

CONSENT TO RECEIVE ELECTRONIC DELIVERY OF PARTICIPANT DISCLOSURE MATERIALS

As a participant in the company retirement plan, you must automatically receive information about the plan on a regular basis under federal pension law. The information which must be disclosed includes the following types of documents:

- **Summary Plan Description (SPD)** - the SPD provides a summary of the plan document and other key plan information.
- **Summary of Material Modifications (SMM)** – the SMM describes material changes to information furnished by the SPD.
- **Summary Annual Report (SAR)** – the SAR is a summary of the annual financial report that most plans must file with the Department of Labor.
- **401(k) Traditional Safe Harbor Notice** – the 401(k) Safe Harbor Notice provides information about a participant’s rights and obligations under a Safe Harbor 401(k) Plan.
- **Plan and Expense Information for Participant-Directed Plans** – for participants in participant-directed plans, plan information, including information about plan fees and expenses.
- **Investment Information for Participant-Directed Plan** – information about plan investment options, including performance and fees.
- **Automatic Enrollment** – a description of the plan and automatic enrollment process, including percentage of salary to be automatically deferred and the plan’s default investment and how to opt out of or change the default elections under an automatic enrollment plan provision.
- **Qualified Default Investment Alternative (QDIA) Notices** – notice to participants of the investment of their account in a default investment, if the participant does not provide investment directions.
- **Blackout Notice** – a notice that a temporary suspension, limitation or restriction on directing retirement funds, obtaining loans or obtaining distributions, for more than three consecutive business days is going to be imposed.

Consent to receive electronically delivered documents can be withdrawn at any time without charge.

The procedure for withdrawing consent and for updating the address for receiving electronically delivered documents is to send email or written communication to the electronic or physical address below.

You have the right to request and obtain a paper version of an electronically delivered document without charge.

I consent to receive electronic delivery of participant disclosure materials to the following address:	

Electronic Address (email)	

Print Name	

Signature	Date
_____	_____

Return signed consent form or request to withdraw consent or to update electronic address to:

Attention _____
Physical Address _____
Electronic Address _____