asset allocation plan. This questionnaire will help you decide whether one of these portfolios is right for you.

Important considerations when choosing your portfolio

YOUR TIME HORIZON

When will you begin withdrawing your money from your account, and at what rate? If that date is many years away, you may be comfortable with a portfolio that carries a greater potential for appreciation and higher level of risk. There's more time to weather the inevitable ups and downs of the market.

YOUR RISK TOLERANCE

How do you feel about risk? Some investments fluctuate more dramatically in value than others but may have the potential for higher returns. It's important that you select investments that fit within your level of tolerance for this risk.

How to make your choice

1. Complete the questionnaire.

Answer the questions on the following pages and use your score to identify an Investor Profile that's closest to your own.

2. Select an investment strategy.

With your Investor Profile in mind, look on page 4 to find the investment strategy that may be most appropriate for you.

Circle the number of points for each of your answers and note the total for each section.

SECTION 1: TIME HORIZON

1. I plan to begin withdrawing money from my investments in:

Less than 3 years	1
3–5 years	3
6–10 years	7
11 years or more	10

2. Once I begin withdrawing funds from my investments, I plan to spend all of the funds in:

Less than 2 years	0
2–5 years	1
6–10 years	4
11 years or more	8

Subtotal: Time Horizon Score

Enter the total points from questions 1 and 2.

Time Horizon Score: _____ point(s)

If your Time Horizon Score is less than 3, stop here.

A score of less than 3 indicates a very short investment time horizon. For such a short time horizon, a relatively low-risk portfolio of 40% short-term (average maturity of five years or less) bonds or bond funds and 60% cash is suggested, as stock investments may be significantly more volatile in the short term.

If your score is 3 or more, please continue to Section 2.

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SECTION 2: RISK TOLERANCE

3. I would describe my knowledge of investments as:

- None 0
- Limited 2
- Good 4
- Extensive 6

4. When I invest my money, I am:

- Most concerned about my investment losing value 0
- Equally concerned about my investment losing or gaining value 4
- Most concerned about my investment gaining value 8

5. Select the investments you currently own or have owned in the past with the highest number of points.

- Money market funds or cash investments 0
- Bonds and/or bond funds 3
- Stocks and/or stock funds 6
- International securities and/or international funds 8

Example: You now own stock funds. In the past, you've purchased international securities. Your point score would be 8.

6. Consider this scenario:

Imagine that in the past three months, the overall stock market lost 25% of its value. An individual stock investment you own also lost 25% of its value. What would you do?

- Sell all of my shares 0
- Sell some of my shares 2
- Do nothing 5
- Buy more shares 8

7. Review the chart below.

We've outlined the most likely best- and worst-case annual returns of five hypothetical investment plans. Which range of possible outcomes is most acceptable to you?

The figures are hypothetical and do not represent the performance of any particular investment.

Best- and Worst-Case Scenarios (1-year)				
Plan	Average Annual Return	Best-Case	Worst-Case	Points
A	7.2%	16.3%	-5.6%	0
B	9.0%	25.0%	-12.1%	3
C	10.4%	33.6%	-18.2%	6
D	11.7%	42.8%	-24.0%	8
E	12.5%	50.0%	-28.2%	10

Subtotal: Risk Tolerance Score

Enter the total points for questions 3 through 7.

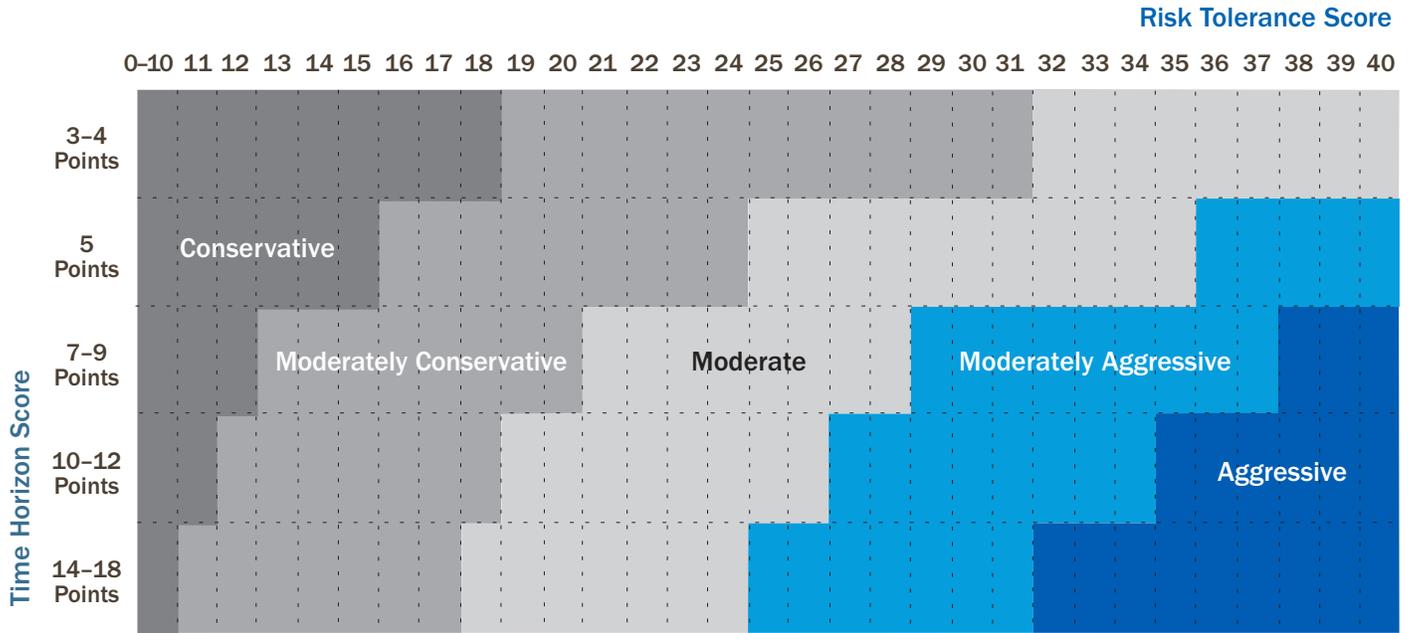
Risk Tolerance Score: _____ points

Determine your Investor Profile

The chart below uses the subtotals you calculated in the preceding two sections.

To determine your Investor Profile, find your Time Horizon Score along the left side and your Risk Tolerance Score

across the top. Locate their intersection point, situated in the area that corresponds to your Investor Profile. On the next page, select the investment strategy that corresponds to your Investor Profile.



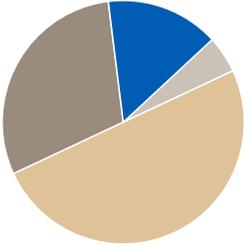
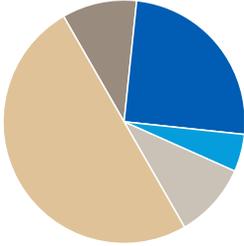
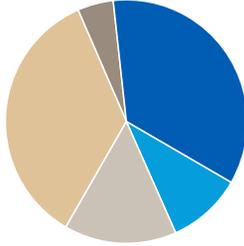
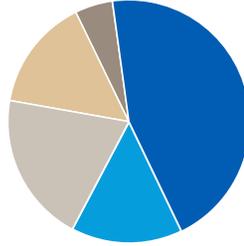
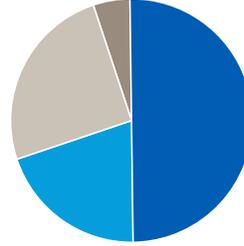
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Select an investment strategy

These investment strategies show how investors might allocate their money among investments in various categories. Keep in mind that it's important to periodically review your investment strategy to make sure it continues to be consistent with your goals. Please note that these examples are not based on market forecasts, but simply

reflect an established approach to investing—allocating dollars among different investment categories.

If one of the investment strategies below matches your Investor Profile, you can use this information to help you create an asset allocation plan.

CONSERVATIVE ALLOCATION	MODERATELY CONSERVATIVE	MODERATE ALLOCATION	MODERATELY AGGRESSIVE	AGGRESSIVE ALLOCATION
<p>Average Annual Return: 8.0%</p> <p>Best Year: 22.8%</p> <p>Worst Year: -4.6%</p> <p>For investors who seek current income and stability, and are less concerned about growth.</p>  <ul style="list-style-type: none"> ■ 15% Large-Cap Equity ■ 0% Small-Cap Equity ■ 5% International Equity ■ 50% Fixed Income ■ 30% Cash Investments 	<p>Average Annual Return: 9.1%</p> <p>Best Year: 27.0%</p> <p>Worst Year: -12.5%</p> <p>For investors who seek current income and stability, with modest potential for increase in the value of their investments.</p>  <ul style="list-style-type: none"> ■ 25% Large-Cap Equity ■ 5% Small-Cap Equity ■ 10% International Equity ■ 50% Fixed Income ■ 10% Cash Investments 	<p>Average Annual Return: 9.6%</p> <p>Best Year: 30.9%</p> <p>Worst Year: -20.9%</p> <p>For long-term investors who don't need current income and want some growth potential. Likely to entail some fluctuations in value, but presents less volatility than the overall equity market.</p>  <ul style="list-style-type: none"> ■ 35% Large-Cap Equity ■ 10% Small-Cap Equity ■ 15% International Equity ■ 35% Fixed Income ■ 5% Cash Investments 	<p>Average Annual Return: 9.9%</p> <p>Best Year: 34.4%</p> <p>Worst Year: -29.5%</p> <p>For long-term investors who want good growth potential and don't need current income. Entails a fair amount of volatility, but not as much as a portfolio invested exclusively in equities.</p>  <ul style="list-style-type: none"> ■ 45% Large-Cap Equity ■ 15% Small-Cap Equity ■ 20% International Equity ■ 15% Fixed Income ■ 5% Cash Investments 	<p>Average Annual Return: 10.0%</p> <p>Best Year: 39.9%</p> <p>Worst Year: -36.0%</p> <p>For long-term investors who want high growth potential and don't need current income. May entail substantial year-to-year volatility in value in exchange for potentially high long-term returns.</p>  <ul style="list-style-type: none"> ■ 50% Large-Cap Equity ■ 20% Small-Cap Equity ■ 25% International Equity ■ 0% Fixed Income ■ 5% Cash Investments

Investors should carefully consider information contained in the prospectus including investment objectives, risks, charges, and expenses. You can request a prospectus by calling Schwab at 1-800-435-4000. Please read the prospectus carefully before investing.

Money market funds are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

Investing involves risk, including the possible loss of principal.

Brokerage Products: Not FDIC-Insured • No Bank Guarantee • May Lose Value

Source: Schwab Center for Financial Research with data provided by Morningstar, Inc. The return figures for 1970–2012 are the compounded annual average, the minimum and the maximum annual total returns of hypothetical asset allocation plans. The asset allocation plans are weighted averages of the performance of the indices used to represent each asset class in the plans, include reinvestment of dividends and interest, and are rebalanced annually. The indices representing each asset class in the historical asset allocation plans are S&P 500® Index (large-cap equity); CRSP 6–8 Index for the period 1970–1978 and Russell 2000® Index for the period 1979–2012 (small-cap equity); MSCI EAFE® Net of Taxes (international equity); Ibbotson Intermediate-Term Government Bond Index for the period 1970–1975 and Barclays U.S. Aggregate Bond Index for the period 1976–2012 (fixed income); and Ibbotson U.S. 30-day Treasury Bill Index for the period 1970–1977 and Citigroup U.S. 3-month Treasury bills for the period 1978–2012 (cash investments). Indices are unmanaged, do not incur fees or expenses, and cannot be invested in directly. Past performance is no indication of future results.

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Small-cap funds are subject to greater volatility than those in other asset categories.

International investments are subject to additional risks such as currency fluctuation, geopolitical risk and the potential for illiquid markets. Investing in emerging markets may accentuate these risks.

The values of the target funds will fluctuate up to and after the target dates. There is no guarantee the funds will provide adequate income at or through retirement.

Target funds are subject to market volatility and risks associated with the underlying investments. Risks include exposure to international and emerging markets, small company and sector equity securities, and fixed income securities subject to changes in inflation, market valuations, liquidity, prepayments, and early redemption. The funds are built for investors who expect to start a gradual withdrawal of fund assets on a target date to begin covering expenses in retirement. The principal value of the fund is not guaranteed at any time.

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