

**ANNUAL NOTICE TO EMPLOYEES FOR
401(k) SAFE HARBOR PLANS**

DATE:
TO: All Employees of Webcor, Inc.
FROM: Plan Administrator
RE: Annual Notice of 401(k) Plan Employer Contribution for 2018 Plan Year

NOTICE OF ELIGIBILITY

This Notice will provide you with information that you should consider before you decide whether to start making Elective Deferrals to the Plan, or to continue or change your current Salary Deferral Agreement.

Once you have met the Plan's eligibility requirements, you may authorize your Employer to withhold from your Compensation up to the maximum percentage or dollar amount allowable under the law.

You may contribute up to the legal limit in effect for the Plan Year for which this notice is effective (see your Plan Administrator for more details as to the limit in effect for the Plan Year). If you are age fifty (50) or older by the end of the calendar year, you may be able to contribute an additional amount of "catch-up" contributions (see your Plan Administrator for more details as to the limit in effect for the Plan Year).

Generally, your Compensation for Plan purposes includes your income as reflected on your pay stub. In addition, your Compensation may also reflect the cash value of fringe benefits provided to you by your Employer. Certain types of Compensation may be taken into account if paid after termination of employment but within two and one-half (2½) months such as Compensation and payments for overtime, commissions, and bonuses that would have been payable if employment had not been terminated and payments for bona fide sick, vacation and other leave which you could have used if employment continued. For additional information on Compensation that may be deferred to the Plan, see Summary Plan Description Article IV, Section A, "Compensation for Determining Plan Contributions"

EMPLOYER SAFE HARBOR CONTRIBUTION

Your Employer will deposit your Elective Deferrals to the Plan on your behalf, and it will make the following contribution on your behalf:

A Safe Harbor Non-Elective Contribution equal to 3% of your Compensation for the year.

Your Employer reserves the right to amend the Plan at any time during the Plan Year to reduce or suspend the above Safe Harbor Contribution formula. Such reduction or suspension will not apply until at least 30 days after each eligible employee has received a supplemental notice describing the consequences of the amendment reducing or suspending future safe harbor contributions, the procedures for making changes in the employee's deferral elections, and the effective date of the amendment.

SAFE HARBOR EMPLOYER CONTRIBUTIONS ARE 100% VESTED. THEY MAY NOT BE WITHDRAWN FROM THE PLAN WHILE YOU ARE STILL EMPLOYED PRIOR TO ATTAINMENT OF AGE 59½, NOT EVEN FOR HARDSHIP REASONS.

ADDITIONAL EMPLOYER CONTRIBUTIONS

There are additional Employer Matching or Non-Elective Contributions other than the above Safe-Harbor Contribution. For additional details regarding these additional contributions, see Summary Plan Description Article IV, Section C. "Employer Contributions."

VESTING OF ADDITIONAL EMPLOYER CONTRIBUTIONS

Additional Employer contributions not already fully vested when made are subject to the following vesting schedule.

	<u>Years of Service</u>					
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>
All Contributions	0%	20%	40%	60%	80%	100%

YOU ARE ALWAYS FULLY VESTED IN YOUR ELECTIVE DEFERRALS, AS WELL AS, ROTH 401(K) DEFERRALS, VOLUNTARY AFTER-TAX CONTRIBUTIONS AND ROLLOVER CONTRIBUTIONS, IF APPLICABLE, AND THE EARNINGS THEREON.

DISTRIBUTION RESTRICTIONS ON EMPLOYER CONTRIBUTIONS

IN-SERVICE

You may elect to withdraw all or any part of your Vested Account Balance while still employed but only after you have attained age 59½.

In-service withdrawals may be requested once you have attained age 70½.

HARDSHIP WITHDRAWAL

Hardship withdrawals are permitted from this Plan. You may take a hardship withdrawal from the following types of contributions:

- Elective Deferrals.
- Rollover Contributions, plus their earnings.

DISTRIBUTION UPON RETIREMENT OR OTHER SEPARATION

The normal form of distribution will be a single lump-sum payment. Alternative forms, if available, will be indicated on your benefit application.

If you terminate employment due to retirement, disability, or death, your payments will start as soon as administratively feasible following the date on which a distribution is requested by you or is payable.

If you terminate employment for any other reason, your payments will start as soon as administratively feasible following the date on which a distribution is requested by you or is payable.

ADMINISTRATIVE PROCEDURES

In order to begin participation in the Plan or to change an existing Salary Deferral Agreement, you must follow either the enrollment or change Procedures as explained to you by the Plan Administrator. Elections to defer Compensation will become effective as of the beginning of the next payroll period. Please refer to the Plan's Summary Plan Description for more details. Contact your Employer at 513-860-2882 should you have any additional questions. The Summary Plan Description discusses among other things eligibility requirements, the definition of Compensation, more specific withdrawal restrictions and vesting provisions.