



QUALIFIED DEFAULT INVESTMENT NOTICE

Participant Direction

As a Participant in your Plan, you have the right to determine how all or a portion of the contributions made to the plan by you, or on your behalf, are invested.

Qualified Default Investment

If you fail to choose an investment option for contributions made to the plan by you or on your behalf, your Employer will invest your contributions in a “Qualified Default Investment Alternative (QDIA).” A QDIA is a default investment established by your Employer to hold any contributions made on your behalf in the absence of an affirmative election made by you to direct your investments.

Please refer to the “Change Investment Elections” section of the website. At the bottom of the this page, you will find the name of your plan’s default fund. You can obtain additional information regarding the QDIA (or any other available fund in your plan) by clicking on the fund name wherever it appears in blue on the website, or by referring to information included with your enrollment materials. You may also contact your plan’s investment representative.

Alternative Investment

You have the right to transfer out of the QDIA at any time. The transfer is not subject to expenses, fees or restrictions in connection with the liquidation or transfer of the assets.

Additional Information

To obtain additional information regarding this notice or information on your Plan, you may contact AMI Benefit Plan Administrators, Inc. at the number below.