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PROFIT SHARING PLAN AND TRUST

NOTICE OF JOINT AND SURVIVOR ANNUITY

As a married Participant in the above named Plan, you have accumulated benefits that will be paid to you under the provisions of the Plan. This notice will explain to you the joint and survivor annuity, which is the form in which your benefits will be paid unless you make the election provided for in this notice.

A joint and survivor annuity form of payment provides you with a monthly payment for your life, and, upon your death, a monthly payment during your spouse's life equal to 50% of the monthly payment you received prior to your death. You may, however, elect to receive a smaller annuity during your lifetime and have your spouse receive up to 100% of that amount for the remainder of his or her life. Because your spouse will receive a least a 50% survivor payment, the relative financial effect of a joint and survivor annuity is to reduce the monthly payments you would otherwise have received had payments been made to you as a single life annuity. Upon written request, the Plan Administrator will calculate the estimated amount of the joint and survivor annuity for you. It should be noted, however, that any calculation made at this time will simply be an estimate. The actual monthly payments will depend upon your actual account balance and/or accrued benefit on the annuity starting date and upon the current annuity rates being charged by a major insurance company at the time the annuity is actually purchased.

You may elect in writing not to receive your benefits in the form of a joint and survivor annuity. You must take this election during the 90 day period before your benefits are due to be paid. However, your spouse must consent in writing before a Plan representative or notary public to your election. You may also revoke this election before your benefits begin. In the event you elect to waive the joint and survivor annuity form of payment and your spouse has consented to such waiver, your benefits will be distributed in either a lump sum or in the form of installments.

It is important that you understand your rights and obligations regarding this joint and survivor annuity form of payment and any alternative form of payment. You should direct any questions to the Plan Administrator.