

# **SUMMARY PLAN DESCRIPTION**

**November, 2008**

## **Producers Service Employee Stock Ownership Plan**

Restatement No. 2

Plan #001

### Plan Sponsor, Employer and Company

Producers Service Corporation

109 S. Graham Street

Zanesville, OH 43701

740-454-6253

Tax ID No. 31-1005658

### Other Participating Companies

None

### Plan Dates

Original Plan Effective Date: September 1, 1994

Restatement No. 1 Effective Date: January 1, 1997

Restatement No. 2 Effective Date: January 1, 2008

Plan Year: 12 months ending December 31<sup>st</sup>

Fiscal Year: 12 months ending December 31<sup>st</sup>

### Plan Administrator

The Administrative Committee:

Daniel C. Pottmeyer, Donald K. Hartman, Charles Conrad and Debbie Armstrong

### Trust and Trustee

Producers Service ESOP Trust

Thomas E. Potts, Trustee

Fiduciary Trust Services, Inc.

5120 Commerce Circle

Indianapolis, IN 46237

317-888-1400

### Service of Legal Process

Legal process may be served upon the Company or the Plan Administrator at the Company address or upon the Trustee at the Company address.

### Plan Benefits Are Not Guaranteed or Insured

Benefits under this Plan are not eligible to be insured by the Pension Benefit Guaranty Corporation ("PBGC"), because the PBGC does not insure ESOPs and other defined contribution plans.

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## **SUMMARY PLAN DESCRIPTION**

### **Producers Service Employee Stock Ownership Plan**

#### **1. Introduction**

This Summary Plan Description (“SPD”) explains the basic provisions of the Producers Service Employee Stock Ownership Plan (the “Plan”). The original Plan, effective on September 1, 1994, was amended and restated as Restatement No. 1, effective January 1, 1997. This SPD pertains to Restatement No. 2 of the Plan, effective January 1, 2008. The Plan is intended to comply with various federal tax acts and includes both an employee stock ownership plan (“ESOP”) and a 401(k) plan. Subject to certain exceptions, and as explained below, all employees of Producers Service Corporation (the “Company”), are eligible to participate in the Plan.

The ESOP is a form of qualified stock bonus plan and profit sharing plan and is different from other qualified pension plans because it is intended to invest primarily in the stock of the Company (“Company Stock” or “Stock”), and it is authorized to obtain one or more loans for the purpose of acquiring Stock. The ESOP part of the Plan will enable you to participate in the benefits of equity ownership in the Company and share in its growth. The Plan benefits, while not guaranteed, can be significant if the value of the Company Stock and the other assets in the Plan increase over time.

Your ESOP accounts in the Plan will be credited with a portion of Discretionary Contributions, in cash or Stock, based upon your Compensation from the Company during each Plan Year relative to the Compensation of all Participants. No employee contributions are required or permitted under the ESOP portion of the Plan.

With respect to your 401(k) accounts in the Plan, Elective Deferrals represent the amount of your Compensation that you elect to defer and which, in turn, determines the Company’s Elective Contribution to you. The Company also has the discretion to make Matching Contributions, in cash or in Company Stock, equal to a certain percentage or a certain amount of your Elective Deferral. Elective Contributions cannot be invested in Stock, but Matching Contributions, if any, can be in the form of Stock or be invested in Stock.

Upon your Normal Retirement at age 55 or ten (10) Years of Service with the Company, whichever is later, or upon your Total Disability or death, the entire amount of both your ESOP and 401(k) accounts become payable to you or your designated beneficiary(ies) by lump sum or by annual installments, as explained in Section 12, below. Upon termination for any other reason, you will receive the amount of your vested (non-forfeiture) account balance no later than the end of the fifth Plan Year following the end of the Plan Year in which your employment ends. Your Elective Deferrals and Elective Contributions will always be fully vested. The Plan also has provisions for in-service distributions, as discussed, below, in Section 17. This SPD discusses various technical matters including those listed in Section 2, below.

#### **2. Definitions**

- a. Allocation is the process by which Company contributions and forfeitures are credited to both the ESOP and 401(k) accounts in the Plan.
- b. Compensation for a Plan Year means wages, salaries, commissions and bonuses paid to you by the Company and is nearly the same as what is reported for you on Form W-2,

except that it also includes nonqualified unfunded deferred Compensation if the payment is includible in your gross income and 401(k) elective deferrals and certain other deferrals.

c. Direct Rollover is a distribution election that may be available to you so that you can defer actual receipt and taxation of your account balances and of the distribution's withholding tax.

d. Discretionary Contributions are made by the Company, in cash or in Company Stock, under the ESOP portion of the Plan for any Plan Year.

e. Distribution refers to the payment of Plan benefits after your employment with the Company ends (limited benefits may be paid while you are still employed by the Company).

f. Elective Deferral represents the amount of your Compensation that you elect to defer under the 401(k) provision and which, in turn, is the basis of the Company's Elective Contribution to you.

g. Investment Account means cash or investments in the Plan other than Company Stock; Plan Year is the 12 consecutive months ending on December 31<sup>st</sup> of each year.

h. Matching Contributions may be made by the Company, in its discretion, in cash or in Company Stock, equal to a certain percentage or a certain amount of your Elective Deferral.

i. Qualified Account refers to assets and contributions that are 100% vested upon being allocated to you from any Elective Contributions, Qualified Non-Elective Contributions and Qualified Matching Contributions.

j. Stock Account means your account in the Plan that is in the form of Company Stock; Suspense Account consisting of Company Stock in the Plan that is not yet allocated.

k. Vesting is the process by which you obtain a non-forfeitable right in allocations made to your accounts and a Vesting Year is a Plan Year in which you have 1,000 Hours of Service.

l. Year of Service consists of 12 consecutive months in which you have provided or are credited with at least 1,000 hours of employment (Hours of Service) with the Company.

This SPD is a summary of the Plan and the complete terms of the Plan are set forth in the Plan document. In the event of differences between the provisions of this SPD and the Plan document, the Plan document will govern. Upon your request to the Company, the Plan document will be provided for your review and examination during normal business hours.

### **3. Who Is Eligible?**

All employees of the Company, and any United States subsidiaries, age 21 or over with one (1) Year of Service with the Company are eligible to participate in the Plan. No Company employee otherwise eligible will be permitted to waive participation. However, certain Leased Employees, independent contractors and Collectively Bargained Employees not covered under a bona fide collective bargaining agreement are not eligible to participate in the Plan.

#### **4. When Does Participation Start?**

You will enter the Plan on the first day of the month coincident with or next following the date in which you first became eligible. This is known as your Entry Date.

#### **5. Who Contributes to the Plan?**

Employees do not contribute to the ESOP portion of the Plan. However, the Plan Administrator may allow you to rollover or transfer account balances from other qualified defined contribution plans into this Plan. Discretionary Contributions are made to the ESOP portion of the Plan only by the Company in cash and/or Stock as determined by the Board of Directors from time-to-time. The Company must contribute sufficient amounts to pay off any loan used to acquire Company Stock and to pay retirement benefits in accordance with Plan provisions.

Elective Contributions are made to the 401(k) portion of the Plan by the Company, subject to the dollar limitations of Section 402(g) of the Internal Revenue Code (the "Code"), based upon your Elective Deferrals for the Plan Year. The Company may also make Matching Contributions in a form and amount as determined by the Company. Beginning with the Plan Year in which you reach age 50, you may elect to make an additional "catch-up" contribution. For the 2009 Plan Year, the maximum catch-up contribution is \$5,500.

In addition, the Company, in its sole discretion, for any Plan Year, may make a safe-harbor contribution to either the ESOP or the 401(k) part of the Plan equal to (a) three percent (3%) of your Compensation or (b) four percent (4%) of your Compensation as a safe-harbor matching contribution. If the Company decides to make a safe-harbor contribution, the Company will provide you with written notice prior to the Plan Year in which such contribution will be made.

#### **6. How Are Contributions Allocated Among Participants?**

Elective Contributions are allocated to your 401(k) accounts based upon your Elective Deferrals as noted above. Discretionary Contributions, Matching Contributions and forfeitures (Stock or cash) are allocated at the end of each Plan Year (December 31<sup>st</sup>) among Participants who have completed at least 1,000 Hours of Service to the Company during the Plan Year and who are employed by the Company on the last day of that Plan Year (the latter condition does not apply if employment termination is due to retirement, disability or death). If cash contributions are applied to repay a loan used to purchase Stock, then, as the loan is repaid, Stock is released from the Suspense Account and is allocated to Participant accounts. Under certain circumstances, certain shareholders of the Company may not be eligible for an allocation, as summarized below and as more fully explained in the Plan.

Your ESOP accounts in the Plan will be credited with a portion of contributions or Company Stock based upon your Compensation from the Company relative to the Compensation of all Participants for that Plan Year. Compensation, as defined in Section 2(b), above, includes wages, salary, bonuses and commissions paid to you by the Company during the Plan Year plus certain deferrals. Effective January 1, 2009, Compensation will also include "differential wage payments" that are paid to you if you enter active military service. If called to active duty, differential wage pay represents all or a portion of the wages you would have received from the Company if you were performing services for the Company.

## **7. Who Holds and Invests Plan Assets?**

The Plan Trustee, appointed by the Board of Directors of the Company, will maintain all Plan accounts, assets and contributions in the Plan Trust pursuant to the Trust Agreement. Generally, the Plan Administrator (i.e., the Administrative Committee) will determine the investment of Discretionary and Matching Contributions. However, Participants will direct the investment of 401(k) accounts and any transfer or rollover accounts. Also, as explained in Section 8, below, certain Participants have the right to diversification elections out of Company Stock and to direct the Trustee, within certain limits, as to the investment of the proceeds from among a number of investment alternatives provided by the Plan Administrator. If you qualify for diversification and elect to direct the investment of the diversified portion of your account in the Plan, you will be responsible for any loss that may result from your investment direction.

## **8. Must All My Plan Assets Be In Company Stock?**

Over 50% of Plan assets relating to the ESOP must be in the form of Company Stock. This excludes transferred or rolled over accounts (accounts transferred to the Plan from other qualified plans). However, after you have been an employee-Participant in the Plan for 10 years and have reached age 55, there is a six (6) year election period during which you may elect to invest a given percent of the total allocations to your Stock Account in assets other than Company Stock. During the first five (5) years this election is for up to 25% of your Stock Account and as of the sixth year this election can be up to 50% of the total allocations to your Stock Account. Diversification proceeds can be paid directly to you in cash, transferred to another qualified plan maintained by the Company if approved by the Plan Administrator, or, if otherwise eligible, a Direct Rollover out of the ESOP can be elected.

## **9. What Determines The Value Of My Accounts?**

Accounts not in the form of Company Stock will reflect their traded market value. Your ESOP accounts will consist primarily of Company Stock and the Plan may acquire more Company Stock in the future. Thus, the value of your ESOP accounts will be determined primarily by the value of Company Stock. This is not true of your 401(k) accounts because Elective Contributions and Elective Deferrals cannot be invested in Stock.

Because the Stock is not traded on a stock exchange, the law requires that the "Fair Market Value" be determined each year by a professional valuator who is independent of the Company. The valuator must determine what an informed, willing and able buyer would pay an informed, willing and able seller for the Company Stock, given relevant factors including the profits and cash flow of the Company and the general condition of the industry and the economy.

The value of the Trust and all accounts in the Plan will be determined at the end of each Plan Year (December 31<sup>st</sup>). Trust gains or losses are added or subtracted to or from your accounts. Under certain extraordinary circumstances, the value may also be determined at the end of a quarter during a Plan Year. The value of your accounts will be affected by the value of Company Stock, the level of Company contributions, the value of other investments, any investment earnings and any forfeitures that may be allocated to you.

## **10. What Is Meant By Vesting?**

Vesting refers to the process by which, over a period of time, you obtain a full entitlement or non-forfeitable interest in your accounts which, in turn, will be payable to you (or to your beneficiary(ies) upon your death), as explained below. Your Elective Deferrals, Elective Contributions and other amounts in your Qualified Account will always be 100% vested. As to Discretionary Contributions and Matching Contributions, your accounts in the Plan will vest at the rate of 25% after the first Vesting Year, 50% after the second, 75% after the third, and 100% upon completion of the fourth Vesting Year. You will also be 100% vested upon Normal Retirement, death, Total Disability or if the Plan is terminated. A Vesting Year requires 1,000 Hours of Service and includes all your Years of Service with the Company.

As to any account you transferred or rolled over from another qualified plan into this Plan, the vesting provisions of the transferring plan shall apply provided such provisions are consistent with applicable law and regulation.

## **11. When Are Distributions Made From The Plan?**

Distributions will be made to you or commence as soon as practicable after you make a valid application for your benefits, but no later than one (1) year after the end of the Plan Year in which any of the following events occur:

- a. Normal Retirement upon attainment of age 55 or ten (10) Years of Service with the Company, whichever is later;
- b. Upon Total Disability due to physical or mental inability to continue employment, as determined by the Plan Administrator in accordance with applicable regulations;
- c. Upon your death, at which time your account becomes fully vested and is payable to your beneficiary(ies);
- d. Termination for any other reason, subject to the vesting requirements discussed in Section 10, but distribution of your Stock Account, Investment Account or both may be delayed by the Plan Administrator up to an additional five (5) Plan Years;
- e. Upon a diversification election, if you are eligible, as explained in Section 8.

Effective September 11, 2001, upon the completion of more than 179 days of active duty, you may elect a “qualified reservist distribution” of some or all of your accrued vested benefit that is attributable to your Elective Deferrals. You may repay the distribution to your accounts in the Plan within two (2) years after you have completed active military duty.

Effective January 1, 2009, if you are on active military duty for at least thirty (30) days, you may request a distribution of all of your accrued vested benefits that are attributable to your Elective Deferrals. However, if you receive such distribution, you are not permitted to make Elective Deferrals to the Plan or any other plan maintained by the Company with respect to any Compensation received during the six (6) month period beginning with the date of such distribution.

In addition, you may be eligible for an in-service distribution as discussed in Section 17, below.

## **12. How Are Distributions Made From the Plan?**

As of the distribution commencement date, the standard form of payment of your vested account balance will be a lump sum in cash. If the value of your Stock Account is more than \$50,000.00, the standard form of distribution from your Stock Account will be substantially equal annual cash installments not to exceed five (5) years as determined by the Plan Administrator. Instead of electing a cash distribution, you, your spouse, or your beneficiary(ies) that is not your spouse, may elect a rollover distribution to an Individual Retirement Account (“IRA”), including a Roth IRA, subject to certain restrictions.

If it is financially feasible for the Plan and the Company, the Plan Administrator may convert your Stock Account into cash prior to full or even partial distribution. To the extent such early conversion occurs, the \$50,000.00 lump sum limit on the Stock Account does not apply.

If you terminate service with the Company for reasons other than death, Total Disability or Normal Retirement and the value of your accounts is \$1,000.00 or less, the Plan Administrator may distribute the entire vested amount to you in cash even if you do not consent. If the value of your account is between \$1,000.00 and \$5,000.00 and you have not consented to a distribution or elected a Direct Rollover, the Plan Administrator may make a Direct Rollover to an IRA designated by the Plan Administrator. If your account values are over \$1,000.00 and your employment termination is not due to death, Total Disability or Normal Retirement, you may also elect to defer distribution until the latest of Normal Retirement, 10 years of participation in the Plan or termination of service with the Company.

You do not have the right to elect a distribution from the ESOP in the form of Company Stock. However, the Plan Administrator may authorize a Stock distribution upon your written request. If requested and approved, the Stock may be immediately purchased by the Company or the ESOP and, if not, you have the right to “put” or sell the Stock back to the Company at current Fair Market Value within 16 months after the Stock is distributed to you. If the lump sum payment exceeds \$50,000, you may be paid in substantially equal annual installments, not to exceed five (5) years, with reasonable interest and adequate security.

If you die prior to the distribution commencement date, your surviving spouse, if any, or your designated beneficiary(ies) can make the distribution elections cited above.

## **13. To Whom Are Distributions Made?**

Payments will be made to you or, if applicable, to your spouse or to your designated beneficiary(ies). If you die after January 1, 2007, while performing military services, your beneficiary(ies) will be paid benefits equal to the benefits that would have been paid had you died while an active employee of the Company.

Unless waived in writing, a spouse is entitled to survivor benefits and the Plan Administrator must comply with a Qualified Domestic Relations Order (“QDRO”) (usually in connection with a divorce proceeding). You may give the Plan Administrator written notice at any time naming or changing your beneficiary, but only with the consent of your spouse if you are married. However, under the terms of a QDRO, distribution may be made to an alternate payee consistent with the provisions of the Plan.

#### **14. Must I Apply For Benefits?**

No less than 30 days and no more than 180 days before you could be eligible to receive a distribution of any portion of your vested benefits under Section 10, the Plan Administrator will provide you (or to your surviving spouse or beneficiary(ies)) written notice with respect to your distribution rights, elections and amounts. Make certain that the Company always has your current address and submit your distribution election forms to the Plan Administrator or to the Company. If you or, if applicable, your spouse or your beneficiary(ies), disagree as to a benefit amount or distribution right, an appeal may be submitted to the Plan Administrator within 90 days after receipt of the benefit notice from the Plan Administrator. Within 60 days thereafter, the Plan Administrator must submit a final decision to you in writing, including reasons for the finding. Also, refer to the "Claims Procedure" provision, below.

#### **15. Can I Lose Benefits?**

You cannot lose or forfeit your right to any vested interest you have in the Plan. The value of your accounts may fluctuate due to the performance of Company Stock or other investments, but you have a right to the Fair Market Value of your vested account balances. If the Company goes out of business, the ESOP trustee, like any other stockholder of the Company, is entitled to the remaining assets, if any, after creditors are satisfied and a pro rata amount of any remaining assets will be distributed to you based upon the value of your vested accounts in the Plan. Your benefits are not insured by the Federal Pension Benefit Guarantee Corporation because the program does not cover defined contribution plans such as profit sharing plans, ESOPs and 401(k) plans.

Neither Company creditors nor your creditors can take assets out of the Plan, nor can you encumber or transfer your vested benefits under the Plan. However, if you are married or have dependent children, your vested benefits could be subject to a QDRO issued by a court with proper jurisdiction in connection with divorce or child support proceedings.

#### **16. What Happens If I Am Rehired After Terminating Employment?**

If you are rehired after termination and were a Participant during your prior employment period, you will become a Participant in the Plan as of the first day of the month coincident with or next following your re-employment date. If you incurred a forfeiture for account balances that were not fully vested, you may be able to have such amounts restored if you repay any distributions paid to you and if you have incurred less than five (5) consecutive one (1) year Breaks in Service.

#### **17. Can I Get Loans or Pre-Termination Distributions?**

This Plan has no provisions for hardship distributions or loans. However, with certain restrictions, including approval of the Plan Administrator, you may elect an in-service distribution while employed by the Company of no more than 50% of your accrued vested benefit upon attainment of age 59.5.

#### **18. How is the Plan Administered?**

The Plan is administered by the "Plan Administrator" which is the Company or, if appointed, an Administrative Committee (the "Committee" or "ESOP Committee") consisting of one (1) or more

persons appointed by the Company's Board of Directors. You may obtain the names of the current members of the ESOP Committee upon request to the Company. The Committee has the responsibility and authority to make final and binding determinations as to the operation and administration of the Plan.

### **19. Do I Have the Right to Vote Company Stock?**

In general, you have the right to direct the Trustee to vote Company Stock allocated to your Stock Account with respect to certain matters, such as a liquidation of the Company or a merger, consolidation, recapitalization, dissolution or sale of substantially all its assets. You also have the right to direct the Trustee as to the voting of any Company Stock you acquired by a self-directed investment from a transfer or rollover account on any matter upon which any other shares of the Company may be or have a right to be voted.

As to voting allocated Company Stock on matters not covered in the preceding paragraph or voting unallocated Stock, the Plan Administrator shall direct the Trustee as to the voting thereof, including as to the voting of all Company Stock in the Plan with respect to any bona fide tender offer. However, the latter shall not apply to any Company Stock you acquired by a self-directed investment from a transfer or rollover account.

### **20. Can the Plan Be Changed Or Terminated?**

The Company expects to maintain the Plan indefinitely, but it reserves the right to amend or terminate the Plan. The Plan must also be approved by the Internal Revenue Service (IRS). Thus, changes in certain matters or details may be required. Upon such approval, no change or termination can take away any vested interest you have in the Plan. If the Plan is subsequently terminated, all accounts become 100% vested and cannot be taken back by the Company.

### **21. How Is My Account Taxed?**

The Plan has been designed to meet IRS requirements for special tax treatment granted to qualified deferred compensation plans in general and ESOPs in particular. Contributions, earnings and increases in value to your accounts in the Plan will not be taxed until actual distributions are made to you. Tax treatment will depend upon how, when and to whom payments are made and whether or not you qualify for and elect a rollover. A Direct Rollover will allow you to avoid immediate income tax withholding and allow you to defer income recognition. If you receive a distribution prior to age 59.5 you may be subject to a 10% early distribution penalty in addition to regular income taxes. You should consult your tax advisor when taking distributions from the Plan with consideration made for changes in federal or state tax laws that may occur from time-to-time.

### **22. What Should I Do About a Qualified Domestic Relations Order?**

A Qualified Domestic Relations Order ("QDRO") is an order issued by a State authority that requires payment of all or part of your benefits under the Plan to an alternate payee (usually your spouse or former spouse). The order must meet certain requirements in order for the Plan to honor the terms of the QDRO. The Plan Administrator, in its sole discretion, may permit QDRO distributions prior to the distribution times in Section 10, above. Please contact the Plan Administrator for information about the Plan that may be useful to your legal counsel in preparing a QDRO for approval by the Court or other applicable State authority.

## **ADDITIONAL INFORMATION**

This Plan is administered by the Plan Administrator. Service of process in legal proceedings should be made upon the Company, the Plan Administrator or the Trustee listed on the cover. The Plan is for the exclusive benefit of Participants and their beneficiaries and is intended to enable participating employees to share in the benefits of ownership of the Company. Thus, the holdings or assets of the Plan Trust will consist primarily of Company Stock.

## **CLAIMS PROCEDURE**

**Denial of Claim:** If you make an application for benefits, the Plan Administrator will accept, reject or modify such request and will notify you in writing. If the Administrator denies or modifies your application, the Administrator will (1) state the specific reason or reasons for the denial, (2) provide specific reference to pertinent Plan provisions on which the denial is based, (3) provide a description of any additional material or information necessary for you or your representative to perfect the claim and an explanation of why such material or information is necessary, and (4) explain the Plan's claim review procedure.

**Review Procedure:** In the event the request is rejected or modified, you or your representative may, within 90 days following receipt of such rejection or modification, submit a written request for review by the Plan Administrator of the initial decision. Within 60 days following your request, the Plan Administrator will render its final decision in writing to you or your representative stating specific reasons for such decision. If you or your representative are not satisfied with the final decision, you or your representative can institute an action in a federal court of competent jurisdiction. For this purpose, process would be served on the Plan Administrator.

## **IMPORTANT NOTICE ABOUT YOUR RIGHTS**

As a participant in the Producers Service Employee Stock Ownership Plan, you are entitled to certain rights and protections under the federal Employee Retirement Income Security Act of 1974 ("ERISA"). Thus, Plan Participants shall be entitled to:

1. Examine, without charge, all Plan documents and copies of all documents filed with the U.S. Department of Labor ("DOL") at the office of the Company (the Plan Administrator).
2. Obtain copies of all Plan documents and other documents governing the operation of the Plan upon written request to the Plan Administrator who may charge a reasonable fee for the copies.
3. Receive a summary of the Plan's annual financial report and a statement of your total accrued benefits which shall be provided by the Plan Administrator once a year. This statement shall be quarterly as to any self-directed account you have in the Plan that is not in the form of Company Stock.
4. Once a year, upon your written request to the Company, obtain free of charge, a statement indicating your pension benefits at normal retirement or, if you do not yet have benefits, how many more years of employment you must have to obtain such

benefits.

5. File suit in a federal district court if any material requests are not met within 30 days unless due to reasons beyond the control of the Plan Administrator.

If the Company fails or refuses to provide you with the information set forth above, the DOL may fine the Company \$110.00 for each day of non-compliance. In addition, the Plan Administrator and the Trustee, as Plan fiduciaries, must act solely in the interests of Plan Participants and must exercise prudence in the performance of their duties. Any fiduciary who violates ERISA may be removed and required to make good any losses caused to the Plan.

The Company may not fire or discriminate against you to prevent you from obtaining a benefit under the Plan or from exercising your ERISA rights. If your claim for a pension benefit is denied, in whole or in part, you must receive written explanation for the denial. You have a right to file suit in federal or state court if you are improperly denied a Plan benefit. You may file suit in federal court or request assistance from DOL if a Plan fiduciary misuses Plan assets or if you are discriminated against for asserting your ERISA rights. If you win, the court may award you attorneys' fees and other legal costs.

If you have any questions concerning this statement or your rights under ERISA, contact the Plan Administrator or the nearest field office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquires, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, D. C. 20210.