



Qualified Default Investment Notice

Re: Required Disclosure Information

Dear Participant or Eligible Employee:

You are receiving this notice as a result of your 401k Plan transitioning to Fidelity Investments. Under the Plan, any contributions for which you do not provide investment direction will be invested in the Plan's designated default option (the "Plan Designated Fund"). Please refer to your transition material for detailed information on all of your Plan's investment options, and details regarding the transition to Fidelity Investments.

You are required to receive this notice to inform you that any contributions which you do not provide investment direction will be invested in the Plan's designated fund option. Included is the Plan's Default Fund Information Sheet describing the Plan's designated default investment option(s) as well as applicable fee information.

If you are satisfied with your current investment elections, no action is required on your part. You do have the right under the Plan to direct the investment of your existing balances, which includes contributions and any earnings on those contributions, and your future contributions to any of the Plan's available investment options. In the event that you have not made an investment election or the Plan Sponsor has not provided direction for a given contribution, it will be invested into the Plan's designated fund option. If your contributions are initially invested in the designated fund option, you have the right to transfer out of the designated fund option to another investment option.

To obtain information about other plan investment options, please log onto NetBenefits® at NetBenefits.com or call 800-835-5097 to speak to a representative. You may also make changes to your investment elections for future contributions and/or exchange all or a portion of your existing balance into other options available under the Plan via NetBenefits or by phone. We encourage you to review your investment mix and deferral percentage and update as appropriate.

Sincerely,

Ana Dengler

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For plan sponsor use only.

Fidelity Investments Institutional Operations Company, Inc., 82 Devonshire St., Boston, MA 02109