

ADDITIONAL INFORMATION:

This agreement shall be legally binding and irrevocable as to both Employer and Participant with respect to amounts earned while the agreement is in effect while employment continues; however, either party may change or terminate this agreement as of the end of any month, so that it will not apply to salary subsequently earned, by giving at least thirty days written notice.

If the Participant terminates employment with the Employer, this agreement shall automatically terminate according to the terms of the employment contract.

If the Employer terminates the 403(b) program, this agreement shall automatically terminate.

The Employer agrees to furnish the Participant with a complete copy of the 403(b) program upon request.

The Participant agrees that the Employer shall have no liability whatsoever for any loss suffered by the Participant

- a.) With regard to his or her selection of an investment company, or
- b.) By reason of the Employer's transmittal of contributions, providing they are transmitted in accordance with the terms of the 403(b) program.

The Participant understands that:

- a.) The Employer is executing this agreement to provide the Participant with an opportunity to benefit from the provisions of Section 403(b),
- b.) The Employer does not recommend to the Participant that he or she participate in the 403(b) program,
- c.) The Employer does not warrant any particular tax consequences to the Participant,
- d.) All computations in connection with the determination of the amount of salary reduction hereby authorized, including the amount of maximum exclusion allowance, includible compensation and years of service pursuant to such 403(b) shall be the responsibility of the Participant and are based on information to be furnished by the Participant.