

Plan Name \_\_\_\_\_  
(the "Plan")

Date \_\_\_\_\_

### Annual Notice Regarding Default Investments

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

As a participant in the Plan, you have the right to decide how your account, including any deferrals and any company contributions to the Plan, is invested. Because you have not provided any investment directions, a professional investment manager has invested your retirement money for you. Here's how it works:

1. If you do not provide investment directions, your deferrals will continue to be automatically invested in the Plan's default investment.
2. The default investment for your plan is an account managed by Stadion under its managed account 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 Stadion 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 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 invest in the QDIA. Any participant that remains in the Stadion 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](http://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 the Stadion managed account program.