

Summary Annual Report for Our Company 401(k) Plan

Company Name:

Plan Name:

Employer Identification Number:

Plan Number:

Plan Year: January 1, through December 31,

This is a summary of the annual report for the our company's 401(k) plan for the period specified above. The annual report has been filed with the Internal Revenue Service as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided through a trust fund. The following summarizes the year's activity:

| | |
|--|--|
| End-of-year number of plan participants/beneficiaries | |
| Total plan assets (less any liabilities) — beginning of year | |
| Total plan assets (less any liabilities) — end of year | |
| Change in plan assets (i.e., growth)* | |
| Total plan expenses for year | |
| Benefits paid to participants and beneficiaries | |
| Other expenses (hardship withdrawals, etc.) | |
| Total plan income for year | |
| Employer contributions | |
| Employee contributions | |
| Earnings from investments | |

*The stated growth in plan assets includes unrealized appreciation and depreciation in plan assets, meaning the difference between the value of plan assets at the end of the year versus the beginning of the year, which is the same as saying the cost of assets acquired during the year.

Minimum Funding Standards

Enough money was contributed to the plan to keep it funded in accordance with the minimum funding standards set forth in ERISA.

Your Rights to Additional Information

You have the right to request and receive a copy of the annual report from or to examine said report, either in part or in its entirety at our company or the Department of Labor for copying costs. At the DOL, write or go to Public Disclosure Room, N-5638, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C., 20210. At our company, contact:

You also have the right to request and receive from our Plan Administrator, at no charge, a statement of the plan's assets and liabilities and any accompanying notes, or a statement of the plan's income and expenses and any accompanying notes, or both. Receiving a full copy of the annual report includes such statements and notes.