

J.P. Morgan Retirement Plan Services LLC  
P.O. Box 219300  
Kansas City, MO 64121-9300

Re: Automatic enrollment notice

Dear Participant:

You will be automatically enrolled and begin contributing to the above named plan approximately 30 days from your date of hire.

Additionally, your contribution rate will automatically increase each year on the date indicated, up to the designated automatic increase maximum. You may choose to stop or change the amount of the increase at any time.

	Contribution Rate	Automatic Increase	Auto Increase Start Date	Auto Increase Maximum
Rate				
Before-tax	3.00%	1.00%	10/18/2013	6.00%

If you have not yet made investment elections for your contributions by the time your contributions begin, they will be invested in the default investment selected by your employer.

Investment Fund for  
Employee Contributions: Mod Pre-Mixed Port

You may change your rate of contribution, within 30 days of the date of this letter. To do so, or for more information about the plan, please access your account online or by phone by contacting us at:

J.P. Morgan Retirement Plan Services  
P.O. Box 419784  
Kansas City, MO 64141-6784  
[www.retireonline.com](http://www.retireonline.com)  
1-800-345-2345  
TDD: 1-800-345-1833

Sincerely,  
J.P. Morgan Retirement Plan Services