

**The Broaster Company 401(k) Profit Sharing Plan
Department of Labor – Required Benefit Statement
Pension Protection Act of 2006**

The Pension Protection Act of 2006 (the “PPA”) imposed new requirements on all retirement plans including the form, content, and timing of new quarterly benefit statements. Until the imposition of this new law, the Plan’s comprehensive quarterly and annual benefit statements have been provided and distributed directly to each participant shortly after each calendar quarter by Compensation & Capital, the Plan’s Third-Party Administrator (TPA). This memo, in combination with the Plan’s quarterly and annual account statements, is now intended to fulfill the Plan’s ongoing enhanced communications obligations under PPA.

- *Participant’s total account balance:* Your total account balance and the market value of each of its constituent investments as of each calendar quarter-end is detailed in the quarterly account statement generated and mailed to your home by the TPA.
- *Vested portion of participant’s total account balance:* Page 7 of the Plan’s Summary Plan Description (SPD) contains a complete explanation of the Plan’s vesting provisions. The SPD is available on the Plan’s dedicated website: www.planspecs.com/broaster. Generally, participants are always 100% vested in all employee 401(k), safe harbor matching and rollover contributions and investment earnings thereon. Our TPA applies the Plan’s vesting provisions to each participant’s total account balance each calendar quarter-end and reports that vested balance to each participant on their quarterly account statement. The TPA also computes vested account balance in conjunction with ongoing participant requests for distributions, withdrawals, and loans.
- *Limitations or restrictions on your rights to make investment directions:* The Trustee provides Plan participants a broad spectrum of investment alternatives considered appropriate to retirement investing objectives. All investment alternatives are offered through SEC-registered no-load mutual funds. You may direct the investment of your future contributions and/or your existing account balance on a daily basis, subject to any administrative restrictions imposed by the Trustee or the Plan Administrator.
- *Information about the importance of diversifying investments:* [The following narrative has been prepared by the U.S. Department of Labor (DoL).] 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 savings will meet your retirement goals.
- *Online source for investment information from the Department of Labor:* The PPA requires that this benefit statement include direction to the DoL’s website for information on individual investing and diversification at: <http://www.dol.gov/ebsa/investing.html>. Portions of the website and its literature are available in Spanish.