

Multiple Document Notice

In August 2006, the Pension Protection Act of 2006 (PPA) was signed into law. This Act requires that your retirement plan provide benefit statements with certain required information to you. The required information may be furnished to you in separate documents. Following is an explanation of the information which will be provided to you and when this information will be provided to you.

Quarterly statements with your accrued benefit and other required information will be provided by the plan's investment company or third party administrator within 45 days after the end of each quarter.

An annual statement with information about your vested percentage or vested benefits will be provided by the plan's investment company or third party administrator within 45 days after the end of the plan year. Your vested benefits are the benefits you are entitled to in the event you terminate employment with your employer.