

Yale Robbins, Inc. Cash or Deferred Plan & Trust

This document contains important information concerning our retirement plan. The first section provides you with information about the plan in general, including any expenses you might incur through participation in the plan or through taking advantage of different plan features. The second section provides information about the plan's investment alternatives, including any fees or expenses associated with those investments.

If you have questions concerning any of this information, contact Yale Robbins at 212-683-5700.

Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from Yale Robbins, Plan Contact, 102 Madison Avenue, 5th Floor, New York, NY 10016, Phone: 212-683-5700. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by Yale Robbins, Inc.

You may change your investment choices daily.

Other Plan-related Expenses

Retirement plans have different types of expenses.

Administration expenses – These are charges for services such as legal, accounting and recordkeeping expenses.

In our Plan, these expenses are paid partly by the Plan sponsor and partly by participants. A participant's share of these expenses is allocated on a pro rata basis. Your share of these expenses is based on the value of your account balance over the total assets in the Plan.

The Plan pays outside service providers for Plan administrative services, such as legal, accounting, recordkeeping and third party plan administration services, unless the plan sponsor elects, at its own discretion, to pay some or all of the Plan administrative expenses. The cost for these services fluctuates each year based on a variety of factors, but based on the fees most recently incurred, the annual fees for recordkeeping/TPA services are \$3050.00 plus revenue sharing. Revenue sharing means payments received from mutual fund and other investment providers for servicing plan participant accounts. These payments range from .05% to .25% annually of the value of a particular investment option. To the extent these expenses are not charged against forfeitures or paid by the employer, or reimbursed by a third party, the Plan charges these expenses pro rata (i.e. based on the relative size of each account).

Forfeitures will be used towards paying Plan administration expenses. The Plan provides that employer contributions that are forfeited by participants may be used to pay administration expenses. Should the plan administrator choose to use forfeitures to pay administration expenses that would otherwise be charged to participant accounts, it will reduce the fees payable from your account.

Individual expenses – These are expenses you may incur if you take advantage of certain Plan features.

Loans – A \$185.00 processing fee for each new loan will be charged to your account. In addition, you will pay interest back to your account at the Prime Rate plus 1.00%.

Qualified Domestic Relations Order (QDRO) – The following QDRO-related expenses will be charged to your account:

- A \$500.00 processing fee for each domestic relations order

Distributions – The following distribution-related expenses will be charged to your account:

- A \$85.00 processing fee for each type of distribution requested

Investment Help (Guidance/Advice) – Our Plan offers to help you make decisions with respect to your Plan investments. If you take advantage of this service, you will incur the following expenses: MasteryPoint guidance \$15.00

Other Expenses – You may incur certain charges for:

- Check reissuance: \$45.00
- Additional overnight charge: \$40.00
- Wire transfer fee: \$40.00

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Investment Options - 09/30/2013

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact Yale Robbins at 212-683-5700. A free paper copy of the information available on the Web site[s] can be obtained by contacting Yale Robbins at 212-683-5700.

Document Summary

This section has two parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

Part I. Performance Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site[s].

Each investment in the table also has a "benchmark". The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

Table 1 – Variable Return Investments									
Name	Average Annual Total Return as of 09/30/2013				Benchmark				
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*		
STOCK									
BlackRock Capital Appreciation Fund (C)	16.72%	8.21%	6.57%	12/31/1997	18.18%	9.63%	7.35%	Morningstar Large Cap Index	
Additional information may be found at: www.dolfeedisclosure.com?c=bcg&f=MCFGX									
ClearBridge Aggressive Growth Fund (C)	31.84%	14.54%	7.91%	10/24/1983	18.18%	9.63%	7.35%	Morningstar Large Cap Index	
Additional information may be found at: www.dolfeedisclosure.com?c=bcg&f=SAGCX									
ClearBridge Appreciation Fund (C)	15.58%	8.61%	6.91%	03/10/1970	18.18%	9.63%	7.35%	Morningstar Large Cap Index	
Additional information may be found at: www.dolfeedisclosure.com?c=bcg&f=SAPCX									
Federated International Leaders Fund (C)	31.41%	10.36%	9.45%	09/30/1998	22.39%	7.22%	8.77%	Morningstar Developed Markets ex US Index	
Additional information may be found at: www.dolfeedisclosure.com?c=bcg&f=FGFCX									
Fidelity Adv. Growth Opportunities Fund (C)	23.95%	15.08%	6.96%	11/18/1987	18.18%	9.63%	7.35%	Morningstar Large Cap Index	
Additional information may be found at: www.dolfeedisclosure.com?c=bcg&f=FACGX									
First Eagle Overseas Fund (C)	11.77%	8.50%	10.01%	08/31/1993	22.39%	7.22%	8.77%	Morningstar Developed Markets ex US Index	
Additional information may be found at: www.dolfeedisclosure.com?c=bcg&f=FESOX									
Invesco S&P 500 Index Fund (C)	17.75%	8.71%	6.23%	09/26/1997	18.18%	9.63%	7.35%	Morningstar Large Cap Index	
Additional information may be found at: www.dolfeedisclosure.com?c=bcg&f=SPICX									
Templeton Emerging Mkts. Small Cap Fund (C)	7.51%	10.77%	3.98%	10/02/2006	1.67%	8.31%	5.81%	Morningstar Emerging Markets Index	
Additional information may be found at: www.dolfeedisclosure.com?c=bcg&f=TCEMX									
BOND									
American Century Short Duration Fund (C)	-0.89%	1.89%	2.49%	11/30/2006	-1.42%	5.49%	5.22%	Morningstar Core Bond Index	
Additional information may be found at: www.dolfeedisclosure.com?c=bcg&f=ACSKX									

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 09/30/2013				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
PIMCO Long Term U.S. Government Fund (C)	-11.63%	7.42%	5.26%	07/01/1991	-2.05%	4.06%	4.26%	Morningstar US Government Bond Index
Additional information may be found at: www.dolfeedisclosure.com?c=bcg&f=PFGCX								
PIMCO Total Return Fund (C)	-1.87%	6.71%	4.86%	05/11/1987	-1.42%	5.49%	4.79%	Morningstar Core Bond Index
Additional information may be found at: www.dolfeedisclosure.com?c=bcg&f=PTTCX								
BLENDED								
BlackRock Global Allocation Fund (C)	9.73%	6.52%	7.99%	02/03/1989	21.09%	10.67%	8.32%	Morningstar US Market Index
Additional information may be found at: www.dolfeedisclosure.com?c=bcg&f=MCLOX								
First Eagle Global Fund (C)	11.95%	8.98%	10.20%	04/28/1970	21.09%	10.67%	8.32%	Morningstar US Market Index
Additional information may be found at: www.dolfeedisclosure.com?c=bcg&f=FESGX								

*Since inception return for funds less than 10 years old.

Part II. Fee and Expense Information

Table 2 shows fee and expense information for the investment options listed in Table 1. Table 2 shows the Total Annual Operating Expenses of the options in Table 1. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 2 may also show Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Table 2 – Fees and Expenses			
Name / Type of Option	Total Annual Gross Operating Expense		Shareholder-Type Fees
	As a %	Per \$1000	
STOCK			
BlackRock Capital Appreciation Fund (C)	1.92%	\$19.20	The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If the Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order.
ClearBridge Aggressive Growth Fund (C)	1.89%	\$18.90	Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 day(s) of purchase) may result in restricted trading.
ClearBridge Appreciation Fund (C)	1.77%	\$17.70	Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 day(s) of purchase) may result in restricted trading.
Federated International Leaders Fund (C)	2.33%	\$23.30	
Fidelity Adv. Growth Opportunities Fund (C)	2.04%	\$20.40	Excessive trading policy: Exceeding 1 round trip(s) (redeem shares within 30 day(s) of a purchase) in a rolling 3-month period or 3 round trip(s) in a rolling 12-month period may result in restricted trading for 85 day(s).

Table 2 – Fees and Expenses			
Name / Type of Option	Total Annual Gross Operating Expense As a %	Per \$1000	Shareholder-Type Fees
First Eagle Overseas Fund (C)	1.92%	\$19.20	
Invesco S&P 500 Index Fund (C)	1.42%	\$14.20	Excessive trading policy: Cannot exceed 4 round trip(s) in a rolling 1-year period.
Templeton Emerging Mkts. Small Cap Fund (C)	2.88%	\$28.80	While the Fund reserves the right to reject any purchase order for any reason, the Fund may also revoke executed purchase orders that the transfer agent reasonably concludes in its sole discretion may have been contrary to the objectives of the Fund's Frequent Trading Policy.
BOND			
American Century Short Duration Fund (C)	1.60%	\$16.00	Excessive trading policy: Cannot exceed 1 round trip(s) (redeem shares within 30 day(s) of a purchase) in a rolling 30-day period.
PIMCO Long Term U.S. Government Fund (C)	1.61%	\$16.10	Trust and PIMCO each reserves the right to restrict or refuse any purchase or exchange transaction if, in the judgment of the Trust or of PIMCO, the transaction may adversely affect the interests of a Fund or its shareholders. Although the Trust and its service providers seek to use these methods to detect and prevent abusive trading activities, and although the Trust will consistently apply such methods, there can be no assurances that such activities can be mitigated or eliminated.
PIMCO Total Return Fund (C)	1.60%	\$16.00	Trust and PIMCO each reserves the right to restrict or refuse any purchase or exchange transaction if, in the judgment of the Trust or of PIMCO, the transaction may adversely affect the interests of a Fund or its shareholders. Although the Trust and its service providers seek to use these methods to detect and prevent abusive trading activities, and although the Trust will consistently apply such methods, there can be no assurances that such activities can be mitigated or eliminated.
BLENDED			
BlackRock Global Allocation Fund (C)	1.91%	\$19.10	The Board has not adopted any specific numerical restrictions on purchases, sales and exchanges of Fund shares because certain legitimate strategies will not result in harm to the Fund or shareholders. If the Fund believes, in its sole discretion, that your short-term trading is excessive or that you are engaging in market timing activity, it reserves the right to reject any specific purchase or exchange order.
First Eagle Global Fund (C)	1.89%	\$18.90	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit <http://www.investmentterms.com/> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.