SAMPLE NOTIFICATION LETTER: FOR ACTIVE PLANS

Date

Name
Street Address
City, State Zip

Re: **Retirement Plan**

Dear Name:

According to our records, you have terminated your employment with **Employer** or **Retirement Plan**. Your response to this notice is requested.

To help preserve retirement savings and protect assets from possible penalties, the Internal Revenue Service has instituted regulations to encourage retirement plans to transfer (automatically rollover) account balances to an IRA when plan participants cannot be found or do not respond this letter. If you do not respond to this letter, an IRA will automatically be set up for you and your account balance will be invested in an FDIC-insured money market vehicle, which is designed to preserve principal, provide a reasonable rate of return and maintain liquidity.

We are pleased to announce that the **Retirement Plan** has selected Millennium Trust Company to accept these automatic rollovers. Millennium Trust can be found at www.mtrustcompany.com.

If you do not want the automatic rollover, please complete the enclosed **Termination** Form within 30 days. You can receive a cash distribution or transfer the value to your own IRA or eligible retirement plan. Be sure to enter your Social Security Number, address, and date of birth clearly. Please mail or fax the completed request form to the address or fax number listed on the bottom of the form.

The "Special Tax Notice Regarding Plan Payments" is also enclosed for your information. There is no need to return this notice.

If we do not receive your completed form, we will establish an IRA in your name at Millennium Trust Company at 820 Jorie Boulevard, Suite 420, Oak Brook, Illinois 60523. Millennium Trust can be reached at 1-877-682-4727. Millennium Trust will send you a Welcome Kit which includes information about your IRA account, the FDIC-insured money market vehicle and the fees they will charge for account administration.

If you have any questions, please call your plan administrator at **Company** at 1-800-___-____.

Company Name

SAMPLE NOTIFICATION LETTER: FOR TERMINATING PLANS

Date

Name
Street Address
City, State Zip

Re: **Retirement Plan**

Dear Name:

As of **February 1, 2010**, we have begun terminating the **XXX Retirement Plan** and all of the assets in the plan must be distributed. According to our records, you have an **XXX Retirement Plan** account. Your response to this notice is requested.

To help preserve retirement savings and protect assets from possible penalties, the Internal Revenue Service has instituted regulations to encourage retirement plans to transfer (automatically rollover) account balances to an IRA when plan participants cannot be found or do not respond this letter. If you do not respond to this letter, an IRA will automatically be set up for you and your account balance will be invested in an FDIC-insured money market vehicle, which is designed to preserve principal, provide a reasonable rate of return and maintain liquidity.

We are pleased to announce that the **XXX Retirement Plan** has selected Millennium Trust Company to accept these automatic rollovers. Millennium Trust can be found at www.mtrustcompany.com.

If you do not want the automatic rollover, please complete and return the enclosed **Distribution Form before March 1, 2010**. You can receive a cash distribution or transfer the value to your own IRA or eligible retirement plan. Be sure to enter your Social Security Number, address, and date of birth clearly. Please mail or fax the completed **Distribution Form** to the address or fax number listed on the bottom of the form.

The "Special Tax Notice Regarding Plan Payments" is also enclosed for your information. There is no need to return this notice.

If we do not receive your completed form, we will establish an IRA in your name at Millennium Trust Company at 820 Jorie Boulevard, Suite 420, Oak Brook, Illinois 60523. Millennium Trust can be reached at 1-877-682-4727. Millennium Trust will send you a personalized Welcome Kit that includes information about your IRA, the FDIC-insured money market vehicle and the fees that will be charged for account administration.

If you have any questions, please call your plan administrator at **Company** at 1-800-___-____.

Company Name