

Rockview Management, LLC 401(k) Plan

Summary Plan Description

The Summary Plan Description (SPD) which follows is a technical document that meets the legal requirements of the Department of Labor and Internal Revenue Code and applicable provisions of the Internal Revenue Code and the Employees Retirement Income Security Act of 1974.

Parts of the SPD may be confusing. The Simplified Summary below is provided to help make the Plan provisions more understandable.

It is important to note that neither the SPD nor the Simplified Summary represent the final provisions of the Plan. Only the Plan Document will ultimately be used to determine how the Plan is administered. If you would like a copy of the Plan Document please notify Rockview Management, LLC.

Simplified Summary

- Employees may contribute up to \$16,500 pre-tax per year (\$22,000 age 50 or older)
 - Employee funds are always 100% vested
- Hardship distributions are not permitted in this Plan. (see Article VI of the SPD)
- Plan loans are allowed (see Article VI of the SPD)
- Other Plan rules
 - Plan Year – January 1 to December 31
 - Requirement for eligibility, contributions and vesting (year of service) – work 1,000 or more hours per Plan year
 - You may receive a distribution of the vested portion of some or all of your account in the Plan in the event of the following:
 - Termination of employment
 - Death
 - Disability
 - Retirement

If you have any questions about the Plan, please contact Scott Hauptmann with JEM Resource Partners at (512)600-5230, or by email at shauptmann@jemtpa.com.

ROCKVIEW MANAGEMENT, LLC 401(k) PLAN
SUMMARY PLAN DESCRIPTION

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ROCKVIEW MANAGEMENT, LLC 401(k) PLAN

SUMMARY PLAN DESCRIPTION

INTRODUCTION TO YOUR PLAN

WHAT KIND OF PLAN IS THIS?

The Rockview Management, LLC 401(k) Plan (“Plan”) has been adopted to provide you with the opportunity to save for retirement on a tax-advantaged basis. This Plan is a type of qualified retirement plan commonly referred to as a 401(k) Plan. As a participant under the Plan, you may elect to contribute a portion of your compensation to the Plan. In addition, your Employer may make contributions to the Plan on your behalf.

WHAT INFORMATION DOES THIS SUMMARY PROVIDE?

This Summary Plan Description (“SPD”) contains information regarding when you may become eligible to participate in the Plan, your Plan benefits, your distribution options, and many other features of the Plan. You should take the time to read this SPD to get a better understanding of your rights and obligations in the Plan. This SPD describes the terms of the Plan as of April 1, 2011.

In this summary, your Employer has addressed the most common questions you may have regarding the Plan. If this SPD does not answer all of your questions, please contact the Committee or other plan representative. The Committee is responsible for responding to questions and making determinations related to the administration, interpretation, and application of the Plan. The names and address of the Committee member can be found at the end of this SPD in the Article entitled “General Information About the Plan.”

This SPD describes the Plan's benefits and obligations as contained in the legal Plan document, which governs the operation of the Plan. The Plan document is written in much more technical and precise language and is designed to comply with applicable legal requirements. If the non-technical language in this SPD and the technical, legal language of the Plan document conflict, the Plan document always governs. If you wish to receive a copy of the legal Plan document, please contact the Committee.

The Plan and your rights under the Plan are subject to federal laws, such as the Employee Retirement Income Security Act (ERISA) and the Internal Revenue Code, as well as some state laws. The provisions of the Plan are subject to revision due to a change in laws or due to pronouncements by the Internal Revenue Service (IRS) or Department of Labor (DOL). Your Employer may also amend or terminate this Plan. If the provisions of the Plan that are described in this SPD change, your Employer will notify you.

Types of Contributions. The following types of contributions may be made under this plan:

- (a) employee salary deferrals
- (b) employee rollover contributions
- (c) employer matching contributions

- (d) employer profit sharing contributions

ARTICLE I PARTICIPATION IN THE PLAN

HOW DO I PARTICIPATE IN THE PLAN?

You may begin participating under the Plan once you have satisfied the eligibility requirements and reached your “Entry Date.” The following describes the eligibility requirements and Entry Dates that apply. You should contact the Committee if you have questions about the timing of your Plan participation.

Salary Deferrals and Rollover Contributions

Definition of Salary Deferrals. Salary deferrals are contributions you elect to defer from your compensation.

Definition of Rollover Contributions. Rollover contributions are amounts you elect to roll into the plan from other tax-deferred programs in which you participate.

Excluded Employees. Members of a collective bargaining unit for whom there has been bargaining for retirement benefits and non-resident aliens are excluded from the Plan for purposes of elective deferrals and rollover contributions..

Eligibility Conditions. In order to participate in the Plan and make salary deferrals or rollover contributions you must be at least age 21 and have completed 6 months of employment. You will actually become a participant in the Plan for these purposes on the Entry Date following your satisfaction of those requirements.

Entry Date. Your Entry Date will be the the first day of the calendar quarter coinciding with or immediately following the day you satisfy the eligibility requirements.

Matching Contributions

Definition of Matching Contributions. Matching contributions are employer contributions made as a percentage of a contribution made by the employee. Matching contributions are made at the option of the employer.

Excluded Employees. Members of a collective bargaining unit for whom there has been bargaining for retirement benefits and non-resident aliens are excluded from the Plan for purposes of matching contributions.

Eligibility Conditions. The eligibility conditions to qualify for any optional matching contributions made by your employer are the same as for salary deferrals.

Entry Date. The Entry Date to qualify for any optional matching contributions made by your employer is the same as for salary deferrals.

Profit Sharing Contributions

Definition of Profit Sharing Contributions. Profit sharing contributions are contributions made by the employer in its discretion. The employer is not required to make profit sharing contributions.

Excluded Employees. Members of a collective bargaining unit for whom there has been bargaining for retirement benefits and non-resident aliens are excluded from the Plan for the purpose of profit sharing contributions..

Eligibility Conditions. You will be eligible to participate for purposes of profit sharing contributions on the same basis as for salary deferrals.

Entry Date. For purposes of profit sharing contributions, your Entry Date is the same as for salary deferrals.

HOW IS MY SERVICE DETERMINED FOR PURPOSES OF PLAN ELIGIBILITY?

You are eligible to enter the Plan on the Entry Date following your completion of 6 months of service. A month of service is based on a period measured from the date you are employed to the same date in the following month.

WHAT HAPPENS IF I'M A PARTICIPANT, TERMINATE EMPLOYMENT AND THEN I'M REHIRED?

If you are no longer a participant because you terminated employment, and you are rehired, then you will be able to participate in the Plan on your date of rehire.

ARTICLE II EMPLOYEE CONTRIBUTIONS

WHAT ARE SALARY DEFERRALS AND HOW DO I CONTRIBUTE THEM TO THE PLAN?

Salary Deferrals. As a participant under the Plan, you may elect to reduce your compensation by a specific percentage or dollar amount and have that amount contributed to the Plan on a pre-tax basis as a salary deferral. Your taxable income is reduced by the deferral contribution so you pay less in federal income taxes. However, the amount you defer is still counted as compensation for purposes of Social Security taxes. Later, when the Plan distributes the deferrals and earnings, you will pay the taxes on those deferrals and the earnings. Therefore, federal income taxes on the deferral contributions and on the earnings are only postponed. Eventually, you will have to pay taxes on these amounts.

Deferral procedure. The amount you elect to defer will be deducted from your pay in accordance with a procedure established by the Committee. The procedure will require that you enter into a salary deferral agreement after you satisfy the Plan's eligibility requirements. You may elect to defer a portion of your salary as of your Entry Date. Such election will become effective as soon as administratively feasible after it is received by the Committee. Your election will remain in effect until you modify or terminate it.

Deferral modifications. You are permitted to revoke your salary deferral election during the Plan Year. The Committee will advise you when you make your salary deferral election the times when you can revoke or modify the election. Any revocation or modification will become effective as soon as administratively feasible after it is received by the Committee.

Deferral Limit. As a participant, you may elect to defer a percentage of your compensation each year instead of receiving that amount in cash. Your total deferrals in any taxable year may not exceed a dollar limit which is set by law. The limit for 2011 is \$16,500. After 2011, the dollar limit may increase for cost-of-living adjustments. See the paragraph below on annual dollar limit. The Committee will notify you of the maximum percentage you may defer.

Catch-up contributions. If you are at least age 50 or will attain age 50 before the end of a calendar year, then you may elect to defer additional amounts (called “catch-up contributions”) to the plan as of the January 1st of that year. The additional amounts may be deferred regardless of any other limitations on the amount that you may defer to the plan. The maximum “catch-up contribution” that you can make in 2011 is \$5,500. After 2011, the maximum may increase for cost-of-living adjustments.

Annual dollar limit. You should also be aware that each separately stated annual dollar limit on the amount you may defer (the annual deferral limit and the “catch-up contribution” limit) is a separate aggregate limit that applies to all such similar salary deferral amounts and “catch-up contributions” you may make under this Plan and any other cash or deferred arrangements (including tax-sheltered 403(b) annuity contracts, simplified employee pensions or other 401(k) plans) in which you may be participating. Generally, if an annual dollar limit is exceeded, then the excess must be returned to you in order to avoid adverse tax consequences. For this reason, it is desirable to request in writing that any such excess salary deferral amounts and “catch-up contributions” be returned to you.

If you are in more than one plan, you must decide which plan or arrangement you would like to return the excess. If you decide that the excess should be distributed from this Plan, you must communicate this in writing to the Committee no later than the March 1st following the close of the calendar year in which such excess deferrals were made.

Allocation of deferrals. The Committee will allocate the amount you elect to defer to an account maintained on your behalf. You will always be 100% vested in this account (see the Article in this SPD entitled “Vesting”). This means that you will always be entitled to all amounts that you defer. This money will, however, be affected by any investment gains or losses. If there is an investment gain, then the balance in your account will increase. If there is an investment loss, then the balance in your account will decrease.

Distribution of deferrals. The rules regarding distributions of amounts attributable to your salary deferrals are explained later in this SPD. However, if you are a highly compensated employee (generally more than 5% owners or individuals receiving wages in excess of certain amounts established by law), a distribution of amounts attributable to your salary deferrals or certain excess contributions may be required to comply with the law. The Committee will notify you when a distribution is required.

WHAT ARE ROLLOVER CONTRIBUTIONS?

Rollover contributions. A Participant who is currently employed is generally permitted to deposit into the Plan distributions you have received from other plans and certain IRAs. Such a deposit is called a “rollover” and may result in tax savings to you. You may ask the administrator or trustee of the other plan or IRA to directly transfer (a “direct rollover”) to this Plan all or a portion of any amount that you are entitled to receive as a distribution from such plan. Alternatively, if you received a distribution from a prior plan, you may elect to deposit any amount eligible to be rolled over within 60 days of your receipt of the distribution. You should consult qualified counsel to determine if a rollover is permitted and in your best interest.

Rollover account. Your rollover will be accounted for in a “rollover account.” You will always be 100% vested in your “rollover account” (see the Article in this SPD entitled “Vesting”). This means that you will always be entitled to all amounts in your rollover account. Rollover contributions will be affected by any investment gains or losses.

Withdrawal of rollover contributions. You may withdraw the amounts in your “rollover account” at any time.

ARTICLE III EMPLOYER CONTRIBUTIONS

In addition to any deferrals you elect to make, your Employer may make additional contributions to the Plan on your behalf. This Article describes Employer contributions that may be made to the Plan and how your share of the contribution is determined.

WHAT IS THE EMPLOYER MATCHING CONTRIBUTION AND HOW IS IT ALLOCATED?

Matching Contribution. Your Employer may make a matching contribution for any year. A matching contribution is a contribution which is a percentage of the the amount you elect to defer for that year. You will be advised each year if a matching contribution is made.

Limit on matching percentage. The matching contribution will be determined each year by the Employer.

Allocation conditions. You will be entitled to share in any matching contribution for a plan year only if you are employed on the last day of the plan year and have completed 1000 hours of service during the plan year.

WHAT IS THE EMPLOYER PROFIT SHARING CONTRIBUTION AND HOW IS IT ALLOCATED?

Profit sharing contribution. Each year, your Employer may make a discretionary profit sharing contribution to the Plan. Your share of any contribution is determined below.

Allocation conditions. In order to share in the profit sharing contribution for a Plan Year, you must be employed on the last day of the plan year and have completed 1000 hours of service during the plan year.

Your share of the contribution. The profit sharing contribution will be “allocated” or divided among participants eligible to share in the contribution for the Plan Year.

The contribution will be allocated to your account in the same proportion that your compensation bears to the total compensation of all participants.

HOW IS MY SERVICE DETERMINED FOR ALLOCATION PURPOSES?

Year of Service. You will have completed a Year of Service for a Plan Year if you have completed at least 1,000 Hours of Service during the Plan Year.

Hour of Service. You will be credited with your actual Hours of Service for:

(a) each hour for which you are directly or indirectly compensated by the Employer for the performance of duties during the Plan Year;

(b) each hour for which you are directly or indirectly compensated by the Employer for reasons other than the performance of duties (such as vacation, holidays, sickness, disability, lay-off, military duty, jury duty or leave of absence during the Plan Year); and

(c) each hour for back pay awarded or agreed to by the Employer.

You will not be credited for the same Hours of Service both under (a) or (b), as the case may be, and under (c).

WHAT ARE FORFEITURES AND HOW ARE THEY ALLOCATED?

Definition of forfeitures. In order to reward employees who remain employed with the Employer for a long period of time, the law permits a “vesting schedule” to be applied to certain contributions that your Employer makes to the Plan. This means that you will not be “vested” in (entitled to) all of the contributions until you have been employed with the Employer for a specified period of time (see the Article entitled “Vesting”). If a participant terminates employment before being fully vested, then the non-vested portion of the terminated participant's account balance remains in the Plan and is called a forfeiture.

Allocation of forfeitures. Forfeitures, to the extent not applied to Plan expenses, will be allocated in the same manner as profit sharing contributions.

ARTICLE IV COMPENSATION AND ACCOUNT BALANCE

WHAT COMPENSATION IS USED TO DETERMINE MY PLAN BENEFITS?

Definition of compensation. For the purposes of the Plan, compensation has a special meaning. Compensation is generally defined as your total compensation that is subject to income tax and paid to you by your Employer during the Plan Year. Amounts paid to you after you terminate employment are generally not treated as compensation. If you are a self-employed individual, your compensation will be equal to your earned income. The following describes the adjustments to compensation that may apply for the different types of contributions provided under the Plan.

IS THERE A LIMIT ON THE AMOUNT OF COMPENSATION WHICH CAN BE CONSIDERED?

The Plan, by law, cannot recognize annual compensation in excess of a certain dollar limit. The limit for the Plan Year beginning in 2011 is \$245,000. After 2011, the dollar limit may increase for cost-of-living adjustments.

IS THERE A LIMIT ON HOW MUCH CAN BE CONTRIBUTED TO MY ACCOUNT EACH YEAR?

Generally, the law imposes a maximum limit on the amount of contributions (excluding catch-up contributions) that may be made to your account and any other amounts allocated to any of your accounts during the Plan Year, excluding earnings. For 2011, his total cannot exceed the lesser of \$49,000 or 100% of your annual compensation. After 2011, the dollar limit may increase for cost-of-living adjustments.

HOW IS THE MONEY IN THE PLAN INVESTED?

The Trustee of the Plan has been designated to hold the assets of the Plan for the benefit of Plan participants and their beneficiaries in accordance with the terms of this Plan. The trust fund established by the Plan's Trustee will be the funding medium used for the accumulation of assets from which Plan benefits will be distributed.

Participant directed investments. You will be able to direct the investment of your entire interest in the Plan. The Committee will provide you with information on the investment choices available to you, the procedures for making investment elections, the frequency with which you can change your investment choices and other important information. You need to follow the procedures for making investment elections and you should carefully review the information provided to you before you give investment directions.

The Plan is intended to comply with Section 404(c) of ERISA (the Employee Retirement Income Security Act). As long as the Plan complies with this Section, then the fiduciaries of the Plan, including your Employer, the Trustee, the Committee and the Plan Administrator, will be relieved of any legal liability for any losses which are the direct and necessary result of the investment directions that you give.

Earnings or losses. When you direct investments, your accounts are segregated for purposes of determining the earnings or losses on these investments. Your account does not share in the investment performance of other participants who have directed their own investments. You should remember that the amount of your benefits under the Plan will depend in part upon your choice of investments. Gains as well as losses can

occur and your Employer, the Committee, the Plan Administrator and the Trustee will not provide investment advice or guarantee the performance of any investment you choose.

Life Insurance. You are entitled to purchase life insurance with a portion of your account, and the plan administrator will provide you with information as to the amount that can be used and the type of insurance which can be purchased upon request. Any policy purchased and all its value will be in your separate account. The premium payments will be made from and reduce your account.

WILL PLAN EXPENSES BE DEDUCTED FROM MY ACCOUNT BALANCE?

Expenses allocated to all accounts. The Plan permits the payment of Plan expenses to be made from the Plan's assets. If expenses are paid using the Plan's assets, then the expenses will generally be allocated among the accounts of all participants in the Plan. These expenses will be allocated either proportionately based on the value of the account balances or as an equal dollar amount based on the number of participants in the Plan. The method of allocating the expenses depends on the nature of the expense itself. For example, certain administrative (or record keeping) expenses would typically be allocated proportionately to each participant. If the Plan pays \$1,000 in expenses and there are 100 participants, your account balance would be charged \$10 (\$1,000/100) of the expense.

Terminated employee. After you terminate employment, the Employer reserves the right to charge your account for your pro rata share of the Plan's administration expenses, regardless of whether your Employer pays some of these expenses on behalf of current employees.

Expenses allocated to individual accounts. There are certain other expenses that may be paid just from your account. These are expenses that are specifically incurred by, or attributable to, you. For example, if you are married and get divorced, the Plan may incur additional expenses if a court mandates that a portion of your account be paid to your ex-spouse. These additional expenses may be paid directly from your account (and not the accounts of other participants) because they are directly attributable to you under the Plan. The Committee will inform you when there will be a charge (or charges) directly to your account.

Your Employer may, from time to time, change the manner in which expenses are allocated.

ARTICLE V VESTING

WHAT IS MY VESTED INTEREST IN MY ACCOUNT?

In order to reward employees who remain employed with the Employer for a long period of time, the law permits a "vesting schedule" to be applied to certain contributions that your Employer makes to the Plan. This means that you will not be entitled ("vested") in all of the contributions until you have been employed with the Employer for a specified period of time.

100% vested contributions. You are always 100% vested (which means that you are entitled to all of the amounts) in your accounts attributable to the following contributions:

- (a) salary deferrals including catch-up contributions
- (b) rollover contributions.

Vesting schedules. Your “vested percentage” for certain matching contributions and profit sharing contributions is based on vesting Years of Service. This means at the time you stop working, your account balance attributable to contributions subject to a vesting schedule is multiplied by your vested percentage. The result, when added to the amounts that are always 100% vested as shown above, is your vested interest in the Plan, which is what you will actually receive from the Plan. You will always, however, be 100% vested if you are employed on or after your Normal Retirement Age or if you die or become disabled.

Your “vested percentage” in your account attributable to matching contributions and profit sharing contributions is determined under the following schedule.

Vesting Schedule Profit Sharing Contributions	
Years of Service	Percentage
Less than 1 Years	0%
1 Years but less than 2 Years	30%
2 Years but less than 3 Years	60%
3 Years or more	100%

HOW IS MY SERVICE DETERMINED FOR VESTING PURPOSES?

Year of Service. To earn a Year of Service, you must be credited with at least 1,000 Hours of Service during a Plan Year. The Plan contains specific rules for crediting Hours of Service for vesting purposes. The Committee will track your service and will credit you with a Year of Service for each Plan Year in which you are credited with the required Hours of Service, in accordance with the terms of the Plan. If you have any questions regarding your vesting service, you should contact the Committee.

Hour of Service. You will be credited with your actual Hours of Service for:

- (a) each hour for which you are directly or indirectly compensated by the Employer for the performance of duties during the Plan Year;
- (b) each hour for which you are directly or indirectly compensated by the Employer for reasons other than the performance of duties (such as vacation, holidays, sickness, disability, lay-off, military duty, jury duty or leave of absence during the Plan Year); and
- (c) each hour for back pay awarded or agreed to by the Employer.

You will not be credited for the same Hours of Service both under (a) or (b), as the case may be, and under (c).

WHAT SERVICE IS COUNTED FOR VESTING PURPOSES?

Service with the Employer. In calculating your vested percentage, all service you perform for the Employer will generally be counted. However, there are some exceptions to this general rule.

Break in Service rules. If you terminate employment and are rehired, you may lose credit for prior service under the Plan's Break in Service rules.

For vesting purposes, you will have a Break in Service if you complete less than 501 Hours of Service during the computation period used to determine whether you have a Year of Service. However, if you are absent from work for certain leaves of absence such as a maternity or paternity leave, you may be credited with enough Hours of Service to prevent a Break in Service.

Five-year Break in Service rule. The five-year Break in Service rule applies only to participants who had no vested interest in employer contributions to the Plan when employment had terminated. If you were not vested in any amounts when you terminated employment and you have five 1-Year Breaks in Service (as defined above), all the service you earned before the 5-year period no longer counts for vesting purposes. Thus, if you return to employment after incurring five 1-Year Breaks in Service, you will be treated as a new employee (with no service) for purposes of determining your vested percentage under the Plan.

Military Service. If you are a veteran and are reemployed under the Uniformed Services Employment and Reemployment Rights Act of 1994, your qualified military service may be considered service with the Employer. If you may be affected by this law, ask the Committee for further details.

WHAT HAPPENS TO MY NON-VESTED ACCOUNT BALANCE IF I'M REHIRED?

If you have no vested interest in the Plan when you leave, your account balance will be forfeited. However, if you are rehired before incurring five 1-Year Breaks in Service, your account balance as of your termination date will be restored, unadjusted for any gains or losses.

If you are partially vested in your account balance when you leave, the non-vested portion of your account balance will be forfeited on the earlier of the date:

- (a) of the distribution of your vested account balance, or
- (b) when you incur five consecutive 1-year Breaks in Service.

If you received a distribution of your vested account balance and are rehired, you may have the right to repay this distribution. If you repay the entire amount of the distribution, your Employer will restore your account balance with your forfeited amount. You must repay this distribution within five years from your date of reemployment, or, if earlier, before you incur five 1-Year Breaks in Service. If you were 100% vested when you left, you do not have the opportunity to repay your distribution.

WHAT HAPPENS IF THE PLAN BECOMES A “TOP-HEAVY PLAN”?

Top-heavy plan. A retirement plan that primarily benefits “key employees” is called a “top-heavy plan.” Key employees are certain owners or officers of your Employer. A plan is generally a “top-heavy plan” when more than 60% of the plan assets are attributable to key employees. Each year, the Committee is responsible for determining whether the Plan is a “top-heavy plan.”

Top-heavy rules. If the Plan becomes top-heavy in any Plan Year, then non-key employees may be entitled to certain “top-heavy minimum benefits,” and other special rules will apply. These top-heavy rules include the following:

(a) Your Employer may be required to make a contribution on your behalf in order to provide you with at least “top-heavy minimum benefits.” Such a contribution would only be required if the employer made contributions to the Plan for that Plan Year.

(b) If you are a participant in more than one Plan, you may not be entitled to “top-heavy minimum benefits” under both Plans.

ARTICLE VI DISTRIBUTIONS PRIOR TO TERMINATION

CAN I WITHDRAW MONEY FROM MY ACCOUNT WHILE WORKING?

In-service distributions. You may be entitled to receive an in-service distribution. However, this distribution is not in addition to your other benefits and will therefore reduce the value of the benefits you will receive at retirement. This distribution is made at your election and will be made in accordance with the forms of distributions available under the Plan.

Conditions. Generally you may receive a distribution from the Plan prior to your termination of employment provided you have reached Normal Retirement Age

CAN I WITHDRAW MONEY FROM MY ACCOUNT IN THE EVENT OF FINANCIAL HARDSHIP?

Hardship distributions are not permitted under the Plan.

CAN I BORROW MONEY FROM THE PLAN?

The plan permits you to borrow from the plan. Such loans are granted on a uniform and non-discriminatory basis and are subject to the following rules:

(a) **Maximum amount of loan:** You may borrow in total from all plans of the Employer which allow such loans, an amount not greater than 50% of your vested account balance, up to \$50,000, reduced by the highest outstanding amount you owed the plan during the one year period ending on the day before

any new loan is made.

(b) Minimum amount of loan: \$1,000

(c) Term: The loan must be repaid within 5 years, unless you use the proceeds of the loan to purchase your principal residence. If you use the proceeds of the loan to purchase your principal residence, the loan must be repaid within 30 years. Principal and interest must be paid in equal amounts on a quarterly basis.

(d) Interest Rate: The interest rate must be reasonable. The interest rate will be The prime rate as published in the Wall Street Journal plus 1% at the time of the loan.

Loan Procedure: If you wish to make a loan, you should request from the plan administrator an application form. The plan administrator is the person who is responsible for the administration of the loan program.

If you are married, your spouse must consent to the loan. As a general rule, loans will be made within a reasonable period of time after a request is made, and will be granted upon request. In most cases, repayment will be arranged through salary withholding, and you may be required to consent to repayment in this form. If you default on any payment, the amount in default will be a deemed distribution of plan benefits. Your vested benefits under the plan will be collateral for your loans. The Employer has specified that loans must be repaid by salary reduction each pay period for the term of the loan. You may prepay the loan at any time, but payments will be charged at the end of the loan and not reduce the current payment amounts until the loan is repaid in full.

ARTICLE VII BENEFITS AND DISTRIBUTIONS UPON TERMINATION OF EMPLOYMENT

WHEN CAN I GET MONEY OUT OF THE PLAN?

You may receive a distribution of the vested portion of some or all of your account in the Plan in the event of your termination of employment, death, disability or retirement.

This Plan is designed to provide you with retirement benefits. However, distributions are permitted if you die or become disabled. In addition, certain payments are permitted when you terminate employment for any other reason. The rules under which you can receive a distribution are described in this Article. The rules regarding the payment of death benefits to your beneficiary are described in “Benefits and Distributions Upon Death.”

You may also receive distributions while you are still employed with the Employer. (See the Article entitled “Distributions Prior to Termination” for a further explanation.)

WHAT HAPPENS IF I TERMINATE EMPLOYMENT BEFORE DEATH, DISABILITY OR RETIREMENT?

If your employment terminates for reasons other than death, disability or normal retirement, you will be

entitled to receive only the vested percentage of your account balance.

If your vested account balance exceeds \$5,000, you may elect to have your vested account balance distributed to you as soon as administratively feasible after your terminate employment.

If your vested account balance does not exceed \$5,000, a distribution of your vested account balance will be made to you, regardless of whether you consent to receive it, as soon as administratively feasible following your termination of employment. (See the question entitled “How will my benefits be paid to me?” for an explanation of how these amounts will be paid.)

Amounts in your rollover account will not be considered as part of your benefit in determining whether the \$5,000 threshold for timing of payments described above has been exceeded as well as for determining if the value of your vested account balance exceeds the \$5,000 threshold used to determine whether you must consent to a distribution.

WHAT HAPPENS IF I TERMINATE EMPLOYMENT AT NORMAL RETIREMENT DATE?

Normal Retirement Date. You will attain your Normal Retirement Age when you reach your 65th birthday. Your Normal Retirement Date is the first day of the month coincident with or next following your Normal Retirement Age.

Payment of benefits. You will become 100% vested in all of your accounts under the Plan if you retire on or after your Normal Retirement Age. However, the actual payment of benefits generally will not begin until you reach your Normal Retirement Date (even if employment has not terminated). In such event, a distribution will be made, at your election, as soon as administratively feasible. If you remain employed past your Normal Retirement Date, you may generally defer the receipt of benefits until you actually terminate employment. In such event, benefit payments will begin as soon as feasible at your request, but not later than age 70 ½ if you are a 5% owner of an Employer. (See the question entitled “How will my benefits be paid to me?” for an explanation of how these benefits will be paid.)

WHAT HAPPENS IF I TERMINATE EMPLOYMENT DUE TO DISABILITY?

Definition of disability. Under the Plan, disability is defined as the inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than twelve (12) months.

Payment of benefits. If you become disabled while an employee, you will become 100% vested in all of your accounts under the Plan. Payment of your disability benefits will be made to you as if you had retired. However, if the value of your account balance does not exceed \$5,000, then a distribution of your account balance will be made to you, regardless of whether you consent to receive it. (See the question entitled “How will my benefits be paid to me?” for an explanation of how these benefits will be paid.)

HOW WILL MY BENEFITS BE PAID TO ME?

Optional forms of distribution. The Plan permits distributions of your benefits in a number of different

forms, based on your election. These optional forms are:

- (a) an annuity for your life;
- (b) an annuity for your life with up to 240 monthly payments guaranteed;
- (c) a lump sum;
- (d) a lump sum to you of the present value of the benefit other than the survivor annuity payable under the qualified joint and survivor annuity form, with the value of such survivor annuity payable to your spouse upon your death;
- (e) a joint and survivor annuity with spouse with any percentage of the monthly pension payable to you to be paid to the spouse following your death;
- (f) a joint and survivor annuity with any person with any percentage of the monthly pension payable to you to be paid to such person on your death;
- (g) a distribution form based on rules which apply to distributions from individual retirement accounts.

If you are married at the time benefits are to be paid to you benefits must be paid in the form of a joint and 50% survivor annuity with your spouse unless your spouse consents to payment in a different form.

Delaying distributions. You may delay the distribution of your vested account balance unless a distribution is required to be made. However, if you elect to delay the distribution of your vested account balance, there are rules that require that certain minimum distributions be made from the Plan. If you are a 5% owner, distributions are required to begin not later than the April 1st following the end of the year in which you reach age 70 ½. If you are not a 5% owner, distributions are required to begin not later than the April 1st following the later of the end of the year in which you reach age 70 ½ or retire. You should see the Committee if you think you may be affected by these rules.

Medium of payment. Benefits under the Plan will generally be paid to you in cash.

ARTICLE VIII BENEFITS AND DISTRIBUTIONS UPON DEATH

WHAT HAPPENS IF I DIE WHILE WORKING FOR THE EMPLOYER?

If you die while still employed by the Employer, then 100% of your account balance will be used to provide your beneficiary with a death benefit.

WHO IS THE BENEFICIARY OF MY DEATH BENEFIT?

Married Participant. If you are married at the time of your death, your spouse will be the beneficiary of the entire death benefit unless an election is made to change the beneficiary. IF YOU WISH TO DESIGNATE A BENEFICIARY OTHER THAN YOUR SPOUSE FOR MORE THAN ONE-HALF OF YOUR DEATH BENEFIT, YOUR SPOUSE MUST IRREVOCABLY CONSENT TO WAIVE ANY RIGHT TO THE DEATH BENEFIT. YOUR SPOUSE'S CONSENT MUST BE IN WRITING, BE WITNESSED BY A NOTARY OR A PLAN REPRESENTATIVE AND ACKNOWLEDGE THE SPECIFIC NONSPOUSE BENEFICIARY.

If you are married and you change your designation, then your spouse may again have to consent to the change.

Unmarried Participant. If you are not married, you may designate a beneficiary on a form to be supplied to you by the Committee.

No beneficiary designation. At the time of your death, if you have not designated a beneficiary or your beneficiary is also not alive, the death benefit will be paid in the following order of priority: your spouse, children, parents, brothers and sisters, nieces and nephews, and your estate.

HOW WILL THE DEATH BENEFIT BE PAID TO MY BENEFICIARY?

Your beneficiary may elect to receive death benefits in a lump sum or in an annuity form. In certain circumstances your beneficiary may be entitled to roll the death benefit into an individual retirement account and defer taxes on part of the death benefit distribution.

WHEN MUST THE LAST PAYMENT BE MADE TO MY BENEFICIARY?

The law generally restricts the ability of a retirement plan to be used as a method of retaining money for purposes of your death estate. Thus, there are rules that are designed to ensure that death benefits are distributable to beneficiaries within certain time periods. Under the terms of the Plan, your entire death benefit must be paid over a period of time based on the identity of the beneficiary. If the beneficiary is an individual or certain types of trusts the death benefit can be paid over the life expectancy of the beneficiary. If the beneficiary is not an individual or a qualifying trust, the death benefit may need to be paid out by the end of the fifth calendar year following your death.

Since your spouse has certain rights to the death benefit, you should immediately report any change in your marital status to the Committee.

WHAT HAPPENS IF I'M A PARTICIPANT, TERMINATE EMPLOYMENT AND DIE BEFORE RECEIVING ALL MY BENEFITS?

If you terminate employment with the Employer and subsequently die, your beneficiary will be entitled to your remaining interest in the Plan at the time of your death. The provision in the Plan providing for full vesting of your benefit upon death does not apply if you die after terminating employment.

**ARTICLE IX
TAX TREATMENT OF DISTRIBUTIONS**

WHAT ARE MY TAX CONSEQUENCES WHEN I RECEIVE A DISTRIBUTION FROM THE PLAN?

Generally, you must include any Plan distribution in your taxable income in the year in which you receive the distribution. The tax treatment may also depend on your age when you receive the distribution. Certain distributions made to you when you are under age 59 ½ could be subject to an additional 10% tax.

CAN I ELECT A ROLLOVER TO REDUCE OR DEFER TAX ON MY DISTRIBUTION?

Rollover or Direct Transfer. You may reduce, or defer entirely, the tax due on your distribution through use of one of the following methods:

(a) **60-day rollover.** The rollover of all or a portion of the distribution to an Individual Retirement Account or Annuity (IRA) or another employer retirement plan willing to accept the rollover. This will result in no tax being due until you begin withdrawing funds from the IRA or other qualified employer plan. The rollover of the distribution, however, **MUST** be made within strict time frames (normally, within 60 days after you receive your distribution). Under certain circumstances all or a portion of a distribution (such as a hardship distribution) may not qualify for this rollover treatment. In addition, most distributions will be subject to mandatory federal income tax withholding at a rate of 20%. This will reduce the amount you actually receive. For this reason, if you wish to roll over all or a portion of your distribution amount, the direct transfer option described in paragraph (b) below would be the better choice.

(b) **Direct rollover.** For most distributions, you may request that a direct transfer (sometimes referred to as a direct rollover) of all or a portion of a distribution be made to either an Individual Retirement Account or Annuity (IRA) or another employer retirement plan willing to accept the transfer. A direct transfer will result in no tax being due until you withdraw funds from the IRA or other employer plan. Like the rollover, under certain circumstances all or a portion of the amount to be distributed may not qualify for this direct transfer. If you elect to actually receive the distribution rather than request a direct transfer, then in most cases 20% of the distribution amount will be withheld for federal income tax purposes.

Automatic IRA Rollover. If a mandatory distribution is being made to you because your vested interest in the Plan does not exceed \$5,000 and the amount of the distribution exceeds \$1,000, then the law may require that your distribution be directly rolled over to an IRA. If you do not make an affirmative election to either receive or roll over the distribution, then the Plan must roll over your distribution to an IRA. The IRA provider selected by the Plan will invest the rollover funds in a type of investment designed to preserve principal and provide a reasonable rate of return and liquidity (e.g., an interest-bearing account, a certificate of deposit or a money market fund). The IRA provider will charge your account for any expenses associated with the establishment and maintenance of the IRA and with the IRA investments. You may transfer the IRA funds to any other IRA you choose. You will be provided with details regarding the IRA at the time you are entitled to a distribution. However, you may contact the Committee at the address and telephone

number indicated in this SPD for further information regarding the Plan's automatic rollover provisions, the IRA provider, and the fees and expenses associated with the IRA.

Tax Notice. WHENEVER YOU RECEIVE A DISTRIBUTION, THE COMMITTEE WILL DELIVER TO YOU A MORE DETAILED EXPLANATION OF THESE OPTIONS. HOWEVER, THE RULES WHICH DETERMINE WHETHER YOU QUALIFY FOR FAVORABLE TAX TREATMENT ARE VERY COMPLEX. YOU SHOULD CONSULT WITH QUALIFIED TAX COUNSEL BEFORE MAKING A CHOICE.

ARTICLE X PROTECTED BENEFITS AND CLAIMS PROCEDURES

ARE MY BENEFITS PROTECTED?

As a general rule, your interest in your account, including your “vested interest,” may not be alienated. This means that your interest may not be sold, used as collateral for a loan, given away or otherwise transferred. In addition, your creditors may not attach, garnish or otherwise interfere with your account.

ARE THERE ANY EXCEPTIONS TO THE GENERAL RULE?

There are two exceptions to this general rule. The Plan must honor a “qualified domestic relations order.” A “qualified domestic relations order” is defined as a decree or order issued by a court that obligates you to pay child support or alimony, or otherwise allocates a portion of your assets in the Plan to your spouse, former spouse, child or other dependent. If a qualified domestic relations order is received by the Committee, all or a portion of your benefits may be used to satisfy that obligation. The Committee will determine the validity of any domestic relations order received. You and your beneficiaries can obtain, without charge, a copy of the QUALIFIED DOMESTIC RELATIONS ORDER PROCEDURE from the Committee.

The second exception applies if you are involved with the Plan's operation. If you are found liable for any action that adversely affects the Plan, the Committee can offset your benefits by the amount that you are ordered or required by a court to pay the Plan. All or a portion of your benefits may be used to satisfy any such obligation to the Plan.

CAN THE PLAN BE AMENDED?

Your Employer has the right to amend the Plan at any time. In no event, however, will any amendment authorize or permit any part of the Plan assets to be used for purposes other than the exclusive benefit of participants or their beneficiaries. Additionally, no amendment will cause any reduction in the amount credited to your account.

WHAT HAPPENS IF THE PLAN IS DISCONTINUED OR TERMINATED?

Although your Employer intends to maintain the Plan indefinitely, your Employer reserves the right to terminate the Plan at any time. Upon termination, no further contributions will be made to the Plan and all amounts credited to your accounts will become 100% vested. Your Employer will direct the distribution of your accounts in a manner permitted by the Plan as soon as practicable. (See the question entitled “How will my benefits be paid to me?” for a further explanation.) You will be notified if the Plan is terminated.

HOW DO I SUBMIT A CLAIM FOR PLAN BENEFITS?

Benefits will be paid to you and your beneficiaries without the necessity for formal claims. However, if you think an error has been made in determining your benefits, then you or your beneficiaries may make a request for any Plan benefits to which you believe you are entitled. Any such request should be in writing and should be made to the Committee.

If the Committee determines the claim is valid, then you will receive a statement describing the amount of benefit, the method or methods of payment, the timing of distributions and other information relevant to the payment of the benefit.

WHAT IF MY BENEFITS ARE DENIED?

Your request for Plan benefits will be considered a claim for Plan benefits, and it will be subject to a full and fair review. If your claim is wholly or partially denied, the Committee will provide you with a written or electronic notification of the Plan's adverse determination. This written or electronic notification must be provided to you within a reasonable period of time, but not later than 90 days after the receipt of your claim by the Committee, unless the Committee determines that special circumstances require an extension of time for processing your claim. If the Committee determines that an extension of time for processing is required, written notice of the extension will be furnished to you prior to the termination of the initial 90-day period. In no event will such extension exceed a period of 90 days from the end of such initial period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Plan expects to render the benefit determination.

In the case of a claim for disability benefits, if disability is determined by a physician (rather than relying upon a determination of disability for Social Security purposes), then instead of the above, the Committee will provide you with written or electronic notification of the Plan's adverse benefit determination within a reasonable period of time, but not later than 45 days after receipt of the claim by the Plan. This period may be extended by the Plan for up to 30 days, provided that the Committee both determines that such an extension is necessary due to matters beyond the control of the Plan and notifies you, prior to the expiration of the initial 45-day period, of the circumstances requiring the extension of time and the date by which the Plan expects to render a decision. If, prior to the end of the first 30-day extension period, the Committee determines that, due to matters beyond the control of the Plan, a decision cannot be rendered within that extension period, the period for making the determination may be extended for up to an additional 30 days, provided that the Committee notifies you, prior to the expiration of the first 30-day extension period, of the circumstances requiring the extension and the date as of which the plan expects to render a decision. In the case of any such extension, the notice of extension will specifically explain the standards on which entitlement to a benefit is based, the unresolved issues that prevent a decision on the claim, and the

additional information needed to resolve those issues, and you will be afforded at least 45 days within which to provide the specified information.

The Committee's written or electronic notification of any adverse benefit determination must contain the following information:

- (a) The specific reason or reasons for the adverse determination.
- (b) Reference to the specific Plan provisions on which the determination is based.
- (c) A description of any additional material or information necessary for you to perfect the claim and an explanation of why such material or information is necessary.
- (d) Appropriate information as to the steps to be taken if you or your beneficiary want to submit your claim for review.
- (e) In the case of disability benefits where disability is determined by a physician:

If your claim has been denied, and you want to submit your claim for review, you must follow the Claims Review Procedure in the next question.

WHAT IS THE CLAIMS REVIEW PROCEDURE?

Upon the denial of your claim for benefits, you may file your claim for review, in writing, with the Committee.

(a) YOU MUST FILE THE CLAIM FOR REVIEW NO LATER THAN 60 DAYS AFTER YOU HAVE RECEIVED WRITTEN NOTIFICATION OF THE DENIAL OF YOUR CLAIM FOR BENEFITS.

HOWEVER, IF YOUR CLAIM IS FOR DISABILITY BENEFITS AND DISABILITY IS DETERMINED BY A PHYSICIAN, THEN INSTEAD OF THE ABOVE, YOU MUST FILE THE CLAIM FOR REVIEW NO LATER THAN 180 DAYS FOLLOWING RECEIPT OF NOTIFICATION OF AN ADVERSE BENEFIT DETERMINATION.

(b) You may submit written comments, documents, records, and other information relating to your claim for benefits.

(c) You may review all pertinent documents relating to the denial of your claim and submit any issues and comments, in writing, to the Committee.

(d) You will be provided, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits.

(e) Your claim for review must be given a full and fair review. This review will take into account all comments, documents, records, and other information submitted by you relating to your claim,

without regard to whether such information was submitted or considered in the initial benefit determination.

In addition to the Claims Review Procedure above, if your claim is for disability benefits and disability is determined by a physician, then the Claims Review Procedure provides that:

(a) Your claim will be reviewed without deference to the initial adverse benefit determination and the review will be conducted by an appropriate named fiduciary of the Plan who is neither the individual who made the adverse benefit determination that is the subject of the appeal, nor the subordinate of such individual.

(b) In deciding an appeal of any adverse benefit determination that is based in whole or part on medical judgment, the appropriate named fiduciary will consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment.

(c) Any medical or vocational experts whose advice was obtained on behalf of the Plan in connection with your adverse benefit determination will be identified, without regard to whether the advice was relied upon in making the benefit determination.

(d) The health care professional engaged for purposes of a consultation under (b) above will be an individual who is neither an individual who was consulted in connection with the adverse benefit determination that is the subject of the appeal, nor the subordinate of any such individual.

The Committee will provide you with written or electronic notification of the Plan's benefit determination on review. The Committee must provide you with notification of this denial within 60 days after the Committee's receipt of your written claim for review, unless the Committee determines that special circumstances require an extension of time for processing your claim. If the Committee determines that an extension of time for processing is required, written notice of the extension will be furnished to you prior to the termination of the initial 60-day period. In no event will such extension exceed a period of 60 days from the end of the initial period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Plan expects to render the determination on review. However, if the claim relates to disability benefits and disability is determined by a physician, then 45 days will apply instead of 60 days in the preceding sentences. In the case of an adverse benefit determination, the notification will set forth:

(a) The specific reason or reasons for the adverse determination.

(b) Reference to the specific Plan provisions on which the benefit determination is based.

(c) A statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits.

(d) In the case of disability benefits where disability is determined by a physician:

If you have a claim for benefits which is denied, then you may file suit in a state or Federal court. However, in order to do so, you must file the suit no later than 180 days after the Committee makes a final determination to deny your claim.

WHAT ARE MY RIGHTS AS A PLAN PARTICIPANT?

As a participant in the Plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants are entitled to:

(a) Examine, without charge, at the Plan Administrator's office and at other specified locations, all documents governing the Plan and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

(b) Obtain, upon written request to the Committee, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Committee may make a reasonable charge for the copies.

(c) Receive a summary of the Plan's annual financial report. The Plan Committee is required by law to furnish each participant with a copy of this summary annual report.

(d) Obtain a statement telling you whether you have a right to receive a pension at Normal Retirement Age and, if so, what your benefits would be at Normal Retirement Age if you stop working under the Plan now. If you do not have a right to a pension benefit, the statement will tell you how many years you have to work to earn a right to a pension. **THIS STATEMENT MUST BE REQUESTED IN WRITING AND IS NOT REQUIRED TO BE GIVEN MORE THAN ONCE EVERY TWELVE (12) MONTHS.** The Plan must provide this statement free of charge.

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your Employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Committee to provide the materials and pay you up to \$110.00 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court. You and your beneficiaries can obtain, without charge, a copy of the qualified domestic relations order ("QDRO") procedures from the Committee.

If it should happen that the Plan's fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. The court may order you to pay these costs and fees if you lose or if, for example, it finds your claim is frivolous.

WHAT CAN I DO IF I HAVE QUESTIONS OR MY RIGHTS ARE VIOLATED?

If you have any questions about the Plan, you should contact the Committee. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Committee, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in the telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

ARTICLE XI GENERAL INFORMATION ABOUT THE PLAN

There is certain general information which you may need to know about the Plan. This information has been summarized for you in this Article.

PLAN NAME

The full name of the Plan is Rockview Management, LLC 401(k) Plan.

PLAN NUMBER

Your Employer has assigned Plan Number 001 to your Plan.

PLAN EFFECTIVE DATES

This Plan was originally effective on January 1, 2998. This SPD describes the Plan and its terms as of July 1, 2011.

OTHER PLAN INFORMATION

Valuations of the Plan assets invested at your directions are generally made every business day. The valuation date for any other assets in your account is the last day of the Plan Year.

The Plan's records are maintained on a twelve-month period of time. This is known as the Plan Year. The Plan Year begins on January 1st and ends on December 31st.

The Plan and Trust will be governed by the laws of New York to the extent not governed by federal law.

Benefits provided by the Plan are NOT insured by the Pension Benefit Guaranty Corporation (PBGC) under Title IV of the Employee Retirement Income Security Act of 1974 because the insurance provisions under ERISA are not applicable to this type of Plan.

Service of legal process may be made upon your Plan Administrator, who is Rockview Management, LLC. Service of legal process may also be made upon the Trustee.

EMPLOYER INFORMATION

Your Employer's name, address and identification number are:

Rockview Management, LLC
One Station Place
Stamford, Connecticut 06902
EIN: 86-1105924

PLAN ADMINISTRATOR INFORMATION

The Plan Administrator is the Employer. The Committee member is Kevin Schweitzer. The Committee is responsible for the day-to-day administration and operation of the Plan. For example, the Committee maintains the Plan records, including your account information, provides you with the forms you need to complete for Plan participation, and directs the payment of your account at the appropriate time. The Committee will also allow you to review the formal Plan document and certain other materials related to the Plan. If you have any questions about the Plan or your participation, you should contact the Committee. The Committee may designate other parties to perform some duties of the Committee.

The Committee has the complete power, in its sole discretion, to determine all questions arising in connection with the administration, interpretation, and application of the Plan (and any related documents and underlying policies). Any such determination by the Committee is conclusive and binding upon all persons.

The name, address and business telephone number of the Plan Administrator and the Committee is:

Plan Administrator:

Rockview Management, LLC
One Station Place
Stamford, Connecticut 06902
Phone: 203-388-4920

Committee:

Kevin Schweitzer
Rockview Management, LLC
One Station Place
Stamford, Connecticut 06902

Phone: 203-388-4920

PLAN TRUSTEE INFORMATION AND PLAN FUNDING MEDIUM

All money that is contributed to the Plan is held in a trust fund. The Trustees are responsible for the safekeeping of the trust fund. The trust fund established by the Plan's Trustees will be the funding medium used for the accumulation of assets from which benefits will be distributed. While all the Plan assets are held in a trust fund, the Committee separately accounts for each Participant's interest in the Plan.

The Trustee is the same individual as the Committee member. His address and phone number is

Kevin Schweitzer
Rockview Management, LLC
One Station Place
Stamford, Connecticut 06902
Phone: 203-388-4920