



Benefits Memo

Date: March 21, 2008

To:

From: Dot Belling & Bob Ries, Benefits

Subject: Retirement Savings Plan (RSP) Investment Decision from Participants with All Plan Assets in the T. Rowe Price Stable Value Fund

Action Required by March 30, 2008

- **READ** about Department of Labor change.
- **DECIDE** if you still want contributions invested in the T. Rowe Price Stable Fund.
- **COMPLETE** the attached form no later than 3/30/2008.

Reminder Notice – Please provide a response no later than 3/30/2008.

The purpose of this memo is to provide an update on new federal regulations on 401(k) investment options, and request a completed investment election form from you **no later than March 30, 2008** on how you want your contributions invested in the RSP.

Background:

Department of Labor regulations identify types of investment options for retirement plan contributions when participants do not provide investment instructions. These regulations allow MTS to select a default investment vehicle which complies with Qualified Default Investment Alternates (QDIAs) defined under the regulations.

MTS Background:

Prior to October 1, 2007, the default investment fund was the T. Rowe Price Stable Value Fund. On October 1, 2007 it changed to the Vanguard Target Retirement Funds for **new participants** of record after October 1, 2007 (this would not apply to you).

Action:

As of 1/15/2008, your Retirement Savings Plan (RSP) assets are invested only in the T. Rowe Price Stable Value Fund. Your investment in the Stable Value Fund may have been an affirmative decision on your part, or it may have been automatic due to you not making an investment election. Whatever the case, we'd like to get your election that you want to:

1. Continue to have assets invested in the T. Rowe Price Stable Value Fund, or
2. Change your investment election to move part or all of your current assets and/or future contributions to a different investment fund.

To help you make this decision, you may want to visit rps.troweprice.com to review the following documents:

- MTS Retirement Savings Plan Investment Spectrum
- Understanding Plan Fees and Expenses in the MTS Retirement Savings Plan
- Fund Resources - Sources for More Information

Please complete the reverse side of this memo **no later than March 30, 2008**. Any investment election changes you make will be processed promptly after receipt. Return this form to Dot Belling at MS#125 or fax to #952-974-8545.