
DATE

NOTICE TO INTERESTED PARTIES

FOR ALL PARTIES ELIGIBLE TO PARTICIPATE IN OUR 401(k) PLAN

ATTENTION...

Current employees of our company are hereby notified that we have adopted a 401(k) Profit Sharing and Retirement Savings Plan.

It is not expected that this plan will be submitted to the Internal Revenue Service for an advance determination as to whether or not it meets the qualification requirements of Section 401(a) of the Internal Revenue Code because the plan is a prototype plan; the Internal Revenue Service is currently reviewing the prototype before providing a favorable opinion letter regarding it.

Employees who meet the following requirements are eligible to participate in the 401(k):

AGE REQUIREMENT

LENGTH OF SERVICE REQUIREMENT

Our company 401(k) Plan Administrator can help you get started if you're interested in participating. Additional notices will be forthcoming.

RIGHTS OF INTERESTED PARTIES

You have the right to submit to the Key District Director, either individually or jointly with other interested parties, your comments as to whether this plan meets the qualification requirements of the Internal Revenue Code.

You may instead, either individually or jointly with other interested parties, request the Department of Labor to submit comments, on your behalf, to the Key District Director regarding qualification of the plan. If the Department declines to comment on all or some of the matters you raise, you may, again individually or, if your request to the Department was made jointly, jointly, submit your comments on these matters directly to the Key District Director.