

New Manager for the Stable Value Fund

About Galliard Capital Management

Galliard is a specialist in stable value management and currently manages more than \$24.8 billion in assets. Galliard is a wholly-owned subsidiary of Wells Fargo & Company. Galliard's parent, Wells Fargo is one of the nation's largest diversified financial services companies and is the only AAA rated bank in the nation. Galliard's investment team has been managing stable value assets for more than 18 years together and is recognized as an industry leader in managing stable value portfolios. Galliard's conservative investment style is ideally suited to stable value investing and their stable value performance has consistently ranked highly in peer universe comparisons.

Galliard Capital Management: New Manager for Stable Value Fund

The Washington Savannah River Company Savings & Investment Plan offers a stable value fund designed to afford its plan participants a conservative investment option that seeks to provide safety of principal and a stable crediting rate. Since 1990, this fund has been managed by Invesco. However, in early 2007, a large number of key managers and professionals terminated their employment with Invesco. This led to the WSRC/BSRI Benefits Committee to actively identify, review, and select a different management team to oversee the stable value fund. The Committee's prime objective was to ensure that participants' interests in this fund would be maintained in a consistent and high quality manner. After careful consideration, the Benefits Committee selected Galliard Capital Management as a replacement for Invesco to oversee the Stable Value Fund.

Important information regarding how this change will impact current investors in the Stable Value Fund.

When will the change take place?

Galliard will begin managing the Stable Value Fund at the end of the business day on Wednesday, October 31, 2007 and participants can resume normal transaction activity on Thursday, November 1, 2007.

What types of investments will be included in the fund?

All bonds in the underlying portfolios are rated investment grade at time of purchase. The underlying assets may include a diversified portfolio of high quality fixed income securities including U.S. Treasury and Agency obligations, Asset Backed Securities, Corporate Bonds, Taxable Municipals and Mortgage Backed Securities.

Who should invest in the Stable Value Fund?

Typically, stable value investments are appropriate for someone seeking to safeguard principal or balance a portfolio having more aggressive investments. The Fund may be suitable for the investor who is nearing retirement and desires to minimize the daily volatility associated with other invested assets.

Who do I contact if I have a question?

If you have any questions regarding the Stable Value Fund, please contact the SIP Service Center at 1-800-360-2747.

Will the investment objective of the Stable Value Fund change?

No. The investment objective of the fund will remain the same. Like all stable value funds, the Stable Value Fund's primary objectives are to preserve principal and provide a competitive return.

Will the transition to a new manager affect the dollar amount that I already accumulated in the existing Stable Value Fund?

No. The full dollar amount of your investment in the Stable Value Fund will remain the same when Galliard assumes management of the Fund.

What do I need to do?

You are not required to make any changes. This information is intended to make you aware of a manager change that will be implemented on November 1, 2007; however, no action is required on your part.

Where can I find more information on the New Stable Value Fund?

A fund fact sheet is included with this newsletter. On November 1, 2007, the fund fact sheet can also be found on the *Your Benefits Resources* Web Site at <http://resources.hewitt.com/wsrc>, with additional Stable Value Fund information available on the web site beginning November 15, 2007.

Other Important WSRC/BSRI Savings & Investment Plan Information:

Fidelity Puritan Fund

Effective October 1, 2007, Fidelity has elected to exercise its option to implement a 60-day purchase block on the Fidelity Puritan Fund as outlined in the Fund's prospectus. A purchase block results after you transfer or reallocate money out of the fund. The purchase block prohibits a participant from making any transfers or reallocations back into the fund within 60 days from the time when money was moved out of the fund. Once the 60-day time period expires for the purchase block, the SIP participant is allowed to transfer or reallocate money back into the fund. Purchase blocks do not apply to regular payroll contributions, loan payments, loans, withdrawals, or distributions.

Expanded Rollover Options

Beginning in 2008, the Pension Protection Act of 2006 will allow for taxable rollover-eligible distributions from the Savings and Investment Plan to be directly rolled over to a Roth IRA. As a result, you no longer have to roll over your proceeds into a traditional IRA first and then convert to a Roth IRA. To qualify, you must meet the annual modified adjusted gross income (AGI) limit for converting assets to a Roth IRA. The 2008 AGI limit applicable to Roth IRA conversions is currently set at \$100,000 for both single filers and those married filing jointly. If you have any questions regarding how to implement this rollover option, please contact the SIP Service Center at **1-800-360-2747** or you can go to the *Your Benefits Resources* Web Site at <http://resources.hewitt.com/wsrc>.