

General Information***Pre-tax deferral Contribution Information***

Your election cannot exceed 90% of your eligible Compensation for each payroll period in question. Your total pretax deferral contribution(s) for the calendar year cannot exceed the applicable dollar limit in effect under Federal law for the Plan Year. Eligible Compensation under the Plan is limited to the applicable dollar limit in effect under Federal law for the Plan Year. If you are or will be age 50 or older by the end of the calendar year, you are permitted to defer an additional amount in excess of the limits you would otherwise be subject to. Such catch-up contributions are subject to annual limits provided under Code Section 414(v). For additional information on catch-up contributions, please check with your Employer or Investment Professional.

You have two convenient ways to enroll in your company's plan***1. Enroll via Internet***

1. Go to www.401kxpress.com
2. Select Access My Benefits
3. Select New User Registration
4. Enter your social security number. If you have difficulty on this screen, please verify data on record with your employer.
5. Next, enter the data requested, including date of birth and zip code. At this point you will be given the opportunity to choose a Customer ID other than your Social Security Number.
6. Follow the steps for creating your Customer ID and PIN.
7. Select View your employee benefits on NetBenefitssm.
8. Follow the easy-to-understand enrollment steps:
 - **Verify your address**
 - **Enter your payroll deduction rate**
 - **Choose your investments**
 - **Confirm your selections**
 - **Complete the Beneficiary Form included in this package and return to your employer**

2. Enroll via the Automated Benefit Services Line

1. Call 1-800-294-401k
2. Enter your social security number. If you have difficulty at this step, please verify data on record with your employer.
3. Next, enter the data requested, including date of birth and zip code.
4. Follow the steps for creating your PIN.
5. Follow the easy-to-understand enrollment steps:
 - **Select your deferral rate**
 - **Choose your future investment options from the options below (please refer to the Automated Services Line Fund Codes Below)**
 - **Confirm your selections**
 - **Complete the Beneficiary Form included in this package and return to your employer.**

<u>Permissible Investment Option</u>	<u>Name</u>	<u>Investment Option No.</u>	<u>Percentage</u>
1	Fidelity Cash Management Prime Fund: Daily Money Class	0083	_____
2	Fidelity Advisor Stable Value Portfolio II	0771	_____
3	Fidelity Advisor Intermediate Bond Fund Class A	0261	_____
4	Fidelity Advisor Strategic Income Fund Class A	0260	_____
5	Fidelity Advisor High Income Advantage Fund Class A	0258	_____
6	Fidelity Advisor Asset Manager 70% Fund Class A	0726	_____
7	Pioneer Equity Income Fund Class A	OKNC	_____
8	Van Kampen Comstock Fund Class A	OMEH	_____
9	Heartland Select Value	OSCB	_____
10	Dreyfus S&P 500 Index Fund	OFYP	_____
11	Fidelity Advisor Leveraged Company Stock Fund Class A	0102	_____
12	RS Partners Fund Class A	OQWY	_____
13	Fidelity Advisor New Insights Fund Class A	1277	_____
14	T Rowe Price Growth Stock R	OSNF	_____
15	Columbia Acorn Fund A	OQWW	_____
16	Fidelity Advisor Mid Cap II Fund Class A	1359	_____
17	Fidelity Advisor Small Cap Fund Class A	0294	_____
18	Fidelity Advisor Diversified International Fund Class A	0731	_____
19	BlackRock International Opportunities A	OSUC	_____
20	AIM Energy A	OKBJ	_____
21	Alliance Bernstein Utility Income A	OSSG	_____
22	Fidelity Advisor Freedom 2010 Class A	1184	_____
23	Fidelity Advisor Freedom 2020 Class A	1189	_____
24	Fidelity Advisor Freedom 2030 Class A	1194	_____
25	Fidelity Advisor Freedom 2040 Class A	1199	_____
26	Fidelity Advisor Freedom Income Fund Class A	1205	_____
27	Fidelity Advisor Freedom 2005 Class A	1291	_____
28	Fidelity Advisor Freedom 2015 Class A	1296	_____
29	Fidelity Advisor Freedom 2025 Class A	1302	_____
30	Fidelity Advisor Freedom 2035 Class A	1307	_____
31	Fidelity Advisor Freedom 2045 Class A	1599	_____
32	Fidelity Advisor Freedom 2050 Class A	1605	_____
33	Fidelity BrokerageLink®	BLNK	_____
		TOTAL	100%

** If you elect to contribute directly to this option, you must first complete the Fidelity BrokerageLink Application; and you must meet the minimum \$2,500 requirement to open your BrokerageLink Account. If you are interested in opening a BrokerageLink Account under the plan, please request a BrokerageLink Kit and your plan's Fidelity BrokerageLink Fact Sheet from your employer or Plan Sponsor. Review these materials carefully and follow the directions provided.*

Note: Your Contribution election(s) will become effective on the first payroll period that your employer can reasonably process it and your contribution election(s) will continue in effect until you change or revoke it or terminate employment. Your investment elections will apply to future contributions on your behalf to this plan and will continue in effect until you change them.

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