

Default Investment Notice

NAME OF PLAN

If you are an eligible Participant in the _____ (the "Plan"), you may make contributions (called "salary deferrals") directly from your paycheck into the Plan. The ability to make salary deferrals provides you with an easy method to save for retirement on a tax-deferred basis. If you make salary deferrals to the Plan, you will not be taxed on any earnings earned on those contributions until you withdraw those amounts from the Plan.

The amounts contributed to the Plan on your behalf will be invested in accordance with the Plan's investment procedures. Generally, amounts contributed to the Plan are not subject to federal income tax at the time they are contributed. In addition, any earnings on those contributions are not subject to federal income tax until they are withdrawn from the Plan. The Plan allows you to direct the investment of your Plan account within the available investment options under the Plan. If you do not elect to invest your Plan account, such amounts will automatically be invested in the Plan's default investment fund. For this purpose, the Plan's default investment fund is: Life Style fund.

Even if your Plan account is invested in the Plan's default investment fund, you have the continuing right to change your default investment and elect to have your Plan account invested in any other available investment options under the Plan. You may elect to transfer amounts from the default investment fund without incurring a financial penalty.

To learn more about the available investments under the Plan, including additional information concerning the Plan's default investment fund, please contact your Plan Administrator.