

Plan _____
(the "Plan")

Date _____

Initial Notice Regarding Default Investments

This Notice describes what happens if you don't elect how your money in the Plan will be invested.

As an employee who will become eligible to participate, or an employee currently participating in the Plan, you have the right to decide how your account, including any deferrals and any company contributions to the Plan, is invested. If you do not give us investment directions, a professional investment manager will invest your retirement money for you. Here's how it works:

1. If you decide to participate in, or are currently participating in the Plan, but do not give us investment directions, your account will be invested in the Plan's default investment. At any time, you have the ability to transfer out of this investment to one or more of the Plan's investment options.
2. The default investment for your plan is an account managed by PMFM, Inc. (401k Toolbox®) under its Manage It For Me® program. The U.S. Department of Labor describes this as a "qualified default investment alternative" or "QDIA". Additional information about the managed account program is included on the following pages.
3. You do not have to leave your money in the Manage It For Me® account. You can move your money at any time to any of the other investment alternatives offered by the Plan, and there are no transfer restrictions, fees or expenses associated with the liquidation if you elect to move your money within the first 90 days after it is invested in the QDIA. After such time period, your transfer from the QDIA will be subject to the same restrictions, fees and expenses as are applicable to other participants who affirmatively elect to direct their own investments. Any participant that remains in the Manage It For Me® account for more than 30 days will be subject to the annual asset management fee of 0.75%. Information about these restrictions, fees and expenses are described on the following pages, which are a part of this Notice.
4. You can move your money to other investment alternatives by going to the Plan website at www.getretirementright.com or calling 1-888-917-7191. You can get additional information about changing investments and the other investment alternatives in the Plan or about this Notice by contacting your plan administrator.
5. Attached is information describing the investment objectives, risk and return characteristics and fees and expenses of Manage It For Me®.