

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE (QDIA) NOTICE FOR PLAN PARTICIPANTS AND THEIR BENEFICIARIES

Investment Options

Your retirement plan allows you to "exercise control" over the investments in your plan account. You can choose the investment options for your plan contributions, and you can change those investment options as your needs change. This process allows you to invest in the way that best meets your personal goals. Any investment option elections you make will remain in place until you change them.

The "Default" Investment Option

If you do not make any investment option elections, your contributions will be credited to the following "default" investment option (called a "Qualified Default Investment Alternative"): flexPath Index series. If you provide investment option elections later, new contributions will be allocated according to those elections. Money in the default investment option will remain invested in that option until you transfer that money to another investment option. You may make this type of transfer at any time (but not more frequently than once per day), without a withdrawal charge or transfer charge. However, any transfer request that is reasonably determined to be made in connection with abusive trading practices, such as market timing or excessive trading, may be rejected. (Of course, you may avoid having your plan contributions credited to the default investment option simply by making your own investment option elections prior to the date of your first plan contribution.)

The included information sheet describes the plan's default investment option, including investment objectives, risk and return characteristics, and fees and expenses.

Further Information

Please contact the Human Resources Department for further investment information concerning the default investment option and any other investment option available under the plan, as well as the procedures for changing how your plan account is invested. Also, these investment options are described at www.mcak.com/retirement, or you can call 1-800-442-4015.

FlexPath

Investment Objective:

Each flexPATH strategy seeks to provide long-term investors with an asset allocation strategy designed to maximize assets for retirement consistent with the risk level and projected retirement date associated with each fund.

Fund Name	Ticker	Expense Ratio	Morningstar Return	Morningstar Risk
flexPATH Index Moderate 2025 Fd CI I1				
flexPATH Index Moderate 2035 Fd CI I1				
flexPATH Index Moderate 2045 Fd CI I1				
flexPATH Index Moderate 2055 Fd CI I1				
flexPATH Index Moderate Retirement Fund I1				

*To receive a Morningstar Return and Morningstar Risk rating, a fund must be a minimum of 3 years old.

Morningstar Return

This statistic is a measurement of a fund's excess return over a risk-free rate (the return of the 90-day Treasury bill), after adjusting for all applicable fund level loads and sales charges. In each Morningstar category, the top 10% of funds earn a High Morningstar Return, the next 22.5% Above Average, the middle 35% Average, the next 22.5% Below Average, and the bottom 10% Low. Morningstar Return is measured for up to three time periods (three-, five-, and 10-years). These separate measures are then weighted and averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

Morningstar Risk

This statistic evaluates the variations in fund's monthly returns, with an emphasis on downside variations. In each Morningstar Category, the 10% of funds with the lowest measured risk are described as Low Risk, the next 22.5% Below Average, the middle 35% Average, the next 22.5% Above Average, and the top 10% High. Morningstar Risk is measured for up to three periods (three-, five-, 10-years). These separate measures are then weighted and averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.