

NADART Investment Choice Operations Statement

Participants in NADART Investment Choice 401(k) plans may access their accounts, obtain balance and/or change their investment allocation 24 hours a day, 7 days a week by using an automated Voice Response System (VRS) or online through PlanWeb. The transactions ordered through the VRS or PlanWeb normally are processed overnight, with updated account information available the following day. Specifically, all changes to account investments made by the designated time (currently 4:00 p.m. Eastern Time, 3:00 p.m. Central Time) on the order or execution date are transacted using the daily closing prices reported by the investment fund manager for the execution day, with settlement on the next business day. Changes made after the designated time or on weekends and holidays are processed on the following execution day. Participants are provided written confirmation of all changes to investments and investment elections, and it is the responsibility of each participant to timely review every confirmation to ensure that the transaction processed is correct and the results are as intended.

NADART and the investment fund managers will make every effort to timely transact trade orders received by the designated time on the execution day but assume no liability for processing delays (or the inability to process) resulting from circumstances beyond the control of NADART. Additionally, NADART pledges to make every effort to process, in a timely manner, the posting of contributions and benefit payments. However, we assume no liability for processing delays (or the inability to process) caused by circumstances that are beyond our control. Such circumstances include, but are not limited to, system failures, power outages, acts of terrorism, weather or other natural disasters that preclude NADART staff from scheduled processing. In the event that there are delays in the processing schedule or a participant's error results in a delay in executing a transaction, NADART will execute the transaction and/or investment trade as soon as possible at the then available prices, and any changes in the share of fund price are the responsibility of the participant.