

**EMPLOYEE NOTICE REGARDING PERIODIC  
EMPLOYEE BENEFIT STATEMENT INFORMATION**

**Group Management Services, Inc. 401(k) Profit Sharing Plan and Trust  
October 23, 2007**

The Pension Protection Act of 2006 (PPA) is a new set of rules and regulations impacting qualified retirement plans. One required PPA change is an improvement in the information you receive with respect to your participant benefit statements. Most of the required information will be provided to you by your investment provider's participant benefit statement. However not all of the required information can feasibly be included on the participant benefit statement. Due to this, the rules and regulations allow reporting of the required information on supplemental documents and from different sources.

This Notice is the supplemental document that provides you with the information you are required to receive, or who will provide the required information if it is not provided in this Notice. The information will continue to be provided to you on a quarterly or annual basis as required and described below.

<b>EMPLOYEE BENEFIT STATEMENT REQUIRED</b>	<b>EXPLANATION</b>	<b>REQUIRED TIMING OF DELIVERY</b>	<b>PROVIDED BY</b>
<b>Total Accrued Benefits</b>	Your benefit statement is required to provide you with the value of your account balance by each separate investment in your account.	You are required to receive this information within 45 days following the end of each plan year quarter. (Example; plan year quarter ends September 30, the deadline is November 15.)	Your Investment Company
<b>Loan Information</b>	Your benefit statement is required to provide you with your outstanding Plan loan balance, if applicable.	You are required to receive this information within 45 days following the end of each plan year quarter. (Example; plan year quarter ends September 30, the deadline is November 15.)	Your Investment Company and/or LWBJ
<b>Self-Directed Brokerage Accounts</b>	Report the total dollar value of your accrued benefits, by investment.	You are required to receive this information within 45 days following the end of each plan year quarter. (Example; plan year quarter ends September 30, the deadline is November 15.)	The individual brokerage company which provides your investment services.
<b>Life Insurance</b>	If your plan offers Life Insurance as an investment option under the plan, the cash value of the policy is required to be reported.	You are required to receive this information within 45 days following the end of each plan year quarter. (Example; plan year quarter ends September 30, the deadline is November 15.)	Your Investment Company and/or LWBJ
<b>Vesting</b>	The requirement is to provide your most recent vested interest in your retirement account. How vesting is earned and calculated can be found in your Summary Plan Description.	You are required to receive this information within 45 days following the end of each plan year. (Example; plan year ends December 31, the deadline is March 15.)	The most recent calculated vested interest will be provided by LWBJ or through an authorized plan representative on an annual basis.

**Additional Required Information**

**Permitted Disparity** - If your plan allows employer contributions to be allocated to eligible plan participants based on a formula which incorporates your Social Security Withholdings, your plan is subject to the rules of Permitted Disparity. Permitted disparity allows the use of social security withholdings as a compensation level at which a participant may receive a greater amount of employer contribution on compensation above this level. If your compensation is below this level, you do not receive a greater employer contribution.

**Plan Investment Restrictions**

The plan does not impose any additional investment restrictions to applicable laws governing qualified plan investments. However, additional investment restrictions may be applied by the investment company servicing your plan. Investment company restrictions will be provided by the investment company servicing your plan.

**Important Note On Investment Diversification:**

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

**Department of Labor Website**

For additional information on individual investing and diversification, please visit the Department of Labor's web site at [www.dol.gov/ebsa/investing.html](http://www.dol.gov/ebsa/investing.html).