Privately held enterprises are major players in the US economy (giant food processor Cargill or insurer State Farm, for example), and our mission with this volume is to fill the information gap that exists around some private enterprises. Finding current, relevant information can be a challenge, as many of these organizations see secrecy as a competitive strategy. In this 14th edition of Hoover’s Handbook of Private Companies, we have done for you the tough work of compiling these hard-to-find facts.

We consider this volume to be one of the premier sources of business information on privately held enterprises in the US. It features the facts on 900 of the largest and most influential of those enterprises. Entries feature overviews of company operations, up to five years of financial information, product information, and lists of company executives as found in Hoover’s huge database of company information. Some larger and more visible companies will feature an additional History section.

In addition to Hoover’s widely used MasterList and Handbooks series, comprehensive coverage of more than 40,000 business enterprises is available in electronic format on our Web site at www.hoovers.com. Our goal is to provide our customers the fastest path to business with insight and actionable information about companies, industries, and key decision makers, along with the powerful tools to find and connect to the right people to get business done. Hoover’s has partnered with other prestigious business information and service providers to bring you all the right business information, services, and links in one place.

We welcome the recognition we have received as the premier provider of high-quality company information — online, electronically, and in print — and continue to look for ways to make our products more available and more useful to you.

Hoover’s Handbook of Private Companies is one of our four-title series of handbooks that covers, literally, the world of business. The series is available as an indexed set, and also includes Hoover’s Handbook of American Business, Hoover’s Handbook of World Business, and Hoover’s Handbook of Emerging Companies. This series brings you information on the biggest, fastest-growing, and most influential enterprises in the world.

We believe that anyone who buys from, sells to, invests in, lends to, competes with, interviews with, or works for a company should know all there is to know about that enterprise. Taken together, this book and the other Hoover’s products and resources represent the most complete source of basic corporate information readily available to the general public.

This book has four sections:
1. “Using Hoover’s Handbooks” describes the contents of our profiles and explains the ways in which we gather and compile our data.
2. “A List-Lover’s Compendium” contains lists of the largest and fastest-growing private companies. The lists are based on the information in our profiles, or compiled from well-known sources.
3. The company profiles section makes up the largest and most important part of the book — 900 profiles of major private enterprises, arranged alphabetically.
4. Three indexes complete the book. The first sorts companies by industry groups, the second by headquarters location. The third index is a list of all the executives found in the Executives section of each company profile.

As always, we hope you find our books useful. We invite your comments via phone (512-374-4500), fax (512-374-4538), mail (5800 Airport Boulevard, Austin, Texas 78752), or e-mail (custsupport@hoovers.com).

The Editors, Austin, Texas, November 2008
Pacific Coast Building Products

Protecting Ronald Reagan’s papers and propelling up the San Francisco art world seems like a tall order, but Pacific Coast Building Products does both. The building materials manufacturer and distributor made roof tiles for Reagan’s presidential library and concrete blocks for the San Francisco Museum of Modern Art. It sells building products for residential, commercial, and industrial construction to builders and contractors through about 10 subsidiaries in 10 Western states. Pacific Coast Building Products also provides services, such as roofing and insulation.

The late Fred Anderson (father-in-law of president and CEO David Lucchetti) founded the company as Anderson Lumber in 1953; his family owns the firm.

EXECUTIVES

Chairman: James B. Thompson
President and CEO: David J. Lucchetti
CFO: Darren Morris
EVP: Dave Pringle
VP Marketing: George A. Foster
Managing Director Operational Services: Mark Ingram
Director Community Relations: Megan Vincent
Manager Marketing: Brian Opsal
Human Resources: Kimberly Bright

LOCATIONS

HQ: Pacific Coast Building Products, Inc.
10600 White Rock Rd., Bldg. B, Ste. 100, Rancho Cordova, CA 95670
Phone: 916-631-6500 Fax: 916-631-6690
Web: www.paccoast.com

Pacific Coast Building Products has locations in Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, and Washington.

PRODUCTS/OPERATIONS

Selected Subsidiaries, Divisions, and Activities

Contracting
Acal Roofing, Waterproofing, and Insulation (installation and service of commercial and residential insulation, roofing, waterproofing)

Arcade Insulation (installation and service of commercial and residential insulation)

Distribution
Anderson Lumber (framing packages, including decks, doors, millwork, joists, paneling, plywood, particle board, lumber)
Anderson Truss (roof and floor trusses, I-joists)
Diamond Pacific (building products from lumber to paint, plus Keystone Retaining Wall Systems)

Pacific Supply (brick, roofing materials, masonry, drywall, stucco products, acoustical ceiling products, insulation, pipes, waterproofing and coatings, tools and equipment)

P.C. Wholesale (mill-direct shipments of lumber, sheet goods, I-joists, siding, and other wood products for large, high-volume projects)

Manufacturing
Basaltite Concrete Products (dry mixes, fences and wall systems, paving stones, retaining walls, structural block, garden products, stucco)
Basaltite Interlocking Paving Stones
Gladding, McBean (clay, terra cotta, architectural pottery, roof tiles)
H.C. Mudoux (brick, clay, stone products, flue liners; pool coping; glass block)
Interstate Brick (brick, stone veneer, flue liners, glass brick)

PACO Gypsum (drywall)
PACO Roofing Products (asphalt roofing shingles)

Transportation
Material Transport (fleet for transporting product and raw materials between various divisions)

Pacific Coast Jet Charter, Inc. (charter jet and turboprop service throughout Western Hemisphere)

COMPETITORS

84 Lumber
ABC Supply
HDI Supply
Building Materials Holding
Huttig Building Products
Dixeline ProBuild
Lowe’s
Georgia-Pacific
Pavestone
Guardian Building Products

USG

Pacific Mutual

Life insurance is “alive and whale” at Pacific Mutual Holding. The mutual holding company’s primary operating subsidiary, Pacific Life Insurance (whose logo is a breaching whale), is a top California-based life insurer. Lines of business include a variety of life insurance products for individuals and businesses; annuities and mutual funds geared to individuals and small businesses; management of stable value funds, annuity products, fixed income investments, and other investments for institutional clients and pension plans; and real estate investing (commercial mortgage loans). Additionally, its Aviation Capital Group subsidiary provides commercial jet aircraft leasing.

Major operating subsidiaries of Pacific Mutual Holding include mutual fund and annuities distribution network Pacific Select Distributors; Pacific Asset Funding, which provides trade financing and related services; and College Savings Bank, which offers a variety of college savings vehicles. In 2007 the company formed Pacific Asset Management to act as a third-party manager for structured credit transactions.

Pacific Mutual in 2008 sold its minority stake in Pacific Investment Management Company (PIMCO), a major investment management firm, for $288 million to PIMCO’s majority owner, insurance giant Allianz. It had already sold smaller chunks of its PIMCO stake to Allianz in 2005 and 2006.

The company has also been selling off some of its broker/dealer operations, excluding its Pacific Select operations.

Pacific Life policyholders own Pacific Mutual Holding Company, which was created in 1997 following a conversion to a mutual holding company structure. Pacific LifeCorp is the intermediate stock holding company, which owns 100% of Pacific Life and can take on outside capital funding (though it has not done so).

HISTORY

The Pacific Mutual Life Insurance began business in 1868 in Sacramento, California, as a stock company. Its board was dominated by California business and political leaders, including three of the “Big Four” who created the Central Pacific Railroad (Charles Crocker, Mark Hopkins, and Leland Stanford) and three former governors (Stanford, Newton Booth, and Henry Hunley Haight). Stanford (founder of Stanford University) was the company’s first president and policyholder.

By 1870 Pacific Mutual Life was selling life insurance throughout most of the western US. Expansion continued in the early 1870s into Colorado, Kentucky, Nebraska, New York, Ohio, and Texas. The company ventured into Mexico in 1873 but sold few policies. It had more luck with China, accepting its first risk there in 1875, and in Hawaii, where it started business two years later. In 1881 Pacific Mutual Life moved to San Francisco.

Leland Stanford died in 1893. The eponymous university and Stanford’s widow, though rich in assets, found themselves struggling through a US economic depression. The benefit from Stanford’s policy kept the university open until the estate was settled.

In 1905 Conservative Life bought the firm. The Pacific Mutual Life name survived the acquisition just as its records survived the fire that ravaged San Francisco after the 1906 earthquake. Pacific Mutual Life then relocated to Los Angeles.

The company squeaked through the Depression after a flood of claims on its noncancellable disability income policies forced Pacific Mutual Life into a reorganization plan initiated by the California insurance commissioner (1936). After WWII, Pacific Mutual Life entered the group insurance and pension markets.

After 83 years as a stock company and an eight-year stock purchasing program, Pacific Mutual Life became a true mutual in 1959.

Pacific Mutual Life relocated to Newport Beach in 1972. During the 1980s it built up its financial services operations, including its Pacific Investment Management Co. (PIMCO, founded 1971). The company was in trouble even before the stock crash of 1987 because of health care costs and over-investment in real estate. That year it brought in CEO Thomas Sutton, who sold off real estate and emphasized HMOs and fee-based financial services.

In the 1990s the firm cut costs and increased its fee income. PIMCO Advisors, L.P. was formed in 1994 when PIMCO merged with Thomson Advisory Group. The merger gave Pacific Mutual Life a retail market for its fixed-income products, a stake in the resulting public company, and sales that offset interest-rate variations and changes in the health care system.

In 1997 the company assumed the corporate-owned life insurance business of failed Confederation Life Insurance; it also merged insolvent First Capital Life into Pacific Life as Pacific Cornithian Life. That year Pacific Mutual Life, which became Pacific Mutual Holding, became the first top-10 US mutual to convert to a mutual holding company, thus allowing it the option of issuing stock to fund acquisitions. Because the firm remained partially mutual, however, policyholders retained ownership but got no shares of Pacific LifeCorp, its new intermediate stock holding company.
To compete with such one-stop financial service behemoths as Citigroup, Pacific Mutual began selling annuities through a Compass Bank subsidiary in 1998. The next year it bought controlling interests in broker-dealer M.L. Stern and investment adviser Tower Asset Management. In 2000 the world’s #2 insurer, Allianz, bought all of PIMCO Advisors (now Allianz Global Investors of America) other than the interest retained by Pacific Mutual when it spun off the investment manager. (Pacific Mutual gradually sold its holdings in the firm, and thus its stake in Pacific Investment Management Company, through sales to Allianz.)

Pacific Mutual Holding sharpened its focus on individuals and small businesses in 2001 with the sale of its reinsurance unit to what is now Scottish Re. With its focus so firmly on life insurance, Pacific Life sold its group health insurance business (which included medical, dental, and life policies) to PacifiCare in 2005.

EXECUTIVES

Chairman, President, and CEO: President and CEO,
Pacific Life Insurance Company: James T. (Jim) Morris, age 48
EVP and CFO: Khanh Tran, age 51
VP Human Resources: Anthony J. Bonno
President and CEO, M.L. Stern & Co.: Milford L. (“Mickey”) Stern
Chairman and CEO, Pacific Select Group: Gerald W. (Bill) Robinson
Managing Director, Pacific Asset Funding: Robert G. Denhert
Group Managing Director and CEO, Aviation Capital Group: R. Stephen Hannahs
CEO, College Savings Bank: Gilbert S. Johnson
Auditors: Deloitte & Touche LLP

LOCATIONS

HQ: Pacific Mutual Holding Company
700 Newport Center Dr., Newport Beach, CA 92660
Phone: 949-219-3011
Web: www.pacificlife.com

PRODUCTS/OPERATIONS

2007 Revenues

<table>
<thead>
<tr>
<th>$ mil.</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net investment income</td>
<td>2,153</td>
</tr>
<tr>
<td>Policy fees &amp; insurance premiums</td>
<td>1,792</td>
</tr>
<tr>
<td>Aircraft leasing</td>
<td>535</td>
</tr>
<tr>
<td>Investment advisory fees</td>
<td>327</td>
</tr>
<tr>
<td>Net realized investment gain (loss)</td>
<td>266</td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>5,049</strong></td>
</tr>
</tbody>
</table>

2007 Sales

<table>
<thead>
<tr>
<th>$ mil.</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life insurance</td>
<td>1,631</td>
</tr>
<tr>
<td>Annuities &amp; mutual funds</td>
<td>1,248</td>
</tr>
<tr>
<td>Investment management</td>
<td>1,149</td>
</tr>
<tr>
<td>Aircraft leasing</td>
<td>611</td>
</tr>
<tr>
<td>Corporate &amp; other</td>
<td>410</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>5,049</strong></td>
</tr>
</tbody>
</table>

Selected Products and Services

- Life Insurance Division: Indexed universal life
- Interest-sensitive whole life
- Joint and last-survivor life
- Term life
- Universal life insurance
- Variable universal life
- Annuities and Mutual Fund Division
- 529 College savings plans
- Individual(k) programs
- Mutual funds
- Small business 401(k) plans
- Variable annuities

HISTORICAL FINANCIALS

<table>
<thead>
<tr>
<th>FYE: December 31</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME STATEMENT</strong></td>
</tr>
<tr>
<td><strong>Company Type: Mutual company</strong></td>
</tr>
<tr>
<td><strong>NET INCOME</strong> (5 mil.)</td>
</tr>
<tr>
<td><strong>ASSETS</strong> ($ mil.)</td>
</tr>
<tr>
<td>12/07</td>
</tr>
<tr>
<td>12/06</td>
</tr>
<tr>
<td>12/05</td>
</tr>
<tr>
<td>12/04</td>
</tr>
<tr>
<td>12/03</td>
</tr>
<tr>
<td><strong>Annual Growth</strong></td>
</tr>
</tbody>
</table>

2007 Year-End Financials

- Equity as % of assets: 5.8%
- Return on assets: 0.6%
- Return on equity: 10.4%
- Long-term debt ($ mil.): —
- Sales ($ mil.): 5,049

COMPETITORS

AXA Financial
Boeing Capital
CIT Transportation Finance
Great-West Life Assurance
Guardian Life
Hartford Life
John Hancock Financial Services
Liberty Mutual
Life Investors Insurance
Lincoln Financial Group
MassMutual
MetLife
Mutual of Omaha
Nationwide
New York Life
Northwestern Mutual
Penn Mutual
Principal Financial
Prudential
StanCorp Financial Group
Travelers Companies
USAA

Palmetto Bancshares

If the palmetto is the official state tree of South Carolina, does that mean Palmetto Bancshares is the state’s official bank? Palmetto Bancshares is the holding company for The Palmetto Bank, which operates about 40 full- and limited-service branches mostly in upstate South Carolina. Its offerings include checking, savings, and money market accounts; IRAs; and CDs. Loans secured by commercial real estate account for the largest portion of its loan portfolio, with single-family residential mortgages at a distant second. The Palmetto Bank also provides financial planning, trust, and brokerage services, plus bond, mutual fund, and annuity sales. It’s been serving South Carolinians since 1906.

A group of about 17 officers and directors controls approximately 15% of Palmetto Bancshares, led by chairman and CEO Leon Patterson who owns about 9%.

EXECUTIVES

Chairman and CEO: L. Leon Patterson, age 66,
$376,194 pay
President, COO, and Director; Chairman and CEO, The Palmetto Bank: Paul W. (Bill) Stringer, age 64, $351,930 pay
President and Chief Retail Officer, The Palmetto Bank: George A. (Andy) Douglas Jr., age 56, $150,000 pay
Treasurer: EVP, The Palmetto Bank: Ralph M. Burns III, age 57, $150,000 pay
EVP and Chief Credit Officer, The Palmetto Bank: W. Michael Ellison, age 55, $150,000 pay
EVP, The Palmetto Bank: Earle T. Harding, age 48
EVP, The Palmetto Bank: Hubert E. Tuttle III, age 39
EVP, The Palmetto Bank: Teresa W. Knight, age 52, $150,000 pay
EVP, The Palmetto Bank: Matthew L. Walter, age 42
EVP and CFO, Palmetto Bank: Lauren S. Greer
Auditors: Elliott Davis LLC

LOCATIONS

HQ: Palmetto Bancshares, Inc.
301 Hilcrest Dr., Laurens, SC 29360
Phone: 864-984-4551
Fax: 864-984-8415
Web: www.palmettobank.com

PRODUCTS/OPERATIONS

2007 Sales

<table>
<thead>
<tr>
<th>$ mil.</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest</td>
<td>78.4</td>
</tr>
<tr>
<td>Loans</td>
<td>4.4</td>
</tr>
<tr>
<td>Securities</td>
<td>0.8</td>
</tr>
<tr>
<td>Other</td>
<td>8.1</td>
</tr>
<tr>
<td>Deposit account service charges</td>
<td>8.1</td>
</tr>
<tr>
<td>Trust, investment &amp; brokerage services fees</td>
<td>3.1</td>
</tr>
<tr>
<td>Other</td>
<td>5.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100.5</strong></td>
</tr>
</tbody>
</table>

COMPETITORS

Bank of America
BB&T
Community Capital
Community First Bancorp
First Citizens Bancorporation
First National Bancshares
First South Bancorp (NC)
First South Bancorp (SC)
GrandSouth Bancorporation
Peoples Bancorporation
President Community Bancshares
South Financial
Southern First Bancshares
Wachovia Corp