# NOTICE REGARDING QUARTERLY BENEFIT STATEMENTS UNDER THE BenefitHelp 401(k) Plan

December 21, 2015

Effective January 1, 2007, the Pension Protection Act of 2006 requires all qualified retirement plans allowing participant-directed investments to provide benefit statements at least quarterly, within 45 days after the end of each quarter-annual period. The BenefitHelp 401(k) Plan (the "Plan") must comply with this law. In order to ensure that you receive the necessary information, we have provided the following communication.

***1. Investment Diversification.***

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

***2. Department of Labor Website Information.***

The U. S. Department of Labor Internet website provides other sources of information on individual investing and diversification. You can obtain that information at: www.dol.gov/ebsa/investing.html.

***3. Plan Restrictions on Participant-Directed Investments.***

The Plan is intended to be an ERISA Section 404(c) plan. The Plan requires every Participant to direct the investment of his or her account balance under the Plan. There is no limitation (other than legal restrictions regarding certain prohibited transactions under ERISA and investment in life insurance policies) regarding how you may invest your Plan account balance or the frequency with which you may change your investment directions. The Plan Trustee has established investment accounts in the name of the Plan with John Hancock. You have a separate investment account that holds only your Plan benefits. John Hancock will invest your account balance under the Plan in accordance with your written or telephonic directions. To the extent you direct the investment of your account balance under the Plan, ERISA Section 404(c) relieves the Trustee and other Plan fiduciaries from liability for any loss resulting from your direction of investment.

### *4. Permitted Disparity*

This Plan includes a formula for allocation of certain employer contributions based on the permitted disparity (Social Security integration) rules. Under the permitted disparity rules, contributions or benefits may be provided at a higher rate with respect to compensation above a specified level and at a lower rate with respect to compensation at or below that specified level. Please see your Summary Plan Description for information on the permitted disparity rules that apply to this Plan.

### *5. Your Vested Plan Benefit.*

Beginning in 2008, your vesting information will be provided to you at least annually.