

Notice of Qualified Default Investment Alternative(s) (QDIA) Qualified Retirement Plan/403(b)

PLAN INFORMATION

Employer Name _____

Plan Name _____

Plan Sequence Number _____

Plan Year End _____

Plan ID Number _____

GENERAL INFORMATION

You have the right to select how some or all of your assets in your retirement plan account will be invested. You may need to make investment elections upon initial enrollment under the plan, upon a change of investment options under the plan, or upon receipt of a rollover or transfer contribution into your account. If you do not follow the plan's procedures for making investment elections timely, any contributions made to your account will be invested in the plan's default investment described below.

The investment of your account will continue in this manner unless and until you make an investment election. Your plan administrator will provide you with the plan's procedure(s) for making investment elections, including other investment alternatives available under the plan.

Should you have questions regarding the default investment(s) please contact the plan administrator listed below and listed in your Summary Plan Description (SPD).

INVESTMENT INFORMATION

Default Investment(s)

All amounts contributed to the plan for which you have provided no investment instructions will be invested in the following plan investment(s):

Investment objectives and risk and return characteristics of the default investment(s):

Fees and expenses associated with the default investment(s), including and any transfer fees and expenses:

You may transfer your assets invested in the default investment(s) to any other investment alternative available under the plan. If you transfer to another investment alternative within 90 days beginning on the date your first contribution is invested in the plan or when you first had the opportunity to direct the investment of your assets, you will not incur any transfer fees or expenses. After this 90-day period, any applicable fees and expenses associated with the transfer from the default investment(s) will apply. In addition, the operating fees and expenses described below will always apply to this default investment(s).

If this box is checked, a separate default investment will be used during an initial automatic enrollment period (first 120 days) and then be transferred to the default investment(s) described above.

Description of the initial default investment(s) within the first 120 days, including investment objectives, risk and return characteristics, and any associated fees and expenses:

TRANSFER RIGHTS

You have the right to transfer the assets invested in the default investment(s) to any other investment alternative available under the plan (describe the frequency with which investment transfers are permitted). Frequency with which investment transfers are permitted:

PLAN ADMINISTRATOR INFORMATION

Please contact the Plan Administrator if:

- you have any questions about how the plan works or your rights and obligations under the plan,
- you would like a copy of the plan's SPD or other plan documents, or
- you would like additional information about your investment alternatives.

Name of Plan Administrator: _____

Business Address: _____

Business City: _____ State: _____ Zip: _____

Business Telephone Number: _____

Additional Information

You may change your investment options by: _____

The data in this Notice is accurate as of: _____