Dear Employee:

ADSERV is pleased to announce that enhancements have been made to the Salary Reduction (SRA) process. Effective immediately new SRA's may be submitted through an online system. The online process reduces the need for paper SRAs and allows 24-hour access for employees.

There are many benefits to the new SRA process:

- Employees simply visit https://adserv.tsacg.com/ to access the online system.
- The system can be accessed 24 hours a day, 7 days a week.
- Employees can start, change, or stop an SRA at their convenience.
- Employees receive immediate online confirmation that their request has been submitted.
- Authorized Investment Provider Agents/Representatives can assist employees.
- A list of Authorized Investment Providers is available at https://adserv.tsacg.com/.

Employees should review the information below to successfully utilize the online SRA process:

- 1. Before completing the online SRA process, you MUST have an account established with the authorized Investment Provider(s) of your choice.
- 2. Navigate to the secure website https://adserv.tsacg.com/.
- 3. Select "Salary Reduction Agreement".

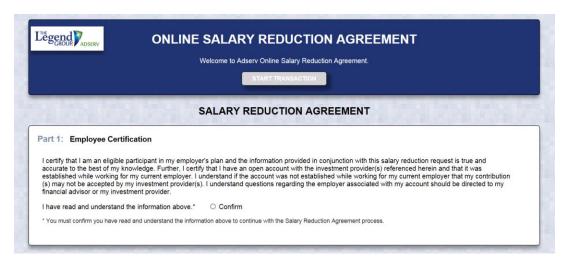


Note that the SRA information entered via the online system will supersede and replace all prior elections including the amounts, investment providers, and effective dates. Any election(s) you want to continue must be reflected or the election will be stopped.

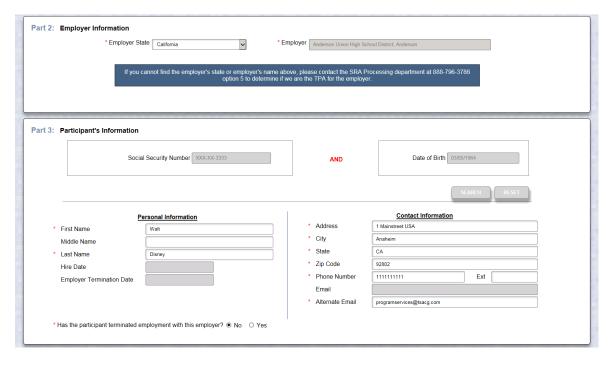
4. Click "Start Transaction".



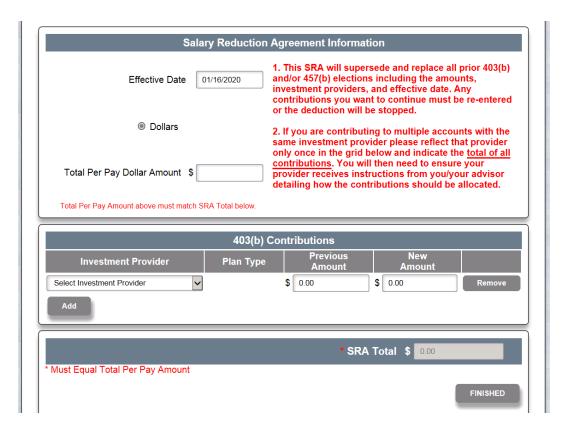
5. You will need to confirm the information in Part 1: Employee Certification by clicking "Confirm".



- 6. Employer and Participant Information If you have previously entered SRA information or ADSERV has your demographic information archived in their system, most of your personal information will prepopulate. If your information is not currently in ADSERV's system, you will be able to add your record. Depending on the information displayed, be prepared to enter the following information:
 - Employer's State
 - Employer's Name
 - Employee's Social Security Number
 - Employee's Date of Birth
 - Employee's Name, Address, and Telephone Number



- 7. Salary Reduction Agreement Information You have the ability to start, change, or stop contributions. If you want to maintain an existing contribution(s), you will need to enter the information for that contribution in addition to any other changes you are making. Be prepared to enter the following information:
 - Effective Date of the contribution(s)
 - The total dollar amount per pay period for all contributions
 - The investment provider(s) to whom you would like to contribute
 - The Plan type
 - The amount of a previous contribution, if any
 - The new amount of your contribution

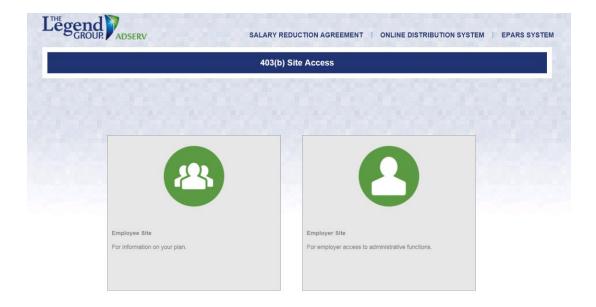


- 8. Salary Reduction Agreement Terms and Disclosures Once you have clicked *Finished*, you will be asked to read and confirm that you have read the SRA terms. You will also be asked to acknowledge the SRA disclosures.
- 9. Submitting your SRA After completing the terms and disclosures sections, you will be asked to confirm that you are not a robot, and then you can submit your SRA. ADSERV will forward your contribution information to us, and you can print a copy of the SRA for your records. Providing your account(s) is established with your investment provider, no further action is required.



Paper SRA Forms are also available by following the steps below:

Copies of SRA's can be found at https://adserv.tsacg.com/. Once you are at the site, please click on "Employee Site".



You will then be requested to select your Plan Sponsor.



This Plan Sponsor page will provide you with your list of Authorized Investment Providers as well as paper Salary Reduction Agreements that will be located under the list of Authorized Investment Providers.

Should you have any questions regarding the process, please contact ADSERV's SRA Department at 833.965.0068, option 5.