

Default Investment Notice

Albin Engineering Services, Inc. 401(k) Plan

If you are an eligible Participant in the Albin Engineering Services, Inc. 401(k) Plan (the “Plan”), you may make contributions (called “salary deferrals”) directly from your paycheck into the Plan. The ability to make salary deferrals provides you with an easy method to save for retirement on a tax-deferred basis. If you make salary deferrals to the Plan, you will not be taxed on any earnings earned on those contributions until you withdraw those amounts from the Plan.

The amounts contributed to the Plan on your behalf will be invested in accordance with the Plan’s investment procedures. Generally, amounts contributed to the Plan are not subject to federal income tax at the time they are contributed. In addition, any earnings on those contributions are not subject to federal income tax until they are withdrawn from the Plan. The Plan allows you to direct the investment of your Plan account within the available investment options under the Plan. If you do not elect to invest your Plan account, such amounts will automatically be invested in the Plan’s default investment fund. For this purpose, the Plan’s default investment fund is: Franklin Income Fund.

Even if your Plan account is invested in the Plan’s default investment fund, you have the continuing right to change your default investment and elect to have your Plan account invested in any other available investment options under the Plan. You may elect to transfer amounts from the default investment fund without incurring a financial penalty.

To learn more about the available investments under the Plan, including additional information concerning the Plan’s default investment fund, please contact your Plan Administrator.

2009 Automatic Deferral Notice

Albin Engineering Services, Inc. 401(k) Plan

If you are an eligible Participant in the Albin Engineering Services, Inc. 401(k) Plan (the “Plan”), you may make contributions (called “salary deferrals”) directly from your paycheck into the Plan. The ability to make salary deferrals provides you with an easy method to save for retirement on a tax-deferred basis. If you make salary deferrals to the Plan, you generally will not be taxed on those deferrals or on any earnings on those contributions until you withdraw those amounts from the Plan.

To assist you in your decision whether to make salary deferrals, we have established an automatic deferral feature under the Plan. Under this automatic deferral feature, if you do not specifically elect to make salary deferrals into the Plan, we will automatically withhold a designated percentage of your compensation from each paycheck and deposit such amount into the Plan in your name as a salary deferral. If you wish to defer a greater or lesser amount (including no deferral), you must complete a Salary Deferral Election form designating a different percentage of deferral. To determine whether you are eligible to make salary deferrals, please review your Summary Plan Description. If you do not have a copy of your SPD or have any questions regarding the procedures for making or changing your salary deferrals or other matters regarding the Plan, please contact your Plan Administrator named below.

This Notice provides important information regarding the Plan’s automatic enrollment feature and describes:

- your right to make salary deferrals under the Plan;
- when you can change your salary deferral election;
- how your account will be invested; and
- other valuable information regarding your rights under the Plan.

Automatic deferral feature. As described above, the Plan provides for an automatic deferral feature. Thus, if you do not specifically elect an alternative deferral amount (including zero), we will automatically withhold 3% from your paycheck each pay period and deposit that amount into the Plan as a salary deferral. This is called your **automatic contribution rate**. If you wish to defer a greater or lesser amount (including no deferral), you must complete a Salary Deferral Election form designating a different percentage of deferral. If you have any questions about how to change your automatic contribution rate, you should contact the Plan Administrator.

Application of automatic deferral feature. The automatic deferral feature under the Plan applies to all eligible Participants who have not completed a Salary Deferral election designating an alternate deferral percentage (including an election not to defer). The automatic deferral feature will only apply, however, for Employees who become a participant on or after 01/01/2009. Thus, if you became eligible to defer under the Plan prior to 01/01/2009, you will only defer under the Plan if you actually enter into a Salary Deferral Election.

If amounts are automatically withheld from your paycheck, you may be able to withdraw those amounts within 90 days after the first amounts are withheld from your pay, regardless of any other withdrawal restrictions under the Plan. If you withdraw automatic deferrals under this special 90-day rule, you will lose any matching contributions associated with those deferrals. Such withdrawal also will not be subject to the 10% penalty for early withdrawal. If you withdraw the automatic deferrals, no additional deferrals will be withheld from your paycheck unless you enter into a subsequent election to defer into the Plan. You should contact the Plan Administrator to determine if the Plan allows you to withdraw contributions under this special 90 day rule.

Taxation of salary deferrals. The amount that you defer into the Plan reduces your taxable income, meaning you do not pay any taxes on those amounts until you withdraw your deferrals from the Plan. Any gains or earnings made from the investment of these contributions within the Plan are also not taxed until they are withdrawn from the Plan. Alternatively, you may elect to treat your deferrals as “Roth deferrals.” Roth deferrals do not reduce your taxable income when made so that you will pay taxes on the amount contributed as a Roth deferral. However, if you take a “qualified distribution” of your Roth deferrals, you will not be taxed on any amounts attributable to those Roth deferrals, including any earnings on those amounts. To be a qualified distribution, the distribution must occur at least 5 years after the year in which you first make a Roth deferral to the Plan and must be on account of death, disability or attainment of age 59½.

Change in deferral amount. You may increase or decrease the amount of your current salary deferrals or stop making salary deferrals altogether as of any designated election date. For this purpose, the designated election date for changing or modifying your salary deferral election is the first day of each payroll period. However, regardless of the Plan’s normal deferral procedures, you will have a reasonable time after receipt of this notice and before the first amount is withheld from your

paycheck under the automatic deferral feature to modify the automatic contribution rate. In addition, unless provided otherwise under the Plan, you may revoke an existing deferral election at any time. Any change you make to your salary deferrals will become effective as of the next designated election date and will remain in effect until modified or canceled during a subsequent election period.

Other contributions under the Plan. In addition to the salary deferrals you may make to the Plan, the Plan provides for the following contributions:

- Employer contributions

For more information about the types of contributions permitted under the Plan, how the amount of such contributions is determined and the conditions for receiving such contributions, see your Summary Plan Description.

Vesting of contributions. You are always 100% vested in any salary deferrals you make to the Plan. This means that you have an immediate ownership right to such contributions and you will not lose that right if you should terminate from employment.

As mentioned above, the Plan also provides for other types of contributions in addition to salary deferrals. The following schedule applies for purposes of determining your vested percentage in the other contribution types permitted under the Plan.

- **Employer Contributions.** Any employer contributions we make to the Plan will be subject to the following vesting schedule:

Years of service	Vested percentage
1	0%
2	20%
3	40%
4	60%
5	80%
6+	100%

You will not have any ownership rights to any employer contributions to the extent you have not vested in those amounts. If you should terminate employment with a nonvested benefit, you will forfeit the nonvested portion of those contributions.

Withdrawal restrictions. You may withdraw any amounts attributable to salary deferrals you make to the Plan upon death, disability or termination of employment. In addition, you may withdraw amounts attributable to salary deferrals from the Plan while you are still employed once you have reached age 60. You also may withdraw amounts attributable to your salary deferrals while you are still employed if you suffer a hardship (as defined in the Plan). See Article 8 of your Summary Plan Description for a list of permissible hardship events.

[Note: No distribution of salary deferrals will be permitted on account of an age earlier than 59½ except for a distribution on account of a hardship (as described above).]

As described above, the Plan also provides for employer contributions. Generally, you may withdraw amounts attributable to such contributions upon termination of employment, death or disability. In addition, you may withdraw amounts attributable to such contributions while you are still employed if:

- You have attained age 60.
- You suffer a hardship (as defined in the Plan). See your Summary Plan Description for a list of permissible hardship events.

Plan investments. The amounts contributed to the Plan on your behalf will be invested in accordance with the Plan's investment procedures. Any earnings on the investment of your contributions under the Plan will be allocated to your Plan account.

The Plan allows you to direct the investment of your Plan account within the available investment options under the Plan. If you do not elect to invest your Plan account, such amounts will automatically be invested in the Plan's default investment fund. Even if your Plan account is invested in the Plan's default investment fund, you have the continuing right to change your default investment and elect to have your Plan account invested in any other available investment options under the Plan. For more information regarding the Plan's default investment fund, see the Default Investment Notice which can be obtained from the Plan Administrator.

To learn more about the available investments under the Plan, you may contact your Plan Administrator.

Additional information. Please refer to the Summary Plan Description for additional information regarding Plan contributions, withdrawal restrictions, and other Plan features. You also may contact the Plan Administrator for more information. The following is the name, address and phone number of the Plan Administrator.

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