NOTICE OF QUALIFIED AUTOMATIC CONTRIBUTION ARRANGEMENT

This notice may be used to satisfy the notice requirements for a qualified automatic contribution arrangement (QACA).

PLAN INFORMATION
Employer Name
Plan Name
Plan Sequence Number
Plan Year End (mm/dd/yyyy)
Plan ID Number

GENERAL INFORMATION
Your retirement plan allows you to elect to have contributions (called “elective deferrals”) made on your behalf to the plan in lieu of receiving the amount as cash compensation. This type of plan is commonly referred to as a 401(k) plan. In order to make saving for retirement as easy as possible, your plan is designed so that you will automatically be enrolled when you become eligible. If you do not enroll in the plan by the date requested by your plan administrator, the percentage of compensation listed below will be withheld from each paycheck and contributed to the plan as an elective deferral. In addition, if you do not have investment elections on file, these dollars will be invested in the plan’s default investment described below. If you have questions regarding this automatic enrollment feature please contact the plan administrator listed in this Notice. Your Employer may amend the Plan to reduce or suspend the safe harbor contributions during the plan year. If your employer amends to reduce or suspend the safe harbor contributions during the plan year, your Employer will provide you a notice at least 30 days prior to the date the reduction or suspension is effective.

AUTOMATIC DEFERRAL CONTRIBUTION INFORMATION

Automatic Compensation Reduction and Increases
During your initial period of participation in the QACA you will be automatically enrolled at the deferral rate indicated in the table below. Following your initial period, your initial deferral rate will increase according to the table below unless you complete a salary reduction agreement specifying a different deferral rate.

The QACA rate schedule is:

<table>
<thead>
<tr>
<th>Rate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial</td>
<td>3%</td>
</tr>
<tr>
<td>Rate Two</td>
<td>4%</td>
</tr>
<tr>
<td>Rate Three</td>
<td>5%</td>
</tr>
<tr>
<td>Rate Four</td>
<td>6%</td>
</tr>
</tbody>
</table>

The percentage of your compensation deferred into the plan before your enrollment in the QACA will apply upon your enrollment in the QACA if that rate is higher than the QACA rate in the schedule above.

The amounts that are automatically withheld from your paycheck will be classified as Pre-tax elective deferrals.

Note: You have the right to elect not to have any elective deferrals withheld from your paycheck. If you do not make an election, the percentage of compensation listed above will be withheld from your paycheck each pay period until you complete a salary reduction agreement and submit it to your plan administrator indicating that you do not wish to have amounts withheld or you wish to increase or decrease the amount of your elective deferral.

You must complete a salary reduction agreement to make or change your election by ___________________________ (specify a date at least 30 days from the delivery date of this notice). This timeframe to make or modify your salary deferral election is in addition to any other election modification periods specified below.

QACA Deferral Increase During Initial Period
Your QACA deferral rate will not increase during your initial period.

QACA Deferral Increases During Subsequent Periods
Your QACA deferral rate increases following your initial period will occur on the first day of each plan year.

The initial period for determining your automatic contribution amount will be reset if no portion of your deferrals has been automatically contributed to the plan under the QACA for an entire plan year.

Example: Your plan automatically enrolls you the first year at a deferral rate of three percent and automatically increases your deferral rate by one percent at the beginning of every plan year up to a maximum of six percent of your compensation. After you have been automatically enrolled and deferring to the plan during the initial period at three percent (i.e., January through December for a calendar year plan), provided you have not made an affirmative election, your elective deferrals will be increased to four percent of your compensation. In each subsequent year your elective deferral rate will be increased by one percent of your compensation to five and then six percent. Once you have reached a deferral rate of six percent, your deferrals will not be increased unless you make an election to increase them.

You may change the amount you are deferring into the plan or stop making elective deferrals altogether at the times indicated below by submitting a new salary reduction agreement to your plan administrator.
You may revoke a salary reduction agreement to stop making elective deferrals by giving proper notice to the plan administrator. Your deferrals will stop the first day of the next (select one):

- Plan year;
- Plan year or, if earlier, the first day of the seventh month of the plan year;
- Quarter;
- Month;
- Other (specify):

You may resume your elective deferrals after revoking a salary reduction agreement. Your election will become effective the first day of the next (select one):

- Plan year;
- Plan year or, if earlier, the first day of the seventh month of the plan year;
- Quarter;
- Month;
- Other (specify):

You may modify your salary reduction agreement prospectively to increase or decrease elective deferrals. Your election shall become effective the first day of the next (select one):

- Plan year;
- Plan year or, if earlier, the first day of the seventh month of the plan year;
- Quarter;
- Month;
- Other (specify):

**EMPLOYER CONTRIBUTION INFORMATION**

**Participants Entitled to Receive Employer Contributions**
Your employer will make employer contributions to all employees who are eligible.

**Type of Employer Contribution**
Your employer will make the following nonelective or matching contributions to the plan.

**Base Rate:** If you contribute up to 1% of your Compensation as a Deferral, your Employer will make a QACA Matching Contribution of 100% on these Deferrals plus

**Tier 2:** If you contribute more than 1% but not more than 6% of your Compensation as a Deferral, you will receive a QACA Matching Contribution of 50% on these Deferrals.

The QACA employer contributions will be made to this plan.

**Other Contributions**
In addition to the contributions identified above, you or your employer may be permitted to make additional contributions to the plan. Refer to your Summary of Material Modifications or Summary Plan Description to determine if additional contributions will be made and, if so, whether you are entitled to receive a portion of such contributions.

**VESTING AND DISTRIBUTIONS**

**Vesting Information**
Your vested percentage in the QACA ADP safe harbor matching or nonelective contributions associated with the automatic elective deferrals will be determined according to the following vesting schedule.

<table>
<thead>
<tr>
<th>YEARS OF VESTING SERVICE</th>
<th>Less than One</th>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>QACA ADP safe harbor contributions</td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

Your vested percentage in additional contributions, if any, will be determined according to the following vesting schedule(s).

<table>
<thead>
<tr>
<th>YEARS OF SERVICE</th>
<th>Less than one</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Profit Sharing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Match*</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* The match vesting schedule excludes QACA ADP safe harbor matching contributions but includes QACA ACP safe harbor matching contributions.

**Distribution Information**
If either "Yes," you will be permitted to withdraw (penalty free) that portion of your deferrals that has been automatically contributed to the plan under the QACA. Your election to withdraw must be made within 30 days following the payroll date that your first deferral was deducted from your paycheck.

If you choose to withdraw your deferrals, your withdrawal will also consist of any earnings attributable to those deferrals. Matching contributions made by your employer that are related to those deferrals will be forfeited.

QACA ADP safe harbor contributions are generally treated as elective deferrals for purposes of determining when you may take a distribution of such contributions. QACA ACP safe harbor contributions are generally treated as matching contributions for purposes of determining when you may take a distribution of such contributions. However, QACA safe harbor contributions may not be distributed on account of hardship.

You may request a distribution of your deferrals when you die, become disabled, reach age 59½, terminate employment, are called to active duty for at least 180 days, are called to active duty for at least 30 days, or when the Plan is terminated.

You may also request a distribution of your Matching Contributions and Profit Sharing Contributions when you reach Normal Retirement Age, become Disabled, reach age 59½, or when the Plan is terminated.

Additionally, the following table describes other times when you may request a withdrawal.
<table>
<thead>
<tr>
<th>Profit Sharing and Match (other than QACA ADP safe harbor matching contributions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>After Participating in the Plan Five Years</td>
</tr>
<tr>
<td>Upon Reaching 100% Vesting</td>
</tr>
</tbody>
</table>

Hardship Withdrawals

- [ ] Pre-Tax Deferrals
- [ ] Roth Deferrals
- [ ] Profit Sharing and Match (other than ADP safe harbor contributions)

If your plan allows you to complete direct in-plan Roth rollovers, your direct in-plan Roth rollover contributions may generally be withdrawn when you can take a distribution from the account from which the direct in-plan Roth the rollover originated. For example, direct in-plan Roth rollovers from your matching contribution account will be available for distribution when matching contributions are available. Please see the tables above for further information on when the original sources of the contributions are distributable.

Other Distribution Information (specify):

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**INVESTMENT INFORMATION**

Default Investment(s)
You have the right to direct the investment of any contributions made under this arrangement. If you do not make investment elections, amounts contributed under the automatic enrollment feature of the plan will be invested in the default investment(s) listed below. The investment of any amounts contributed under the automatic enrollment feature of the plan will continue in this manner unless and until you advise the plan administrator to the contrary. Your plan administrator will provide you with information on the plan’s procedure(s) for making investment elections, including other investment alternatives available under the plan.

If you do not make an investment election, all amounts contributed to the plan for which you have provided no investment instructions will be invested in the following default investment(s).

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**ADDITIONAL INFORMATION**

If you have any questions about how the plan works or your rights and obligations under the plan, or if you would like a copy of the plan’s Summary Plan Description or other plan documents, please contact the plan administrator at:

Name of Plan Administrator ________________________________
Address ________________________________________________
City ___________________________ State ______ Zip ______ Telephone ___________________________.

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