



AUTOMATIC CONTRIBUTION ARRANGEMENT NOTICE

Plan Name: _____

Automatic contributions (deferrals). This notice advises you of certain rights and obligations you have under the Plan. The Plan includes an Automatic Contribution Arrangement (“ACA”). Under the ACA provisions of the Plan, the Employer will automatically withhold from your Compensation on a pre-tax basis _____% per pay period (referred to as the “automatic deferral percentage”), and will transmit the withheld amount to the Plan as salary deferrals. If you wish to defer the automatic deferral percentage, you do not need to make a deferral election. If you do not wish to defer any of your Compensation, or you wish to defer a percentage of your Compensation different from (either more or less than) the automatic deferral percentage, you may elect within a reasonable time after receipt of this notice, and before the first automatic deferral to which this notice applies, to defer a different percentage of your Compensation (including zero). Your election will be effective as soon as the Plan Administrator reasonably can implement your election after receipt. Your election will remain in effect until you change it pursuant to the terms of the Plan.

Right to direct investment/default investment. You have the right to direct the investment of your accounts in any of the investment choices explained in the attached investment election form. If you do *not* make an election as to how the Plan should invest your accounts, then the Plan trustee will invest your accounts in the “default” investment that the Plan officials have selected. The default investment is more fully explained below.

Description of default investment. The description of the default investment is as follows:

Investment objectives: _____

Risk and return characteristics (if applicable): _____

Fees and expenses: _____

Right to alternative investment. Even if the Plan trustee invests some or all of your accounts in the default investment, you have the continuing right to direct the investment of your accounts in one or more of the other investment choices available to you.

Where to go for further investment information. You can obtain further investment information about the Plan’s investment alternatives other than the default investment by contacting the Plan Administrator.