**Objective**

The Fund seeks to provide safety and stability through money market funds. The Fund includes Government Money Market funds that invest primarily in U.S. Government related securities and Prime Money Market funds which invest primarily in a portfolio of high-quality, dollar denominated fixed-income securities issued by banks, corporations and the U.S. Government.

**Strategy**

The Fund is a blend of Government and Prime Money Market funds. There are two Government and Prime Money Market mutual fund managers, RBC Global Asset Management (U.S.) Inc., Goldman Sachs Asset Management, LP., J.P. Morgan Investment Management Inc., and Federated Investment Counseling. The Government Money Market funds invest in U.S. Government related securities which are managed to a consistent $1.00 net asset value (NAV), while seeking to provide short-term market rates for yield intended to exceed the 90 Day T-Bill. The Prime Money Market funds seek current income while seeking to maintain liquidity and low volatility of principal by primarily investing in a portfolio of high-quality, dollar denominated fixed-income securities that are issued by banks, corporations, and the U.S. government. The assets are divided between the providers in a manner intended to balance yield and safety.

The performance of the Fund is measured against the performance of the 90-day T-Bill Index (see Additional Disclosures for definition).

**Estimated Fees**

No transaction fees are charged. Instead, the Fund indirectly incurs management fees that are charged by the underlying Investment Managers. The estimated expense ratio consists of operating expenses, including management fees and nominal trustee services fees. These fees are netted out of the performance of the Fund.

A shareholder reimbursement of approximately 3.35 basis points (0.0335%) is reimbursed to Savings Plus from the fund managers.

<table>
<thead>
<tr>
<th>Expenses per $1000 investment</th>
<th>Gross expense</th>
<th>Net expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total expense ratio</td>
<td>0.18%</td>
<td>0.18%</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>0.18%</td>
<td>0.18%</td>
</tr>
</tbody>
</table>

**Fund Performance**

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor’s units, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting savingsplusnow.com.

The index returns do not include the deduction of investment management and trustee services fees which would lower a participant’s return.

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**Investment Managers**

Investment Option Inception Date: 12-29-2000
Federated Investment Counseling
1001 Liberty Avenue
Pittsburgh, PA 15222
Team Managed
www.federatedinvestors.com
Goldman Sachs Asset Management, L.P
200 West St.
New York, NY 10282

Team Managed
www.gsam.com
J.P. Morgan Asset Management
383 Madison Avenue
New York, NY 10179
Team Managed
am.jpmorgan.com
RBC Global Asset Management (U.S.) Inc.
50 South 6th St., Ste 2350
Minneapolis MN 55402
Team Managed
www.rbcgam.us
Important Information About Risk

The above risk assessment was completed by the plan design consultants for Savings Plus. Such assessment is based upon certain assumptions regarding capital markets and reflects only a summary of the analysis conducted. Actual results may vary depending on performance of the capital markets and deviations from the assumptions and generalizations utilized in preparing the assessment.

Investment in the Fund involves a certain amount of risk and is only suitable for individuals who fully understand and are capable of bearing the risks of an investment in the Fund. The following is a general discussion of certain risks and merits of different types of investments which the Fund may make.

No warranty is given by the Trustee or Investment Adviser as to the performance or profitability of any Fund, and there is no guarantee that any Fund will achieve its investment objective. A Fund may suffer loss of principal, and income, if any, will fluctuate. The value of a Fund’s investments will be affected by a variety of factors, including, but not limited to, economic and political developments, interest rates, issuer-specific events, market conditions and sector positions. Investment in a Fund is not a deposit or obligation of the Trustee or of any other bank and is not insured or guaranteed by the Federal Deposit Insurance Corporation, Securities Investor Protection Corporation, or any other government agency or instrumentality.

Important Facts

Price
The unit value of the Fund changes daily, based upon the market value of the underlying securities. The Fund is subject to wide fluctuations in unit value because it holds virtually all assets in common stocks.

Information Accessibility
Since this is not a mutual fund, information is not available from a newspaper or other public information sources. The plan’s recordkeeper will provide your account information over the internet and through an automated telephone system.

Prospectus Information
The Short Term Investment Cash Fund is a portfolio of assets managed specifically for your plan. Unlike a mutual fund, only the participants of your plan can invest in the Fund. Therefore, because it is not a mutual fund, a prospectus is not available. This summary is designed to provide descriptive information.

Additional Disclosures
The 90-day Treasury Bill Index is based on the auction rates that the U.S. Treasury provides for 90-day Treasury Bills. No fees or commissions are subtracted from index returns and it is not possible to invest directly in a market index.

While the STIF-Cash trades are received by Nationwide Retirement Solutions on days on which the NYSE is open and the Federal Reserve Bank of Philadelphia is closed, the underlying Goldman Sachs U.S. Government Money Market Fund is closed. Therefore, trades received on days when the Goldman Sachs U.S. Government Money Market Fund is closed will be processed the next business day when the Goldman Sachs U.S. Government Money Market Fund is open. Therefore, your trade out of the STIF-Cash will be subject to a one day delay. Currently the only scheduled days on which the NYSE is open and the Federal Reserve Bank of Philadelphia is closed are Columbus Day and Veterans’ Day.

For questions or concerns regarding this fund please contact the Savings Plus Program at (855) 616-4776, Monday through Friday 5 am - 8 pm.