

Notice Regarding Periodic Benefit Statement Information

The Pension Protection Act of 2006 requires that participants be notified of who is going to provide certain information to you regarding your plan account and the schedule for receiving this information. You may receive this information in multiple documents and at different times as described below:

Information	Source	Timing	Notes
Value of Each Investment	Quarterly Report from AMI	After the end of each plan quarter	Contact AMI within 10 days of receiving your report if the investments are not accurate. AMI reserves the right to limit its liability if inaccuracies are not reported promptly.
Vesting	Annual notice from AMI	At the time the plan's 5500 is prepared	May be included with a quarterly report or distributed through your employer.
Diversification Statement	AIBIS Newsletter	After the end of each plan quarter	
Total Accrued Benefit	Annual Notice from AMI	At the time the plan's 5500 is prepared	May be included with a quarterly report or distributed through your employer.
Where to obtain investing information from Department of Labor	AIBIS Newsletter	After the end of each plan quarter	
Explanation of limits on right to direct investments	Quarterly Report from AMI	After the end of each plan quarter	This notice only applies if you have a limit on trades, etc. in a particular plan investment
Explanation of permitted disparity or floor offset	Quarterly Report from AMI	After the end of each plan quarter	This notice only applies if your plan includes this feature

Do We Have Your Correct Address?

Distributions will be processed to your last known address. If your distribution notice or payout is returned by the post office, you will become a "lost participant". Depending upon your account balance, we may be required to automatically roll your money to an IRA. A Change of Address form can be found on AMI's website.

AMI Benefit Plan Administrators, Inc.
230 Windsor Drive
Cortland, Ohio 44410
800-451-2865 330-638-7520
FAX (toll free): 1-866-436-6703
VRU: 1-866-793-0449, provider #1126
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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.