

AMALGAMATED TRANSIT UNION 401(K) PLANS

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

This is an annual notice and only applies to the Plan Year beginning on January 1, 2013.

Right to direct investment/default investment. You have the right to direct the investment of your directed accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Description of default investment. The default investment is:

Multiple Default Investments:

<u>Default based on birth date</u>	<u>Name of Investment</u>
Target birth date: 1942	T. Rowe Price Retirement Income Adv
Target birth date: 1943-1947	T. Rowe Price Retirement 2010 Adv
Target birth date: 1948-1952	T. Rowe Price Retirement 2015 Adv
Target birth date: 1953-1957	T. Rowe Price Retirement 2020 Adv
Target birth date: 1958-1962	T. Rowe Price Retirement 2025 Adv
Target birth date: 1963-1967	T. Rowe Price Retirement 2030 Adv
Target birth date: 1968-1975	T. Rowe Price Retirement 2035 Adv
Target birth date: 1973-1977	T. Rowe Price Retirement 2040 Adv
Target birth date: 1978-1982	T. Rowe Price Retirement 2045 Adv
Target birth date: 1983-1987	T. Rowe Price Retirement 2050 Adv
Target birth date: 1988	T. Rowe Price Retirement 2055 Adv

Right to alternative investment. If the Plan invests any of your directed accounts in the default investment, then you have the continuing right to direct the investment of your directed accounts in one or more of the other investment choices available to you as explained above. You may change your investments at any time.

Where to go for further investment information. To learn more about the Plan's investment alternatives and procedures for changing how your accounts are invested you can contact the Plan Administrator at:

Contact: Quorum Consulting Group

Address: 3101 Greenhead Drive, Suite A

Springfield, IL 62711

Telephone: 800-440-1548 x 104