

A "blackout period" is generally any period during which your ability to direct or diversify the assets in your Individual Account or obtain distributions or loans (if applicable) from the Plan is temporarily suspended. Federal law generally requires that you be furnished notice of a blackout period. This notice generally must be given to you at least 30 days prior to the last day on which you are able to conduct certain transactions with your Individual Account that you will be unable to conduct during the blackout period. This notice is intended to provide you with sufficient time to consider the effect of the blackout period on your retirement and financial plans.

SECTION A. CONTACT INFORMATION

Name _____ (a)
Address _____
City _____ State _____ Zip _____
Telephone Number _____

SECTION B. NOTICE OF PLAN BLACKOUT

IMPORTANT NOTICE CONCERNING YOUR RIGHTS UNDER THE

Date: _____ (c)

1. This notice is to inform you that the Plan listed above will be (Check all that apply. If item (a) below is selected and the Plan is seeking fiduciary relief under ERISA Section 404(c), Participants must be provided with a list of each current investment option along with the new investment option that most closely matches it and a summary comparing the two investments.):

- a. [] Changing investment options.
b. [] Changing recordkeepers.
c. [] Other (specify) _____

If your employer is changing the plan's investment options as indicated in item a, above, and you direct the investment of the assets in your Individual Account, you must provide your employer with new investment elections according to instructions provided by your employer. To assist you in making your new investment selections, your employer will provide you with a comparison of the old and new investment options. If you do not provide investment direction to your employer, the assets in your Individual Account will automatically be invested in the new option that most closely matches the current investment.

2. As a result of these changes, you temporarily will be unable to (check all that apply):

- a. [] Direct or diversify investments in your Individual Account.
b. [] Obtain a loan from the Plan.
c. [] Obtain a distribution from the Plan.
d. [] Other (specify) _____

Note: If only certain investments are subject to the blackout period, please specify: _____

This period, during which you will be unable to exercise these rights otherwise available under the Plan, is called a blackout period. Whether or not you are planning to retire in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan.

3. The blackout period for the Plan is expected to begin during the week of _____ (d) and end during the week of _____ (e). During these weeks, you can determine whether the blackout period has started or ended by contacting, free of charge, the individual or department listed in Section A, above.

Note: If there is a difference in the date(s) the blackout period will begin for any of the Participant rights selected in Section B. 2 above, please specify: _____

4. Will Plan investments be affected? (f) [] Yes [] No

If "Yes" is selected, please read the following information. If "No" is selected, skip the remainder of item four and proceed to item five.

During the blackout period you will be unable to direct or diversify the assets held in your Individual Account. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments. You should be aware that there is a risk to holding substantial portions of your assets in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than investments in diversified funds. Stocks that have wide price swings might have a large loss during the blackout period, and you would not be able to direct the sale of such stocks from your Individual Account during the blackout period.

5. Is notice of the blackout period being given less than 30 days in advance of the blackout period? (g) [] Yes [] No

If "Yes" is selected, please read the following information. If "No" is selected, skip the remainder of item five and proceed to item six.

The reason(s) notice was not provided 30 days in advance is/are:

_____ (h)

6. If you have questions concerning this notice, you should contact the individual listed in Section A above.

INSTRUCTIONS FOR COMPLETION

This *Notice of Plan Blackout Period* must be completed and delivered by the Employer to each Participant and Beneficiary in the Plan affected by the blackout and to the issuer of Employer securities, if applicable. This notice must be provided at least 30 days, but not more than 60 days, prior to the last day on which the rights otherwise available to Participants and Beneficiaries under the Plan will be temporarily suspended. If the Plan permits Participants and Beneficiaries to exercise their rights up to the commencement of the blackout period, however, the timing of the notice must be calculated back from the first day of the week in which the blackout period will begin. If notice cannot be provided within this time frame, the Employer must provide notification of the blackout period as soon as reasonably possible under the circumstances. If, following the furnishing of the notice there is a change in the week during which the blackout period will begin or end, the Employer must furnish Participants, Beneficiaries and issuers (if applicable) an updated notice explaining the reasons for the change. This update must be provided as soon as reasonably possible. This notice may be delivered either in writing or electronically provided that the system for providing electronic notification ensures actual receipt by the Participant or Beneficiary.

According to the Department of Labor Regulations, it is the Employer's responsibility to determine: (1) the length of any time period required by the Regulations, (2) the circumstances under which an updated notice may be required, and (3) whether any other reporting or other regulatory requirement under the Sarbanes-Oxley Act applies to the Plan. Failure or refusal to provide the *Notice of Plan Blackout Period*, as required, may result in civil penalties of up to \$100 per day per each Participant or Beneficiary affected by the blackout period.

Complete the *Notice of Plan Blackout Period* by following the directions set forth below.

- SECTION A. (a) List the name, mailing address and telephone number of the department (e.g., human resources), Plan Administrator or other person responsible for answering questions regarding this notice.
- SECTION B. (b) Enter the name of the Plan.
- (c) Enter the date on which the *Notice of Plan Blackout Period* is provided to Participants and Beneficiaries.
- (d) Enter the date of the first day of the week in which the blackout period will begin. The regulations identify Sunday as the first day of the week for purposes of this notice. In a situation where Plan recordkeeping is changing from one organization to another or an investment option is being added, omitted or replaced, please consult the current recordkeeper or investment provider as to its internal time requirements that may affect the timing of the notice.
- (e) Enter the date of the first day of the week in which the blackout period will end. The regulations identify Sunday as the first day of the week for purposes of this notice. If you have selected Ascensus as your new Plan recordkeeper, the week during which the blackout period will end may be identified by determining (with the assistance of your prior recordkeeper, if necessary) the date you are able to provide Ascensus with Participant records in a form and manner acceptable to Ascensus and adding 20 business days. If you are terminating services with Ascensus, please contact your Client Service Representative for an asset liquidation date.
- (f) Select "Yes" if Plan investments will be affected by the blackout period. Select "No" if Plan investments will not be affected by the blackout period.
- (g) Select "Yes" if the *Notice of Plan Blackout Period* is not being given 30 days in advance of the blackout period. Select "No" if the *Notice of Plan Blackout Period* is being given 30 days in advance of the blackout period.
- (h) Enter explanation of reason(s) for inability to furnish 30 days advance notice.