

Qualified Retirement Plan

Annual Notice Regarding Default Investment Option (DIO)

The purpose of this Notice is to describe how your Qualified Retirement Plan account is invested and how it will continue to be invested if you do not provide or update investment instructions.

As a participant or beneficiary in the Plan, you have the right to decide how to invest your assets. If you do not provide investment instructions, your assets will continue to be invested in the Plan's DIO. This option is known as the "qualified default investment alternative", or "QDIA".

The plan's QDIA is the Target Retirement Date fund. You can obtain additional information regarding the QDIA, including the investment objectives, risk and return characteristics, and fees and expenses, by accessing your account online or by contacting your Financial Representative.

You do not have to leave your default assets in the Plan's QDIA. If you decide that you want to invest your assets differently, you may move all or any part of your account balance to other investment options offered under the Plan without penalty.

Your transfer from the QDIA is not subject to any restrictions, fees or expenses (including redemption fees and similar expenses) to any instruction given by you during the first 90 days of your first investment in the QDIA or within any additional time it takes to complete your transfer. After such time period, your transfer from the QDIA will be subject to the same restrictions, fees and expenses as are applicable to other participants who affirmatively elect to invest in the QDIA. You can obtain additional information about these restrictions, fees and expenses by accessing your account online or by contacting your Financial Representative.

To obtain information about the other investment options that are available under your Plan or view how your account is currently invested, please contact your Plan Administrator or Financial Representative.