

Notice of Plan Blackout Period

Qualified Retirement Plan/403(b)

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

Employer Name _____

Address _____

City _____ State _____ Zip _____

Telephone _____

SECTION B. NOTICE OF PLAN BLACKOUT

IMPORTANT NOTICE CONCERNING YOUR RIGHTS UNDER THE _____

Date: _____

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 plan's default investment alternative; qualified default investment alternative (QDIA); new option(s) that most closely matches the current investment *(select one)*.

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 _____ and end during the week of _____. During these weeks, you can determine whether the blackout period has started or ended by contacting, free of charge, the employer 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? 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.

In addition to being unable to direct or diversify the assets held in your individual account, you should be aware that all or a portion of your current investments may be liquidated into cash for the plan transition to occur. As a result, your account will be out of the market until such time as all reconciliation is complete.

5. Is notice of the blackout period being given less than 30 days in advance of the blackout period? 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.

Federal law generally requires that you be furnished notice of a blackout period at least 30 days in advance of the last date on which you could exercise your affected rights immediately before the commencement of any blackout period in order to provide you with sufficient time to consider the effect of the blackout period on your retirement and financial plans.

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

6. If you have questions concerning this notice, you should contact your employer as listed in Section A above.