

I. FUTURE CONTRIBUTIONS

Fund Options	Current Allocation	Recommended Adjustments	Recommended Allocation	Your Decision
<i>STOCK INVESTMENTS</i>				
Emerging Markets Fund	%	%	%	%
Global Opportunity Fund	%	%	%	%
International Company Fund	%	%	%	%
International Company Index	%	%	%	%
Private Global Real Estate	%	%	%	%
Pyramis REIT Comm Pool	%	%	%	%
U.S. Large Company Fund	%	%	%	%
U.S. Large Company Index	%	%	%	%
U.S. Small Company Fund	%	%	%	%
Verizon/ Idearc Co. Stocks	%	%	%	%
<i>BALANCED INVESTMENTS</i>				
Income & Retirement Fund	%	%	%	%
Verizon 2015	%	%	%	%
Verizon 2025 to 2035	%	%	%	%
Verizon 2040	%	%	%	%
<i>BOND INVESTMENTS</i>				
Conservative Fixed Income	%	%	%	%
Global Bond Fund	%	%	%	%
Pimco Real Return Bond I	%	%	%	%
<i>SHORT TERM INVESTMENTS</i>				
Money Market	%	%	%	%

Savings Plan Balance available for transfer or withdrawal, prior to age 59½:

*Recommended funds may not be appropriate for all investors and does not constitute a general recommendation for the investing public.

Savings Plan Review Comments:

The above mentioned investment recommendations will enable you to increase diversification to better manage risk and improve your return potential.

I look forward to reviewing this report with you in the near future.

Sincerely,

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