

**QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE
FOR PERIOD BEGINNING AND ENDING**

To: Plan Participants

From: Plan Administrator,
("Plan")

Plan Sponsor:
("Employer")

Re: Notice of Rights under Qualified Default Investment Alternative

Default Investment Information

Right to direct investment/default investment

You have the right to direct the investment of your elective deferrals, employer matching and nonelective (profit sharing) contribution accounts (collectively referred to as your "directed accounts") in any of the investment choices available in your Plan. If you do *not* make an election as to how the Plan should invest your directed accounts, then the Plan trustee will invest your directed accounts in the "default" investment that the Plan Trustee has selected. The default investment is

Description of default investment

The description of the default investment is as follows:

Investment objectives: See attached fund summary

Risk and return characteristics (if applicable): See attached fund summary

Fees and expenses: See attached fund summary

Right to alternative investment

Even if the Plan trustee invests some or all of your directed accounts in the default investment, you have the continuing right to direct the investment of your directed accounts in one or more of the other investment choices available to you as explained above. You may change your investments at any time. You are entitled to invest in any of the alternative investment choices. If you elect to invest in any of the alternative choices within the 90-day period beginning on the date of your first elective deferral, neither the Plan nor the investment vendor will impose any transfer fees or expenses. If you elect to transfer to an alternative investment after the 90-day period beginning on the date of your first elective deferral, you would be subject to the same fees and expenses as any other plan participant who transfers out of the fund. These fees may be found in the fund prospectus. You can access a copy of the prospectus electronically on the participant website or obtain one by contacting the Plan Administrator.

Where to obtain further investment information

You can obtain further investment information about the Plan's investment alternatives other than the default investment, and the procedures for changing your Plan investments by contacting

Additional information on investment alternatives is also available online through the employee website at