

Asset Allocation Strategies

IF YOU DO NOT MAKE AN INVESTMENT ELECTION WHEN YOU ENROLL IN YOUR RETIREMENT PLAN, the Qualified Default Investment Alternative (QDIA) will be used for your investment. Read this notice and the QDIA brochure.

Your Investment Options

You have the right to direct the investment of your account among the Plan's investment options. If you do not make an election as to how the Plan should invest your contributions, your contributions will be invested in the Qualified Default Investment Alternative (QDIA). Read the QDIA brochure to learn more about the QDIA for your Plan.

The Plan offers a number of Designated Investment Alternatives (DIAs) for you to decide how your own contributions and your Employers' contributions for you are to be invested. The Plan also offers, as a service and for your convenience, five (5) risk based asset allocation strategies¹. These asset allocation strategies are a simplified and convenient means of allocating assets using the Plan's DIAs. These asset allocation strategies are not in and of themselves DIAs.

Asset Allocation Strategies

These risk-based model portfolios are a service brought to you by the Plan.

- There are no extra fees charged for their use.
- You may discontinue using this service at any time and develop your own investment asset allocation strategy among the Plan's Designated Investment Alternatives.
- Should the Plan add a new DIA, or replace an existing DIA which is used in one of the asset allocation strategies, these changes will automatically be included in the new strategy.

Currently, the plan offers the following five asset allocation strategies:

MOST AGGRESSIVE	Seeks to provide high long-term capital appreciation
AGGRESSIVE	Seeks to provide high long-term capital appreciation with low current income
BALANCED	Seeks to provide above average capital appreciation and a moderate level of current income
MODERATE	Seeks to provide moderate long-term capital appreciation and high current income
CONSERVATIVE	Seeks to provide low long-term capital appreciation and high current income

The investment strategies for these asset allocation strategies are based on generally accepted asset allocation principals with various risk return profiles. The composition of the asset allocation varies per investment strategy whereby risk/return factors within the more conservative allocations invest greater percentages in historically less volatile/lower return asset classes such as fixed income securities and more aggressive strategies allocate higher percentages to historically higher volatility/higher expected return asset classes such as equities and real assets.

Annual Rebalancing

These allocations are subject to change and for your convenience will be rebalanced annually to their stated allocation percentages indicated on the Enrollment/Change Form. Rebalancing is also a generally accepted risk control used to maintain the risk profile of the investment strategies.

How to Select your Investment Election

You can choose a customized asset allocation of DIAs by submitting an Enrollment/Change Form or by selecting your investments online.

Enrollment/Change Form

- Use the Custom Column on the Enrollment/Change Form to indicate your investment elections.
- Return the form to your Company Representative.

Online

- Log into your account at www.ingham.com
- Go to **Manage My Account** to view your current investment elections.
- Click on **Change Investment Elections** in the investment table to indicate your investment election.
- Click **Submit** to save your election.

Explanations of the current investment options are available in the enrollment booklets and on our website www.ingham.com.

¹ These strategies are intended to qualify as Investment Education under the DOL Interpretive Bulletin 96-1.