



SUPPLEMENT TO THE ANNUAL PARTICIPANT FEE DISCLOSURE

The Plan Sponsor has engaged FuturePlan to assist in the administration of the retirement plan (the "Plan"). As such, there are certain administration fees associated with these services. Some fees are paid by your employer and others are paid by the Plan. This notice will act as the disclosure of the fees paid from the Plan accounts of participants, not otherwise disclosed in the 404(a)5 investment related fee disclosure notice.

Overall Plan Expenses: The plan pays for plan administrative services, such as legal, accounting and recordkeeping services, unless the plan sponsor elects at its own discretion to pay some or all of the plan administrative expenses. The plan sponsor may also elect to offset the fees by third-party payments. Based on a variety of factors, the costs may change each year for these services. If your employer directs to pay some, or all plan related fees, this may be charged pro rata to each participant's account. This fee is subject to change as it is based on varying factors such as the number of participants in the plan with current balances. The actual amount charged to your account will appear on your participant statement.

Individual Plan Expenses: The plan may charge certain fees to individual participants' accounts when individual participants incur the charges. These charges may arise based on your use of a feature available under the plan (a distribution), or based on the application of applicable law (processing a domestic relations order due to divorce). The following individual expenses, if applicable, may be charged to your account:

Description/Reason Amount

1. Distributions (including but not limited to distributions due to termination or death, in-service and hardship distributions, corrective distributions, and RMDs): may charge up to \$125 per occurrence.
2. Loan set-up, including annual maintenance: may charge up to \$245 per occurrence.
3. Missing participant search: may charge up to \$155 per hour.
4. QDRO Review: may charge up to \$600.

To the extent any administrative expense is not charged against the plan's forfeiture account or paid by the employer, the plan charges these expenses against participants' accounts, as provided above.

Individual Asset Expenses: Buying or selling some investments may result in charges to your individual account, such as commissions or redemption fees. To help with understanding investments, you may go to http://www.ici.org/pdf/pub_401k_glossary.pdf for a glossary of investment terms.