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PROFIT SHARING PLAN AND TRUST

NOTICE OF STRAIGHT LIFE ANNUITY

As a unmarried 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 "straight life annuity", which is the form in which your benefits will be paid unless you make the election provided for in this notice.

A "straight life annuity" form of payment provides you with monthly payments for your life. At your death, payments will cease. For example, if you die after 6 monthly straight life annuity payments, no further benefits will be paid to your estate or beneficiaries after your death. Upon written request, the Plan Administrator will calculate the estimated amount of the "straight life 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 "straight life annuity". You must take this election during the 90 day period before your benefits are due to be paid. You may also revoke this election before your benefits begin.

In the event you elect to waive the "straight life annuity" form of payment, 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 "straight life annuity" form of payment and any alternative form of payment. You should direct any questions to the Plan Administrator.