

## **Retirement Plan Notice**

In August 2006, the Pension Protection Act of 2006 (PPA) was signed into law. This Act requires that your retirement plan provide you Investment Diversification and Department of Labor Website and Permitted Disparity information. Below are such notices.

### **Investment Diversification and Department of Labor Website**

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

Visit the Department of Labor website at [www.dol.gov/ebsa/investing.html](http://www.dol.gov/ebsa/investing.html) for more information on individual investing and diversification.

### **Permitted Disparity**

If your plan utilized permitted disparity in determining any employer contributions, the following notice applies to you.

Your share of the employer discretionary contribution is based on your compensation and a fixed compensation level. The fixed compensation level is defined as the Social Security Wage Base in effect on the first day of the Plan Year.

You will receive a share of the discretionary contribution based on your total compensation plus an additional amount based on your compensation in excess of the fixed level. Your share of the discretionary contribution will vary each year and will depend on the amount of the discretionary contribution, your compensation, the fixed level amount, the total compensation for all participants, and the total of all participants pay in excess of the fixed level amount.