

What	When	Who	Investments Described
<b>Initial Notice</b>	At least 30 days before the date: (i) the employee becomes eligible to participate in the plan; (ii) the employee's assets are invested in the QDIA; or (iii) on or before the employee becomes eligible to participate if participants are automatically enrolled and can withdraw their deferrals within 90 days	Eligible Employees	QDIA
<b>Annual Notice</b>	At least 30 days before each plan year.	All participants defaulted into the QDIA and, if applicable, the grandfathered stable value.	QDIA and, if applicable, the grandfathered stable value.
<b>Transition Notice (where pre-QDIA default investment was...)</b>			
<b>Money Market</b>	At least 30 days before protection is sought.	All participants in the default account.	QDIA
<b>Stable Value</b>	At least 30 days before the grandfathered protection is available.	All participants in the pre-December 24, 2007 stable value account.	QDIA and stable value
<b>QDIA-Type</b>	At least 30 days before the prospective protection is sought.	All participants in the default account.	QDIA