

December 1, 2015 Notice of Default Investments (QDIA)

INVESTMENT INFORMATION

Default Investment

You have the right to select how the assets in your retirement plan account will be invested. You may need to make investment elections upon initial enrollment under the plan, upon a change of investment options under the plan, or upon receipt of a rollover or transfer contribution into your account. If you do not follow the plan's procedures for making investment elections timely, any contributions made to your account will be invested in the plan's default investment as described below. The investment of your account will continue in this manner unless and until you change your investment elections. Your plan administrators will provide you with information on the plan's procedures for making investment elections, including other investment alternatives available under the plan.

If you do not make an investment election, all amounts contributed to the plan for which you have provided no investment instructions, will be invested in the following default investment.

Vanguard LifeStrategy Moderate Growth (VSMGX)

Description of investment objectives and risk and return characteristics of the default investment.

The Fund invests in other Vanguard mutual funds according to a fixed formula that over time should reflect an allocation of approximately 60% of the Fund's assets to common stocks and 40% to bonds. The Funds is subject to the risks associated with the stock and bond markets, any of which could cause an investor to lose money. However, because bonds usually are less volatile than stocks, and because the Fund invests a significant portion of its assets in bonds, the Fund's overall level of risk should be moderate.

Please understand that any investment in the stock or bond market carries risk and as such your principal will fluctuate. There is potential for loss of money on your investments. Past performance is not indicative of future results.

Description of any fees and expenses associated with the default investment.

Default Investment	Expense Ratio*
Vanguard LifeStrategy Moderate Growth (VSMGX)	.16%

*Expense ratios are exclusive of any investment advisory fees.

Transfer Rights

You have the right to transfer the assets invested in the default investment(s) to any other investment alternative available under the plan.

You may transfer assets from the default investment(s) with the following frequency:

X Daily Monthly Quarterly

ADDITIONAL INFORMATION

If you have any questions about how the plan works or your rights and obligation under plan, or if you would like a copy of the plan's Summary Plan Description or other plan documents, please contact:

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