

**SAFE HARBOR NOTICE FOR PLAN CONTRIBUTIONS UNDER THE DECHERT-HAMPE &  
COMPANY EMPLOYEES SAVINGS AND PROFIT SHARING PLAN**

November 24, 2008

**SAVINGS PLAN FEATURES**

This notice describes certain features of the Savings Plan. For further details, you should consult the Savings Plan's Summary Plan Description and the Savings Plan itself. In the event of a conflict between this Notice, The Summary Plan Description and the Plan Document, the Plan Document will govern. Your contributions and Employer Contributions are subject to non-discrimination and other legal requirements and limitations.

**Employer Non-Elective Contributions**

For the 2009 calendar year, your Employer will make a mandatory (that is, "Non-Elective") contribution to the Savings Plan on your behalf equal to 3% of your Compensation for the Plan Year.

**Additional Discretionary Employer Contributions**

In addition to the Non-Elective contributions that will be made to the Savings Plan by your Employer, your Employer may also make additional discretionary contributions to your Account in the Savings Plan. It is the Employer's intent to make an additional annual contribution equivalent to 2% of Compensation, though this portion of the employer contribution is at the discretion of the Employer's Board of Directors.

**Your 401(k) Contributions to the Savings Plan**

Under the Savings Plan, eligible employees may elect to contribute between 1% and 100% of their Compensation to the Savings Plan, subject to applicable annual dollar limitations. For 2009, the IRS annual limit on your deferrals is \$16,500. If you are age 50 or older at any time in 2009, you may contribute up to an additional \$5,500. The deferral of Compensation shall be on a pre-tax basis via payroll deductions. You may elect to contribute for the first time or change your contribution percent by completing and submitting a Participants's Original Deferral Agreement or a Change of Future Contributions Form respectively. Your election may be terminated with a Change of Future Contributions Form. (If you need further information about the employee contributions portion of the Plan, contact Debbie Nichols at 949-429-1999).

**Your Right to Benefits**

Your accounts accumulated under the former Profit Sharing Plans and the former Money Purchase Pension Plan, as well as future investment earnings thereon, will continue to be subject to a vesting schedule as follows:

<u>Completed Years Of Service</u>	<u>Percentage To be Paid</u>
One	0%
Two	0%
Three	20%
Four	40%
Five	60%
Six	80%
Seven or more	100%

**SAFE HARBOR NOTICE FOR PLAN CONTRIBUTIONS UNDER THE DECHERT-HAMPE & COMPANY EMPLOYEES SAVINGS AND PROFIT SHARING PLAN (CONTINUED)**

Furthermore, Discretionary Employer Contributions and investment earnings thereon will be subject to a different vesting schedule as follows:

<u>Completed Years Of Service</u>	<u>Percentage To be Paid</u>
One	0%
Two	20%
Three	40%
Four	60%
Five	80%
Six or more	100%

However, you are always fully vested in the 401(k) payroll deduction contributions you make to the Savings Plan as well as the Employer Non-Elective Contributions and investment returns thereon.

**Withdrawal**

Your entire account balance may be payable to you in a lump sum or installments following the date your employment terminates.

In addition, even while you are still employed, you may withdraw your account balance after you reach age 59-1/2.

Finally, you may make a withdrawal from the Savings Plan if you suffer a hardship. This type of in-service withdrawal is limited to the portion of your Plan account attributable to your 401(k) employee contributions only. A hardship withdrawal may be made if the withdrawal is on account of an immediate and heavy financial need, such as unpaid medical expenses of you, your spouse or your dependents, down payment or closing costs for purchase of your principal residence, college tuition for you, your spouse or your dependents or prevention of eviction from or foreclosure on your principal residence. A hardship withdrawal cannot exceed the amount necessary to satisfy the immediate and heavy financial need.

**Additional Information About Participation the Savings Plan**

If you have any questions about this notice or the Savings Plan or if you need enrollment forms, please contact Debbie Nichols at 949-429-1999.