

APPENDIX 1

Authorized Vendors under the Plan Are:

Nationwide Insurance Company
American Life & Casualty Insurance Company (Conseco Annuity Assurance Co.) **
MetLife Resources **
Merrill Lynch
FIRST INTERSTATE BANK / DENVER
New York Life Insurance & Annuity Corp. **
Fidelity Investments
Commonwealth Annuity Life Insurance Company (Chase) **
AXA Equitable Life Insurance Company
Ameriprise Financial
Annuity Investors Life Insurance Co.
Morgan Stanley
American Funds
National Western Life
American Fidelity Assurance Co.
American Century Services, LLC
ASpire Financial Services
Horace Mann Insurance Company **
Oppenheimer Funds
PFS Investments (Primerica) **
PlanMember Services
Reliastar Life Insurance Co
Security Benefit Group
SMITH BARNEY
Tax Deferred Services In. **
Thrivent Financial for Lutherans
UNITED OF OMAHA
Life Insurance Company of the Southwest
JANUS - Group Investments
MFS Funds Service Center
INTEGRITY LIFE INS.
Hartford Insurance Company
GWN Securities
Guardian Insurance Company **
Great American Financial Resources
First Investors Corporation
VALIC
Van Kampen
Vanguard Investments
Waddell & Reed, Inc. **
WEA Trust
Western Reserve Life
Jackson National Life Insurance Co **

* Authorized Vendor also offers Roth 403(b) accounts.

** Contributions only - no longer accepting new participants.

Important Note:

As provided under the Plan, any authorized Vendor named above agrees to share information necessary for compliance purposes with Employer, an Administrator and/or with any other 403(b) provider as may be required or desirable to facilitate compliance with the Plan and all applicable laws and regulations.

This Appendix is dated: