HAWLEY TROXELL
ATTORNEYS AND COUNSELORS

<table>
<tr><th rowspan="2">Timing</th><th colspan="3">Plan Level Information</th></tr>
<tr><th>General Plan Information</th><th>General Plan Expenses</th><th>Account Expenses</th></tr>
<tr><td>Before participants provide investment instruction</td><td>Designated plan investments
How and when participants may give investment instructions and any limitations
Rules for the exercise of voting, tender, and similar rights, including restrictions of plan investments
Designated investment managers
A description of any “brokerage windows, “self-directed brokerage accounts,” or similar arrangements</td><td>An explanation of the expenses for general plan administrative services (e.g., accounting, recordkeeping, or legal fees) that may be charged to participants’ accounts, including a description of how the fees and expenses may be allocated.</td><td>An explanation of the fees and expenses that may be charged to a participant’s or beneficiary on an individual basis (e.g., loan fees, QDRO fees, brokerage window fees, commissions, loads/sales charges, redemption fees, transfer frees and similar expenses, and optional rider charges in annuity contracts), which are not otherwise reflected in the annual operating expense of an investment option.</td></tr>
<tr><td>Annually</td><td>Same as above.</td><td>Same as above.</td><td>Same as above.</td></tr>
<tr><td>At least 30 days, but not more than 90 days, before the effective date of a change</td><td>Any changes to the above information</td><td>Any changes to the above information</td><td>Any changes to the above information</td></tr>
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<table>
<tr><th rowspan="2">Timing</th><th colspan="2">Participant Specific Information</th></tr>
<tr><th>General Plan Expenses</th><th>Account Expenses</th></tr>
<tr><td>Quarterly – may be included in quarterly benefit statements</td><td>A statement that includes:
Dollar amount of the administrative fees/expenses actually charged to the participant’s (beneficiary’s) account for the prior quarter
The services provided for such fees/expenses (e.g., plan administration, including recordkeeping, legal, accounting services)
If applicable, an explanation that, in addition to fees and expenses disclosed in the quarterly statement, some of the plan’s administrative expenses for the preceding quarter were paid from the total operating expenses of one or more of the plan’s designated investment alternatives (e.g., through revenue sharing arrangements, 12b-1 fees, subtransfer agent fees)</td><td>A statement that includes:
The dollar amount of the individual fees/expenses charged to the participant’s (beneficiary’s) account for the prior quarter that relate to individual services
The services provided for the fees/expenses (e.g., loan processing fee)</td></tr>
</table>

Timing	Investment Information
Before participants provide investment instruction	For each investment: • Name and investment category • Performance data • Benchmarks • Fees and expense information • Internet website address • Glossary of terms
Annually	Same as above
Upon participant request	• Prospectuses • Financial statements/reports • The statement of value of a share or unit of each investment, and the date of valuation • A list of the investment's portfolio of assets, which are "plan assets" under DOL regulations, and the value of each such asset