
MEMORANDUM

To: Terminated Participant
Re: Distribution Process

The following are guidelines with respect to your account balance and impending distribution (please refer to your Summary Plan Description for specific information):

1. Because of your termination of employment from the company, you may wish to take a distribution of your account balance.
 2. Please be advised that distributions will be processed **once a year**; in the year following the year in which you terminate. (For example, if you terminate in June of 2007, it is not administratively possible to process your distribution until the valuation is completed for December 31, 2007. Please note that this may take up to seven months following the plan year end.)
 3. You will automatically receive a Termination/Distribution Package to complete. If your distribution amount is under \$5,000.00, you will not need spousal consent. If your account balance is over \$5,000.00 spousal consent is required.
 4. The Termination/Distribution Package will be accompanied by instructions and must be returned to Fred S. Shapiro & Associates, Inc. upon completion.
 5. If you choose to rollover your distribution into an IRA, a Direct Rollover form must be included with your completed Termination/Distribution package. We cannot process your distribution without it. Direct Rollover forms may be obtained from the financial institution accepting the monies.
 6. The Accounting Office of your previous employer will process your distribution upon receipt of instructions from Fred S. Shapiro & Associates, Inc.
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