



Fond du Lac Employee Retirement Plan

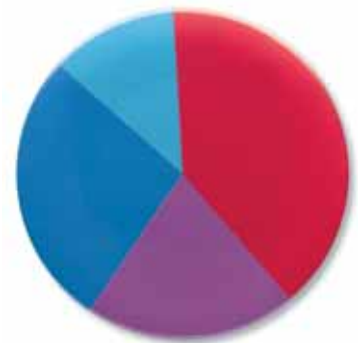
Everything you need to create your own Plan of a Lifetime™



Highlights of your plan



Decide how much to save



*Choose an investment
solution*



Welcome to Your Plan of a Lifetime!

Whether your retirement is five or fifty years away, Fond du Lac Employee Retirement Plan offers a powerful way to enhance your long-term financial well-being. We encourage you to invest in yourself and your future by participating in this plan through Diversified.

Diversified is a firm dedicated exclusively to providing retirement savings plans. We focus all our resources on giving you the planning tools and guidance you need to achieve your retirement goals.

From the day you're hired through the years you're retired, this Plan of a Lifetime program will support you through each stage of the retirement planning process. Whether you're joining a retirement plan for the first time, already participating in the plan or soon approaching retirement, Diversified will be with you every step of the way.

Please read through this kit so you can better understand this valuable program. And be sure to enroll as soon as possible so you can begin maximizing this benefit!

Sincerely,

Pete Kunkel
President and CEO
Diversified



Quick Start Guide

Already Enrolled?

This is a perfect time to review your account to determine if you are contributing enough and have an investment strategy that meets your retirement goals.

Have Questions? Call Diversified at **800-755-5801**. Diversified's counselors can help you create a retirement strategy, determine if you are saving enough, and review your investing solutions.

Sign up for e-Delivery. It's fast. It's easy. It helps the environment. Sign up for e-delivery of certain documents by logging on to Diversified online at divinvest.com.

Consolidate your accounts. Do you have other retirement plan assets in a former employer's plan? If so, consider streamlining your finances by rolling that money into your new plan. Simply complete the form that is provided.

Not Enrolled?

Enroll today!

Via the Web. Visit divinvest.com, and follow the instructions for first-time users to enroll.

Over the phone. Call Diversified at **888-676-5512**. Diversified's counselors can help you create a retirement strategy, determine how much to save, and decide on an appropriate investing solution.

Designate Your Beneficiary

It is very important that you designate a beneficiary or beneficiaries for your retirement account, so that your assets can be distributed according to your wishes upon your death. You may complete this form online when you enroll.

Highlights of your plan

Fond du Lac Employee Retirement Plan is a valuable employee benefit and one of the most powerful ways to build your retirement savings.

Take a few minutes now to read through these plan highlights and learn more about all the features and benefits your plan includes. You'll find more about when you can join, how much you can contribute, when you can make changes, and how you can access your savings.

Keep in mind this is simply a quick overview of your benefits. For complete details or plan updates, please refer to your Summary Plan Description (SPD).



Eligibility

Eligibility provisions vary by contribution(s) and/or group(s) as outlined below:

Employee Pre-Tax Roth 401(k)

You are eligible to participate in the plan for purposes of this contribution(s):

- Upon attaining age 18
- Upon completing 90 days of service

You may join the plan for purposes of this contribution(s) as soon as administratively feasible.

Safe Harbor Employer Match

You are eligible to participate in the plan for purposes of this contribution(s):

- Upon attaining age 18
- Upon completing 1 year and 1,000 hours of service, as defined in the plan document

You may join the plan for purposes of this contribution(s) as soon as administratively feasible.

However, if you are in one of the following group(s), you are not eligible to participate in the plan:

- Independent contractors
- Employees who are residents of Puerto Rico
- Leased employees
- Employees of a controlled group of an Employer that does not affirmatively adopt this Plan

Your Contributions

You may choose to make contributions up to 75% of your eligible pay.

- You may increase, decrease or stop your contributions at any time.

Your plan offers SaveXpress, a feature that allows you to elect to have your savings amount automatically increased each year. You can sign up for SaveXpress online at divinvest.com.

You may designate your contributions as traditional pre-tax contributions, after-tax Roth contributions, or a combination of both.

An annual IRS dollar limit of \$16,500 applies for 2011 (\$17,000 for 2012).

If you are age 50 or older (or you reach age 50 during the current calendar year), you can make additional catch-up contributions up to \$5,500 in 2011 (\$5,500 for 2012).

If you have an existing retirement plan account with a prior employer, you may roll over that account into this plan at any time. Consolidating your retirement accounts makes it easier for you to make sure your investment strategy is on track for meeting your retirement goals. To initiate a rollover of a retirement account with a prior employer, complete the form.

Employer Contributions

Fond du Lac Reservation Band of Lake Superior Chippewa provides a matching contribution of 100% of deferrals, up to a maximum of 2% of compensation.

Employer Contributions (continued)

Fond du Lac Band of Lake Superior Chippewa provides a qualified non-elective contribution of 3% of your pay.

Vesting

Vesting refers to your "ownership" of your account. You are always 100% vested in your contributions to this plan.

You are also always 100% vested in your employer contributions.

Loans

You may borrow from the plan, using your account as security (conditions and restrictions may apply).

Minimum loan amount

\$1,000

Maximum loan amount

50% of your vested account balance, up to \$50,000

General loan interest rate

Prime interest rate (as stated in the Wall Street Journal) plus 1%

Home loan interest rate

Prime interest rate (as stated in the Wall Street Journal) plus 1%

Maximum general loan term

5 years

Maximum home loan term

10 years

General loan fee

A one-time set-up fee of \$75 per loan will be deducted from your account

Home loan fee

A one-time set-up fee of \$75 per loan will be deducted from your account

Maximum number of outstanding loans

1

Withdrawals

You may withdraw vested funds from your plan account in these events (conditions and restrictions may apply as defined in the plan):

- Retirement at plan's normal retirement age of 65
- Termination of employment
- Attainment of age 70.5 (Employee contributions 59.5)
- In-service withdrawal of certain contributions at any time
- Financial hardship as defined in the plan
- Disability
- Death

Investment Direction

You decide how your account will be invested among the available investment options. You may change your investment allocation at any time.

Unless you elect otherwise, contributions will be directed to the Vanguard Target Date Funds. Please see the Automatic Investment Notice for more information.

Transfers among investment options may be made at any time and may be subject to certain restrictions.

Expenses

A plan service fee will be deducted from your account based on your account balance in the investment options as shown below. These are annual percentages, however debiting frequency may differ.

Fund Name	Plan Service Fee
Diversified Investors Stable Pooled Fund	0.550%
PIMCO Total Return Instl	0.550%
Vanguard Total Bond Market Index Signal	0.550%
Fidelity GNMA Fund	0.550%
T. Rowe Price Equity Income	0.550%
Vanguard 500 Index Signal	0.550%
Fidelity Contrafund	0.550%
Goldman Sachs Mid Cap Value Instl	0.550%
Vanguard Mid Cap Growth	0.550%
Fidelity Small Cap Stock	0.550%
American Funds EuroPacific Gr R6	0.550%
Fidelity Spartan International Index Inv	0.550%
American Funds Balanced R6	0.550%
Vanguard Target Retirement Income	0.550%
Vanguard Target Retirement 2005	0.550%
Vanguard Target Retirement 2010	0.550%
Vanguard Target Retirement 2015	0.550%
Vanguard Target Retirement 2020	0.550%
Vanguard Target Retirement 2025	0.550%
Vanguard Target Retirement 2030	0.550%
Vanguard Target Retirement 2035	0.550%
Vanguard Target Retirement 2040	0.550%
Vanguard Target Retirement 2045	0.550%
Vanguard Target Retirement 2050	0.550%
Vanguard Target Retirement 2055	0.550%

Beneficiary Designation

It is very important that you designate a beneficiary for your retirement account, so that your assets can be distributed according to your wishes upon your death. Please visit Diversified online at divinvest.com and follow the prompts for designating your beneficiary.

Summary Plan Description

For more information about any of the plan provisions including any conditions or restrictions that may apply, please refer to the Summary Plan Description or call Diversified at 888-676-5512. These plan highlights represent only an overview of plan provisions and do not constitute a legally binding document.

404(c) Notice

Fond du Lac Employee Retirement Plan is intended to be a 404(c) plan as described in detail in Section 404(c) (ERISA) and final regulation 2550.404c-1. This means that you have the flexibility (and responsibility) to choose among the options provided under the plan in a way that best meets your objectives. In general, by providing you with this ability and a variety of investments, your employer and plan administrator are not liable for any losses that occur as a direct result of investment in the available options as directed by you or your beneficiary.

In addition to the information contained in this booklet, the following information can be obtained upon request:

- A list of the assets comprising the portfolio of each investment option which will constitute "plan assets" under Reg. 2510.3-101, and the value of each such asset and, with respect to any fixed fund, the rate of return and its maturity date.
- Information regarding the value of shares or units in the investment options, as well as the past and current investment performance of each option, net of expenses. (Please see your account statement.)
- Information regarding the value of shares or units held in your account. (Please see your account statement.)

To obtain any of the above information, please contact:

Attn: Linda Bassett
Insurance Services Director
Fond du Lac Band of Lake Superior Chippewa
1720 Big Lake Road
Cloquet, MN 55720
Phone: 218-878-2637
Fax: 218-878-7373

Use My Mix column to create your own investment mix.		Sample Investment Mixes				
		30+ Years to Retirement	20 Years to Retirement	10 Years to Retirement	At Retirement	10 Years into Retirement
My Mix						
Bonds						
Short Bonds/Stable/MMkt						
Diversified Investors Stable Pooled Fund	%	0%	0%	3%	8%	11%
Interm./Long-Term Bonds						
PIMCO Total Return Instl	%	2%	6%	10%	13%	16%
Vanguard Total Bond Market Index Signal	%	2%	6%	10%	14%	17%
Fidelity GNMA Fund	%	1%	5%	10%	13%	16%
Total Bonds		5%	17%	33%	48%	60%
Stocks						
Large-Cap Stocks						
T. Rowe Price Equity Income	%	15%	13%	11%	9%	7%
Vanguard 500 Index Signal	%	14%	13%	11%	9%	8%
Fidelity Contrafund	%	15%	13%	11%	9%	7%
Small/Mid-Cap Stocks						
Goldman Sachs Mid Cap Value Instl	%	8%	7%	6%	4%	3%
Vanguard Mid Cap Growth	%	8%	7%	6%	4%	3%
Fidelity Small Cap Stock	%	9%	8%	5%	4%	3%
International Stocks						
American Funds EuroPacific Gr R6	%	13%	11%	9%	7%	5%
Fidelity Spartan International Index Inv	%	13%	11%	8%	6%	4%
Total Stocks		95%	83%	67%	52%	40%
Multi-Asset/Other						
Multi-Asset/Other Funds						
American Funds Balanced R6						
Vanguard Target Retirement Income						
Vanguard Target Retirement 2005						
Vanguard Target Retirement 2010						
Vanguard Target Retirement 2015						
Vanguard Target Retirement 2020						
Vanguard Target Retirement 2025						
Vanguard Target Retirement 2030						
Vanguard Target Retirement 2035						
Vanguard Target Retirement 2040						
Vanguard Target Retirement 2045						
Vanguard Target Retirement 2050						
Vanguard Target Retirement 2055						
Total Multi-Asset/Other						

Total	100%
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All registered funds and group annuity contracts are available by prospectus only. A prospectus may be obtained by contacting Diversified Retirement Corporation (Diversified) at 800-755-5801. The prospectus contains additional information about the investment option, including the investment objectives, risks, charges and other expenses. Investors should consider all such information carefully before investing. Please read the prospectus carefully before making investment choices.

Diversified Investors Securities Corp. (DISC), 440 Mamaroneck Avenue, Harrison, NY 10528, distributes securities products. Any fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers having effective selling agreements such as Diversified Investors Securities Corp. (DISC). If the Transamerica Funds are offered under the plan, the Transamerica funds are distributed by Transamerica Capital, Inc. (TCI) and are advised by Transamerica Asset Management (TAM). If the Fixed, Stable or Guaranteed Pooled Fund is offered under the plan, it is made available under a group annuity contract issued by Transamerica Financial Life Insurance Company (TFLIC), 440 Mamaroneck Avenue, Harrison, NY 10528. If the Stable Pooled Fund is offered under the plan, it is made available through the Diversified Investment Advisors Collective Trust, and it invests directly in the Wells Fargo Stable Return Fund, a collective trust fund of Wells Fargo & Company. If SecurePath for Life is offered under the plan, it is made available through group variable annuity contracts issued by Transamerica Life Insurance Company (TLIC), 4333 Edgewood Road, NE, Cedar Rapids, IA 52499, which is licensed and offers products in all states except New York, or TFLIC, which is licensed in New York and offers products in all 50 states. Guarantees under the Fixed, Stable or Guaranteed Pooled Fund, or SecurePath for Life are supported by the insurer's general account and are subject to the firm's claims-paying ability. Diversified, TAM, TCI, DISC, TLIC and TFLIC are affiliated companies.

Your plan may not offer funds representative of all the styles considered in the construction of the sample investment mixes. SecurePath for Life and any funds listed in the Multi-Asset/Other category do not generally represent the characteristics of a given asset sub-class and so have not been incorporated into any of the sample investment mixes. Investors who understand these options and any inherent risks may wish to allocate a portion of their accounts accordingly.

All funds were assigned to asset classes based on information provided by independent firms that track the investment fund industry, or from the fund family. Although information on funds is gathered from sources believed to be reliable, Diversified does not guarantee the completeness, accuracy, timeliness or reliability of the data, which is subject to change at any time. The information provided for the funds is for informational purposes only and should not be construed as an endorsement or recommendation by Diversified nor be the basis of any investment decision. Retirement date funds are subject to the same risks as the underlying asset classes in which they invest. The fund's asset allocation becomes more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds will increase. The higher the fund's allocation is to stocks, the greater the risk. The principal value of the funds is not guaranteed at any time, including at or after the target date.

Diversified or its affiliates may receive remuneration from the fund family or its service provider for providing certain record-keeping or other administrative services.

Maximize your Plan of a Lifetime™

- Enroll today and maximize the employer match. Log on to Diversified Online at divinvest.com or call **888-676-5512**.
- Designate your beneficiary.
- Catch up on your contributions (must be age 50 or older).
- Be green, save trees. Sign up for e-documents today at divinvest.com.
- Sign up for SaveXpress. Go to "*Transactions*" and click on "*Deferrals*."
- Rebalance your account automatically by using Auto Rebalance. Go to "*Transactions*" and click on "*Auto Rebalance*."
- Use RetireTrack. Go to "*Retirement Planning*" and click on "*RetireTrack*."
- For retirement counseling, just call **800-755-5801** or visit Diversified Online.



First-time online users

- Go to divinvest.com.
- Follow the instructions

First-time callers

- Call **888-676-5512**.

As an active participant, you can access your retirement account 24/7 by logging on to divinvest.com or calling Diversified toll-free at **800-755-5801**.

You can also speak with a Contact Center Representative for enrollment assistance, investment guidance and retirement planning support. Representatives are available Monday through Friday, 8am-9pm EST.