401(k) News Flash

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[illegible]

pany uses the following excessive trading policy: participants are limited to one roundtrip transaction [illegible] per fund within any rolling 90-day period. A roundtrip transaction occurs when an investor buys then sells shares of a fund within 30 days. Participants with two or more roundtrip transactions in a single fund within the rolling 90-day period will be blocked from making additional purchases of that fund for 85 days. This suspension period does not apply to any standard payroll deferral deposits or distributions, only participant-directed exchanges.

Although compliance with Rule 22c-2 is voluntary, many mutual fund families, including Vanguard, Fidelity, and T. Rowe Price have already added excessive trading pol007 ing limitations that may result from their transactions.

To obtain further information on the investment policies of the specific funds in your plan, please refer to the fund prospectuses available at http://www.401kfocus.com/ _____. If you would like additional information on Rule 22c-2 or to further discuss the resulting redemption fees and trade suspensions, we encourage you to contact one of our investment advisors at (888) 321-4015. Participants who have questions about these new restrictions may also call our investment advisors for more information or individualized investment advice.