

Safe Harbor Notice to Eligible Participants of the

Distribution Date: Immediately

This Special Notice provides important information relating to your participation in the Plan beginning

You should consider this information as you decide how much (if any) of your compensation you wish to defer into the plan.

Safe Harbor NonElective Contribution

The Company will make a **safe harbor nonelective contribution** on your behalf equal to % of your compensation. You are 100% vested in this safe harbor nonelective contribution. You will receive this special contribution regardless of whether you defer any of your compensation into the plan.

Example: Assume Mary earns \$30,000 in compensation during the plan year. The Company will make a contribution equal to \$ (% of her compensation) to the Company 401(k) Plan.

Other contributions: In addition to the safe harbor nonelective contribution, the Company may contribute additional amounts to the Plan on your behalf. The vesting schedule, which applies to the additional contribution, is

See your Summary Plan Description (SPD) for more detail on the eligibility requirements for these additional contributions.

Compensation: The amount of your compensation that the plan considers for these safe harbor nonelective contributions is the same compensation the plan uses for other contribution purposes. The Company may also consider compensation from your plan entry date (instead of the plan year) in your first year of eligibility. See your SPD for more detail on the Plan requirements for compensation.

Withdrawal restrictions: No provision in the plan may be interpreted to permit a Participant to receive a distribution of Safe Harbor contributions until one of the following events occurs: separation from service, disability, hardships (only applies if plan permits hardship distributions) or the attainment of age 59 ½ (only applies if the plan permits in-service distributions).

Modification of safe harbor nonelective contribution: If the Company decides to modify or cease making the safe harbor nonelective contribution during the plan year, we will notify you at least 30 days before the effective date of the change

Salary Deferrals: The safe harbor nonelective contribution will not affect your ability to make salary deferrals under the plan.

Administrative Procedures: You may start or change your deferral election for the plan year by following the administrative procedures established by the Employer. You may start or change an election at the time described in the SPD or other administrative guidelines.

Please refer to the SPD for additional information on additional Company contributions, withdrawal restrictions, and other plan features. You also may contact the Plan Administrator for more information at:

Company Name:

Contact Name:

Address:

Phone Number:

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