Investment Questions and Answers

GENERAL INVESTMENT INFORMATION

Q. What is a mutual fund?
A. Mutual funds are investment vehicles that pool the money of many investors and invest it in stocks, bonds, money market instruments or other types of investments depending on the mutual fund’s investment objective. Mutual funds are divided into shares and can be bought much like stocks, allowing mutual funds to have high liquidity. Mutual funds are convenient, particularly for small investors, because they diversify an individual’s monies among a number of investments. Investors share in the profits of a mutual fund, and mutual fund shares can be sold back to the company on any business day at the net asset value price.

The principal value and investment return of mutual funds will fluctuate with changes in market conditions, and shares, when redeemed, may be worth more or less than their original cost.

Q. What is diversification?
A. Diversification is the practice of spreading your investments – and thereby your risks – across a number of different types of investments, such as stocks, bonds, and cash. If one type of investment performs poorly, positive performance in other areas of your portfolio may help offset your losses. Diversification doesn’t protect against loss in a declining market.

Q. What is dollar cost averaging?
A. Dollar cost averaging is an investment concept that can help make the market’s ups and downs work for you. By making systematic, continuous investments over time, this strategy allows you to purchase more shares when prices are low and fewer when they are high. The result is the opportunity to purchase more shares at a lower average price. Keep in mind that continuous or periodic investment plans neither assure a profit nor protect against loss in declining markets.

Dollar-cost averaging involves continuous investing, regardless of fluctuating price levels. Investors should consider their ability to continue purchasing units/shares during periods of fluctuating prices. Dollar-cost averaging does not ensure a profit or protect against loss in a declining market environment, but it can be a sound investment strategy.

Q. What does it mean to invest systematically?
A. Investing systematically is the same as dollar cost averaging. The concept is that when you invest the same amount consistently, over long periods of time, you can take advantage of market fluctuations because your contributions will buy more mutual fund shares when share prices are lower (during a market downturn) and fewer shares when prices are higher (during a market upswing.)

This investing practice results in an average cost per share that is generally lower than you might otherwise get if you purchased shares in a lump sum or at specific times rather than at regular intervals. Keep in mind that dollar cost averaging does not ensure a profit or protect against loss in a declining market environment, but it can be a sound investment strategy.

Q. What is a market correction?
A. A market correction refers to a drop in the price of a stock, bond, commodity or the overall market, following a rise.

Q. What does timing the market mean?
A. Timing the market means trying to purchase shares of an investment like stocks or equity mutual funds when prices are low and purchasing fewer or no shares when prices are high. Basically, it is the opposite of dollar cost averaging. The downside to timing the market is that it is almost impossible to do successfully over time. Studies show that average investment performance is better when an investor invests systematically rather than trying to time the market.

All investments possess some element of risk, including possible loss of principal. Past performance is no guarantee of future results.

Continued
**MARKET QUESTIONS**

**Q. What are financial markets?**
A. The stock market, otherwise known as the equity market, is a financial market where shares of publicly traded companies are bought and sold at an agreed upon price.

The bond market, which is sometimes called the fixed income market, is a financial market where investors buy and sell debt securities, usually in the form of bonds.

**Q. Why are the financial markets sometimes volatile?**
A. The performance of financial markets is influenced by many factors, including economic, social, and political circumstances. Recently, the market has reacted to business events such as the bankruptcy filings, corporate reorganizations, and government bailouts we’ve seen reported in the news. This is because the performance of the financial markets is based, in part, on the stability and profit-making ability of these firms and others like them. This type of news affects investor confidence and when investor confidence is negatively affected, it generally leads to negative performance.

Keep in mind, though, that by their very nature, the financial markets both here and abroad fluctuate every day. We have witnessed large single-day fluctuations recently because the firms in the news are large financial firms whose failure could have a long-lasting effect on our economy. And, as you’ve probably seen or heard in the news, steps are being taken to help avoid that.

While no one knows the future, this is not the first time the U.S. has experienced a market downturn and we have every reason to expect the markets will continue to have ups and downs going forward.

**Q. What should I do under these market conditions?**
A. There are a few things you can do during this time:

First, keep things in perspective. Market performance changes daily – and so does news coverage of market events. It is important to see the market in the context of long-term trends. It is also helpful to remember that financial markets generally react positively when business and other economic news is positive. The fluctuations work both ways.

Also, a market downturn gives you a chance to review the goals and timeframe you had in mind when you started investing. If the goals – say, college bills or retirement – are still several years off, you may want to do nothing and ride out the downturn.

If some of your investment timeframes are approaching, you may want to speak with the plan’s financial advisors, the Burns/Nowakowski Group of Merrill Lynch, about adjusting your portfolio to help insulate against future losses. But keep in mind that even if you have a shorter timeframe, abandoning your investment allocations during a downturn may not be the best idea, as you may miss the opportunity to make up for any losses you’ve incurred.

**Q. Should I get out of the market?**
A. The only certainty about the financial markets is that they fluctuate. Some market conditions tempt you to invest more, while others make you wish you were investing less. Since you are investing in your 401(k) plan through automatic payroll deduction, there’s good news. You are already using an investing approach that is made for uncertain markets. This is known as systematically investing or dollar cost averaging. When the market is down, you are buying more shares at a lower price. When the market is up, you are buying fewer shares at a higher price.

**Q. Should I increase or decrease my contributions?**
A. Only you can decide whether to change your contributions, but the financial markets will always fluctuate to a greater or lesser degree. We happen to be experiencing a large fluctuation right now, but that can be an opportunity. When fund prices are low, your contribution dollars buy more shares than when the market is up and prices are higher.

Depending on your comfort with risk, you could look at this as a buying opportunity. However, if you need to withdraw from your account soon or are nearing retirement, you may feel the need to be more conservative.

**Q. Are my mutual funds safe?**
A. While you can help mitigate your investment risk by investing in conservative mutual fund options like stable value funds, money market funds, and bond funds, mutual funds are not insured or guaranteed.
PLAN INVESTMENT OPTIONS

Q. What are the investment options and the ticker symbols for the plan's investment options?

<table>
<thead>
<tr>
<th>Core Investment Options</th>
<th>Ticker Symbol</th>
</tr>
</thead>
<tbody>
<tr>
<td>Invesco Stable Value Fund*, Class IV</td>
<td>N/A</td>
</tr>
<tr>
<td>American Funds® Europacific Growth Fund, Class R6</td>
<td>RERGX</td>
</tr>
<tr>
<td>American Funds® AMCAP Fund, Class R6</td>
<td>RAFGX</td>
</tr>
<tr>
<td>American Century® Mid-Cap Value Fund, Institutional Class</td>
<td>AVUAX</td>
</tr>
<tr>
<td>Premier Babson Capital Inflation-Protected &amp; Income SVC (MassMutual Premier Inflation-Protected &amp; Income SVC)</td>
<td>MIPYX</td>
</tr>
<tr>
<td>Vanguard Institutional Index Fund, Class I</td>
<td>VINIX</td>
</tr>
<tr>
<td>Franklin Gold and Precious Metals Fund, Class Advisor</td>
<td>FAGDX</td>
</tr>
<tr>
<td>Franklin Small-Mid Cap Growth Fund, Class Advisor</td>
<td>FSGAX</td>
</tr>
<tr>
<td>Prudential Total Return Bond Fund, Class Z</td>
<td>PDBZX</td>
</tr>
<tr>
<td>MFS® Value Fund, Class R4</td>
<td>MEIIX</td>
</tr>
<tr>
<td>MFS® Aggressive Growth Allocation Fund, Class R4</td>
<td>MAGJX</td>
</tr>
<tr>
<td>MFS® Moderate Allocation Fund, Class A</td>
<td>MAMAX</td>
</tr>
<tr>
<td>MFS® Conservative Allocation Fund, Class A</td>
<td>MACFX</td>
</tr>
<tr>
<td>MFS® Growth Allocation Fund, Class A</td>
<td>MAGWX</td>
</tr>
<tr>
<td>Vanguard International Value Fund</td>
<td>VTRIX</td>
</tr>
<tr>
<td>Vanguard Small Cap Index Fund¹, Class Adm</td>
<td>VSMAX</td>
</tr>
<tr>
<td>CTG Company Stock Fund</td>
<td>N/A</td>
</tr>
</tbody>
</table>

*There can be no assurance that the Fund’s stable net asset value will be maintained. It is possible to lose money. Investments in this fund are neither insured nor guaranteed by the US government. The fund is a collective investment trust, not a mutual fund. Collective investment trusts have similar characteristics to mutual funds, but are structured differently. Collective investment trusts do not have prospectuses. You can request an Offering Statement by calling Invesco at 1-800-572-3819 or by contacting your financial representative. The Offering Statement includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.

¹Indexes are unmanaged, do not incur fees or expenses and cannot be purchased directly for investment.
Generally target retirement date (lifecycle) investment options are designed to be held beyond the presumed retirement date to offer a continuing investment option for the investor in retirement. The year in the investment option name refers to the approximate year an investor in the option would plan to retire and likely would stop making new contributions to the investment option. However, investors may choose a date other than their presumed retirement date to be more conservative or aggressive depending on their own risk tolerance.

Q. How do I know if I have chosen the right investments for my risk tolerance?
A. A quick way to find out if you are invested in funds that match your tolerance for investment risk is to take the Investor Quiz in the Investment Guide that is posted online at www.ctg401k.com. Just answer a few questions, add up your score, and you will have an idea about the type of investor you are and what types of funds may be most appropriate for you.

If you need assistance on selecting your investment after taking the Investor Quiz, please call the financial advisors at the Burns/Nowakowski Group of Merrill Lynch. They can provide confidential, complimentary retirement planning and consulting services for your CTG retirement plan. You may contact them at 1-800-289-1544 or at www.fa.ml.com/burns_nowakowski.

Q. Is there an option in the Plan that provides me with a pre-mix of funds that can be managed for me?
A. The plan offers four asset allocation funds all ranging from conservative to aggressive to match your risk tolerance. (See the list of investment funds listed on the previous page.) The models are made up of a pre-selected mix of many of the plan’s investment options. The asset allocation funds are pre-mixed mutual funds within one single-fund family. Both the models and allocation funds provide built-in diversification and systematic rebalancing. Neither asset allocation nor diversification guarantee a profit or protect against a loss.

Q. Is there an option in the plan that I can select based upon when I would like to retire?
A. The plan offers the T. Rowe Price Retirement Funds. You may choose one of the options based upon your target date, which is the date you expect to retire. (See the list of investment funds listed on the previous page.) The Retirement Funds provide a simple, one-step approach to investing by offering you the power of a diversified set of mutual funds within a single fund.

The Retirement Funds are actively managed to adjust over time with the allocation of investments becoming more conservative as you get closer to your “target date.” The special advantage of the Retirement Date Funds is that the asset allocation will become automatically more conservative as time passes. The principal value of the Target Date funds is not guaranteed at any time, including the target date.

Q. Are my fund selections insured?
A. No. The investment options in the plan are publicly traded investments which are not insured or guaranteed as to investment performance.

Q. Where is my 401(k) account held and is it safe?
A. The assets in the CTG, Inc. 401(k) Retirement Plan are held in trust. The 401(k) Plan’s trust is a separate legal entity that is not an asset of CTG or the plan’s service provider. In order to comply with federal law, the terms of the plan and its trust provide that the assets in the plan may not be assigned or provided to anyone other than the plan participant or his beneficiary. As a result, the assets in the plan are not subject to the bankruptcy of any party associated with the plan.

---

CTG ALSO OFFERS THE FOLLOWING TARGET DATE FUNDS AS PART OF THE PLAN:

<table>
<thead>
<tr>
<th>Target Date Retirement Funds</th>
<th>Ticker Symbol</th>
</tr>
</thead>
<tbody>
<tr>
<td>T. Rowe Price Retirement 2010 Fund</td>
<td>TRRAX</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2015 Fund</td>
<td>TRRGX</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2020 Fund</td>
<td>TRRBBX</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2025 Fund</td>
<td>TRRHX</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2030 Fund</td>
<td>TRRCX</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2035 Fund</td>
<td>TRRJX</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2040 Fund</td>
<td>TRRDX</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2045 Fund</td>
<td>TRRKKX</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2050 Fund</td>
<td>TRRMX</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2055 Fund</td>
<td>TRRNX</td>
</tr>
</tbody>
</table>

Continued
RESOURCES AVAILABLE TO YOU

Q. What are you doing to keep me informed of changes?
A. You will find updates posted on the CTG, Inc. 401(k) Retirement Plan website at www.ctg401k.com. You may also look to these public websites for additional news and information:
   - cnn.com
   - finance.google.com
   - msnbc.com
   - nyse.com

Q. Who can I call if I have a question on the investments offered in the plan?
A. You may contact the plan’s financial advisors, the Burns/Nowakowski Group of Merrill Lynch. They provide confidential, complimentary retirement planning and consulting services for your CTG retirement plan. You may contact them at 1-800-289-1544 or at www.fa.ml.com/burns_nowakowski.

Q. Who can I call if I have questions about my account?
A. Customer Service Representatives are available by calling the Participant Information Center at 1-800-854-0647 Monday through Friday from 8 a.m. to 9 p.m. Eastern Time.
The suggestions here may help you choose an investment program appropriate for you. Keep in mind, though, that these are only suggestions made for long-term, total-return-oriented investors without considering tax consequences. The use of an asset allocation suggestion does not guarantee a profit or protect against a loss in declining markets. You should discuss your individual situation with your financial professional to find the right balance between risk and potential reward.

**Important Information**

Please consider an investment option’s objectives, risks, charges and expenses carefully before investing. This and other information about the investment option can be found in the applicable prospectuses (and/or summary prospectuses, if available), if any, or fact sheets for the investment options listed, which are available from your plan sponsor, on the participant website at ctg401k.com or by calling the Participant Information Center at **1-800-854-0647** between 8:00 a.m. and 9:00 p.m. ET, Monday through Friday. Please read them carefully before investing.