

Classic Plan Operations Statement

There are three different types of NADART Classic Plans: (a) the Salary Deferral 401(k); (b) Profit Sharing; and (c) Money Purchase Pension. With all three, the type of contribution determines where monies are invested. All salary deferred cash contributions in a 401(k) plan, employer contributions, employee mandatory contributions and deferred distributions are invested in the NADART Fund. All employee voluntary contributions and periodic (installment) account balances are invested in the Income Fund.

Both the NADART Fund and the Income Fund are valued on a daily basis, prices for which can be found on the NADART Web site (www.nadart.org) under the *Fund Prices & Returns* area.

NADART pledges to make every effort to process, in a timely manner, the posting of contributions and benefits. However, we assume no liability for processing delays (or the inability to process) caused by circumstances that are beyond our control. These circumstances include—but are not limited to—system failures, power outages, acts of terrorism, and weather or other natural disasters that preclude NADART staff from carrying out scheduled processing.

In the event of delays, either in the processing schedule or from participant error, NADART will carry out the transaction and/or investment as soon as possible, using then-available prices. Any differences in the fund price are the responsibility of the participant.