

## **COASTAL CONNECTIONS, INC. 403(B) PLAN NOTICE OF QUALIFIED DEFAULT INVESTMENT ACCOUNT**

The purpose of this notice is to advise all employees who are eligible to participate in the Coastal Connections, Inc. 403(b) Plan (the “Plan”) that the Plan includes a “qualified default investment alternative” arrangement (QDIA). This means that the accounts of participants in the Plan, and beneficiaries of deceased participants, who do not select an investment fund will be invested in a default investment fund (the “Default Fund”), as described below. In accordance with Section 404(c)(5) of the Employee Retirement Income Security Act of 1974, and Department of Labor Regulations Section 2550.404c-5, no fiduciary of the Plan will be liable for any losses that are the consequence of the investment in the Default Fund of the account of a participant or beneficiary who does not select an investment fund.

The following information regarding the qualified default investment alternative is provided to you in accordance with Department of Labor Regulations.

### Circumstances in Which Accounts Will be Invested in the Default Fund

The Plan is a 403(b) plan, under which each eligible employee may elect to have a portion of his or her compensation withheld and deposited into his or her account in the Plan. Ordinarily, when an employee elects to begin making contributions to the Plan, the employee must also select the investment fund or funds into which his or her account will be invested. If you have made contributions but have failed to select the investment fund or funds into which such contributions will be invested, then your account will be, invested in the Default Fund, and will continue to be invested in the Default Fund until you make a contrary election.

### Your Right to Direct the Investment of the Assets in your Account

Each participant in the Plan, and each beneficiary of a deceased participant who still has an account in the Plan, has the right to direct the investment of the assets in his or her account. You may divide the contributions to your account among several investment options that are available under the Plan. You may also change your investment fund at any time.

### Description of the Default Option

The Van Kampen Equity and Income Fund will be the default option under the Plan. The Van Kampen Equity and Income Fund is a middle-of-the-road approach which emphasizes stocks for their higher capital appreciation potential but retains a significant fixed-income component to temper principal volatility.

### Your Right to Transfer Your Account out of the Default Fund

If your account is originally invested in the Default Fund, you may transfer your account among any of the investment options available under the Plan or you may transfer your entire account to a different investment fund provided under the Plan. You may change your investment election, at any time, by going to the Security Benefit website. After a Participant changes his or her investment election, future contributions will be invested according to the new investment election.

If Participant desires that current holdings be reallocated “immediately” according to allocations designated in his or her new investment election, Participant must provide such instruction, at the time Participant changes his or her current investment election, by indicating a request for an immediate reallocation. If Participant does not request an immediate reallocation, current holding will be reallocated at the end of the calendar quarter when all Participant accounts are automatically rebalanced according to each Participant’s designated investment election.

Furthermore, if at the time of receipt of a transfer request prior transactions have not completed processing (such as quarterly rebalancing, withdrawal requests, or transactions for contributions), processing of transactions for a transfer request, such as an immediate reallocation, shall be delayed until such time as any prior transactions are complete.

### Where to Obtain Additional Information

Additional information about the Plan’s investment options is available online at the Security Benefit website. The web-page includes historical and fee information for each investment option and a link to the prospectus for each investment option. The web-site also includes historical information for each investment portfolio.