Initial/Annual Notice and Consent to Receive Retirement Plan Notices Electronically

In establishing our retirement plan, each participant has or will have access to a secure Website provided by our recordkeeping vendor. Through that Website, participants can or will be able to view their quarterly statements, see various notices regarding fees and expenses, make investment changes, etc. However, it will be necessary for us to issue various notices from time-to-time relative to our retirement plan and we would prefer to do so electronically (in order to be more "green" and to avoid the expense of printing everything and distributing hard copies).

Under the applicable regulations, we can provide you with electronic disclosures if the nature or your job with us is such that you have a company email address which you access regularly as an integral part of your duties.

For all other employees where you do not access the company email system as an integral part of your duties, former employees with accounts and beneficiaries with accounts, we need your voluntary consent to deliver such notices to you via electronic means. In agreeing to such electronic distribution of notices, please be aware of each of the following:

- a. The email address you provide for the receipt of the required disclosures is entirely voluntary, and as a result of providing the email address, the required disclosures will be made electronically.
- b. We will distribute via email any applicable Safe Harbor Notices and other notices as may be required under the Employee Retirement Income Security Act of 1974 to you in an electronic form. Your Quarterly Statements and mandatory fee disclosures will be available via a secure Website from our recordkeeping vendor.
- c. As a participant (or beneficiary), you have the right to request and obtain, free of charge, a paper copy of any of the information provided electronically. To do so, please contact Human Resources via email or in some other written form requesting the paper copy.
- d. As a participant (or beneficiary) you have the right at any time, to opt out of receiving future notices electronically. To do so, simply contact Human Resources via email or in some other written form requesting paper copies in the future.
- e. To provide a different email address at any time, contact Human Resources via email or in some other written form specifying your preferred email address for the future.

If you are an employee who does NOT use company email as an integral part of your duties, a former employee who still has an account balance in our plan or a beneficiary with an account in lieu of a participant, please print out this form, complete it and return it to Human Resources:

| I elect to receive all retirement plan notices and disclosures that are not posted | on the recordkeeping vendor's |
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| secure Website via email at the following address: | |
| () Sorry, I would prefer to receive paper copies of any notices. | |
| Participant (or Beneficiary) Name: | |
| Participant (or Beneficiary Signature): | Date: |