

NOTICE REGARDING PERIODIC BENEFIT STATEMENTS

To: All Plan Participants

From: Plan Administrator

The Pension Protection Act (PPA) introduced requirements regarding information that must be provided to you by the Plan. You may receive this information from different sources, in multiple documents and at different times as described below:

Information	Source	Estimated Date
Total Account Balance	Investment Manager	No later than 45 days following the end of the calendar quarter
Loan Information	Investment Manager and/or Plan Administrator	No later than 45 days following the end of the calendar quarter
Vesting Information	Investment Manager and/or Plan Administrator	Fourth quarter of the Plan Year
Explanation of Permitted Disparity (if applicable)	Investment Manager and/or Plan Administrator	No later than 45 days after the end of the calendar quarter
Value of Each Investment	Investment Manager	No later than 45 days following the end of the calendar quarter
Explanation of Limits on Right to Direct Investments	Investment Manager and/or Plan Administrator	No later than 45 days following the end of the calendar quarter
Importance of Diversification	Investment Manager and/or Plan Administrator	No later than 45 days following the end of the calendar quarter
Department of Labor Information	Investment Manager and/or Plan Administrator	No later than 45 days following the end of the calendar quarter

For additional information regarding the above disclosure requirements, we encourage you to visit the Department of Labor's website at www.dol.gov. In addition, you may also refer to the Summary Plan Description for information on the Plan's provisions.

If you have any questions, please contact the Plan Administrator.