

QUALIFIED DEFAULT INVESTMENT NOTICE

Participant Direction

As a Participant in your Plan you have the right to determine how all or a portion of the contributions made to the plan by you or on your behalf are invested.

Qualified Default Investment

If you fail to choose an investment option for contributions made to the plan by you or on your behalf, your Employer will invest your contributions in a “Qualified Default Investment Alternative (QDIA).” A QDIA is a default investment established by your Employer to hold any contributions made on your behalf in the absence of an affirmative election made by you to direct your investments.

Please refer to the ***Fund List*** for your plan under the “Reports” Section of your account login website. At the top of the list is the name of your plan’s default fund. You can obtain additional information regarding the QDIA (or other available funds in your plan) by logging onto www.morningstar.com and entering the ticker symbol of the fund or by contacting your plan’s investment representative.

Alternative Investment

You have the right to transfer out of the QDIA at any time. The transfer is not subject to expenses, fees or restrictions in connection with the liquidation or transfer of the assets.

Additional Information

To obtain additional information regarding this notice or information on your Plan, you may contact AMI Benefit Plan Administrators, Inc. at the number in the box to the right.

Trading Plan Assets

You have the ability to change the funds in which your money is invested as follows:

1. ***Investment Elections.*** Making a change in your invest elections changes the way that future money is deposited to the plan. It does not change any assets that are currently invested in your plan.
2. ***Transfer Funds.*** You can transfer funds from one or more investment options into other investment options. This option only transfers assets on deposit as of that date. It does not change the allocation of any future deposits to your plan.
3. ***Rebalance Portfolio.*** Based upon the Investment Elections that you have selected, this option will rebalance your portfolio to match those elections as of the date of the rebalancing transaction.

Changes that are entered by 2:00 pm on any business day will be sent to process that evening. Changes that are entered after 2:00 pm or on any non-business day will be sent to process on the next available business evening.

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Notice

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

For More Information

If you have any questions about your rights under this Plan, including your rights to direct investments, you may either refer to the Summary Plan Description or you may contact AMI. If you want to obtain more information about personal investing and diversification, you may obtain this information from the U.S. Department of Labor, Employee Benefits Security Administration web site at <http://www.dol.gov/ebsa/investing.html>.

Vesting & Reporting

Every plan must have a vesting schedule. This schedule determines the amount of money to which you are entitled in the event of a distribution from the plan. You are credited with a year of service for vesting purposes based upon the requirements that are listed in your plan. You can review the requirements in the plan's Summary Plan Description (SPD). The SPD can be found by logging onto the AMI Interactive Benefit Information System and clicking on the "Forms" section. You may also contact AMI for a copy (at no charge).

There are certain sources of money that are not subject to a vesting schedule: salary deferral, rollover, QNEC, QMAC, traditional safe harbor and after tax money. Other sources of money such as employer matching, post 2001 matching, profit sharing, post 2006 profit sharing and QACA safe harbor money are subject to a vesting schedule.

At the end of each plan year, AMI receives information from your employer regarding the number of hours that you worked during that year. This information is used to determine if you are eligible to receive credit for another year of service for vesting purposes. When we issue the Summary Annual Report (SAR) for your plan, you will receive a statement regarding your vesting as of the end of the plan year. Any time that a distribution from your plan is necessary, AMI will request information from your employer to determine if you have met the vesting requirements to be credited with another year of service for vesting purposes.