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PROFIT SHARING PLAN AND TRUST

NOTICE OF PRE-RETIREMENT SURVIVOR ANNUITY

As a participant in the above-named Plan, the law requires that you be informed as to the disposition of your Account Balance and/or Accrued Benefit upon your death before retirement.

In the case of your death before retirement, the Plan will use 100% of your Account Balance and/or Accrued Benefit to purchase a survivor annuity for your spouse. This annuity form of payment will provide your spouse with a series of monthly payments over his or her life, and will contain other appropriate annuity options.

However, beginning with the first day of the Plan Year in which you attain the age of 35 (or upon your termination if you are under age 35), you may elect to waive either (a) the requirement that your death benefit be paid in the form of a survivor annuity, or (b) the requirement that your spouse be your beneficiary. You may elect to waive both requirements.

However, your spouse must consent in writing before a plan representative or notary public to any waiver that you elect. You may revoke any waiver any time before your death, and, if you desire, make a new election.

If you elect to waive both the survivor annuity form of payment and your spouse as your beneficiary (and your spouse has consented to both), then you may designate a beneficiary of your choosing. Also, if you are not married at the time of your death, the death benefit will be paid to your designated beneficiary.

It is important that you and your spouse understand your rights and obligations concerning your death benefit. You should direct any questions to the Administrator. Also, because a spouse has certain rights to the death benefit, you should immediately inform the Administrator of any change in your marital status.