

MEMO

Fall 2008

TO: All Employees

FROM: Management

RE: **IMPORTANT NOTICE RE 401(K) CONTRIBUTION LIMITS IN 2009**

Congratulations to all employees who have participated in our retirement plan! The secret to any successful savings program is consistent saving and investing. Our plan gives you a great opportunity to make savings a part of your overall budget and to pay first the most important person you know ... you!

Effective January 1, 2009, the maximum amount you can contribute is \$16,500 (up from \$15,500 in 2008).

If you are age 50 or older anytime in 2009, you may contribute an additional \$5,500 for a maximum contribution of \$22,000.

[Note: Due to required discrimination compliance testing, if you are a highly compensated employee (defined for 2009 testing purposes as an employee earning more than \$105,000 in 2008) your contributions may be limited.]

Don't Miss Out!

We encourage you to contribute the maximum amount to the 401(k) plan. Should you wish to increase your contribution, simply complete the appropriate paperwork at the Human Resources Department or visit our service provider's website. You are allowed to increase (or decrease) your 401(k) contribution periodically, and chances are that you are allowed to make the change effective for January 1, 2009.

Need Help?

If you have any questions or need assistance, please contact our retirement plan consultants, Hub International at (800) 399-7327 ext. 507 or 401khelp@hubinternational.com.

Thank you and we hope you take full advantage of the company's retirement plan and all it has to offer!