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

November 18, 2015

Savings Plan Features

This Notice is intended to meet the Notice requirements of IRS Notice 98-52 and is intended to provide a brief review of certain key aspects of the Plan. For further details, you should consult the Savings Plan's Summary Plan Description and the Plan Document 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. The Summary Plan Document and a comprehensive set of administrative forms are available on the Plan's dedicated website at www.planspecs.com/dhc. 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.

Employer Non-Elective Contributions

For the 2016 calendar year, your Employer will contribute 3% of eligible compensation (within the $265,000 IRS limit) paid during that portion of 2016 or any succeeding Plan Year during which an employee was eligible for this mandatory "Non-Elective" contribution.

Additional Discretionary Employer Contributions

Your Employer may make additional discretionary contributions to your Account in the Savings and Profit Sharing Plan. 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 and Profit Sharing Plan, eligible employees may elect to contribute between 1% and 100% of their Compensation to their Plan account, subject to applicable annual dollar limitations. For 2016, the IRS annual limit on your deferrals is $18,000. If you are age 50 or older at any time in 2016, you may contribute up to an additional $6,000. 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.

Your Right to Benefits

Your accounts accumulated under the former Profit Sharing Plans, former Money Purchase Pension Plan and the Discretionary Employer Contributions account and investment earnings thereon will are subject to a vesting schedule as follows:

Completed Years Of Service	Percentage To be Paid
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 and rollover contributions you make to the Savings and Profit Sharing Plan as well as 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 and Profit Sharing 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.