NOTICE OF YOUR RIGHTS CONCERNING EMPLOYER SECURITIES (DIVESTMENT NOTICE)

Plan Name: ____

This notice informs you of an important change in Federal law that provides specific rights concerning investments in employer securities (company stock). Because you may now or in the future have investments in company stock, you should take the time to read this notice carefully.

Your Rights Concerning Employer Securities. For plan years beginning after December 31, 2006, the Plan must allow you to elect to move any portion of your account that is invested in company stock from that investment into other investment alternatives under the Plan. This right extends to all of the company stock held under the Plan.

Employer contributions used to purchase Employer securities. If your account holds Employer securities purchased with your Employer contributions account (e.g., a profit sharing or matching contribution allocation), you have the right to divest your Employer contributions account of Employer securities *after* you have completed three years of service, *or* at any time if you are the beneficiary of a deceased participant. Your right to divest Employer securities purchased with your Employer contributions account is explained in more detail in the immediately following two paragraphs. For purposes of this notice, you will have completed three years of service immediately after the end of the third computation period that is used to determine vesting under the plan. For example, if you completed your third year of service for vesting purposes on December 31, 2006 (for a calendar year computation period), then you will have satisfied three years of service for purposes of this notice as of January 1, 2007.

Employer securities acquired before January 1, 2007. If your Employer contributions account holds Employer securities acquired before January 1, 2007 ("pre-2007 Employer securities"), you immediately may divest your Employer contributions account of all or any portion of the pre-2007 Employer securities, *if by December 31, 2005* you: (i) had attained age 55; *and* (ii) had completed at least three years of service. If you had not satisfied *both* of these requirements by December 31, 2005 (*i.e.*, you were younger than 55 or you were age 55 or older but had not completed three years of service by that date), then you have the right to divest your account of the pre-2007 Employer securities, after you complete at least three years of service, without regard to your age. However, the year in which you satisfy the three year service requirement determines the percentage of your pre-2007 Employer securities in your Employer contributions account which you may divest in a given year, as follows:

Satisfy three years of service in	Percentage subject to divestment
2007	33%
2008	66%
2009 or later	100%

Employer securities acquired after December 31, 2006. If your Employer contributions account holds Employer securities acquired after December 31, 2006 ("post-2006 Employer securities"), you have the right to divest all or any portion of the post-2006 Employer securities held by your account upon your completion of three years of service.

You may contact the Plan Administrator for specific information regarding this new right, including how to make this election. In deciding whether to exercise this right, you will want to give careful consideration to the information below that describes the importance of diversification. All of the investment options under the Plan are available to you if you decide to diversify out of company stock.

The Importance of Diversifying Your Retirement Savings. 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. Therefore, you should carefully consider the rights described in this notice and how these rights affect the amount of money that you invest in company stock through the Plan.

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 new law, including how to make this election, contact the Plan Administrator.