

Statement to Comply with the Requirements of the Pension Protection Act

Three Rivers, Inc. 401(k) Plan

Vesting:

You are always 100% vested in employee contributions, employee rollovers and employer safe harbor contributions. Vesting of employer contributions is computed and updated annually and may be reported to you on a separate vesting statement. If you are 100% vested in employer contributions, you will always remain 100% vested. If you are less than 100% vested, your vesting is determined according to the number of "years of service." Refer to your Summary Plan Description for the Plan's vesting schedule and the definition of a "year of service."

Account Values:

You will receive one or more statements depicting your benefit in this plan. You may receive a statement directly from an investment company on a monthly or quarterly basis that reflects the value of your account with that investment company and/or you may receive a separate statement, on an annual or more frequent basis, for participant directed individual accounts that are not being reflected on a statement provided by an investment company.

Investment Principles - Model DOL Text:

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

For more information on individual investing and diversification, consult the following web address:
<http://www.dol.gov/ebsa/investing.html>

Limitations or Restrictions on right to direct an investment:

Your plan may impose limitations or restrictions on a Participant's right to direct plan investments. Generally, these limitations or restrictions are one or more of the following:

- (1) Limits placed on the investment alternatives available to Participants to direct investment.
- (2) Limitations placed on the Accounts in the Plan in which you may control the investment thereof, including but not limited to: Elective Contribution Account, Matching Contribution Account, Non-Elective Contributions Account, and Rollover Contributions Account.
- (3) The timing of Participant investment elections, including but not limited to, the times at which investment changes may be made, and the circumstances under which investment directions may be revoked.
- (4) In the event investment instructions are not timely received from any Participant or are ambiguous, the designation of one or more default investments for contributions shall occur.

Consult your Summary Plan Description (SPD) or enrollment materials for information on limitations or restrictions the plan imposes on your right to direct plan investments.

Permitted Disparity:

If your employer makes a Profit Sharing contribution to the plan in any given year, the contribution formula may take into consideration Social Security benefits in the determination of the amount of the contribution you are eligible to receive. Generally, the contribution formula may provide that you will receive a share of the contribution based on your total Compensation plus another amount based on your Compensation in excess of a fixed compensation level. Your share of the contribution will generally vary each year, and will depend upon the contribution amount made by the company, your Compensation, the fixed compensation level amount, the total Compensation for all Participants, and the total of all Participant's pay in excess of the fixed compensation level.

Consult your Summary Plan Description (SPD) for more information on the plan's Profit Sharing formula and how Social Security benefits affect the benefit you receive in the plan.