YOUR ROLLOVER OPTIONS NOTICE
SUMMARY

The IRS requires this summary notice of Your Rollover Options and notice of your consent rights to be provided to you before you take a
distribution. You have the right to review this notice for 30 days before deciding whether to elect a direct rollover or a payment made to you.

If the value of your includable vested plan account exceeds $5,000 (or lower plan limit), you have the right to defer distribution until you reach
your plan’s normal retirement age or, if later, age 62. All or any portion of your plan payment that is eligible for rollover can be either (1) directly
rolled over to an IRA or eligible employer plan that accepts the rollover or (2) paid to you. If you choose a direct rollover, no income taxes will
be due this year, unless you make a qualified rollover contribution of non-Roth accounts to a Roth IRA. Taxes will be due later when you take
the payment from the IRA or employer plan.

If you choose to have a payment made to you, 20% of the taxable amount must be withheld and sent to the IRS as credit against your taxes.
You also may owe an additional 10% tax if you are under age 59½. If you receive payment and want to roll it over, you must make the rollover
within 60 days of receipt (unless a waiver or special rules for certain plan loan offsets applies). If you want to roll over the total amount eligible,
you must replace the taxes that were withheld.

For a full written explanation of the tax rules that apply to your distribution, see the full notice titled Your Rollover Options, which was previously
sent to you. You also may obtain a free written copy of the full notice titled Your Rollover Options and a written notice of your distribution
options and consent rights at any time by calling the Plan Account Line.