

TO OUR EMPLOYEES:

We wish to announce that the Fond du Lac Employee Retirement Plan ("Plan") has been amended, effective January 1, 2017, to modify the automatic enrollment provision in the Plan. Therefore, in order to conform your Summary Plan Description ("SPD") to reflect the Plan's amended provision, the following is substituted for the corresponding questions and answers which appear in the Section entitled **Joining the Plan**:

"How do I become a participant in the Plan?"

When you become eligible to participate in the Plan, Transamerica will mail you enrollment material. This material will explain the enrollment procedures. You may join the Plan by visiting the participant website or by calling Transamerica at 800-755-5801.

If you are newly eligible to participate in the Plan, then, unless you elect otherwise, you will automatically be enrolled as soon as administratively practicable after meeting the eligibility requirements of the Plan, and a percentage of your salary will be automatically deducted each pay period as a pre-tax salary deferral contribution to the Plan and invested in the Default Alternative (see the section **Managing Your Account** for the Default Alternative).

Your Plan has elected 2% of your salary as the Plan's default automatic deferral percentage, with an annual 1% contribution increase until the Plan's maximum automatic deferral percentage of 10% is reached.

This annual increase will generally occur as soon as administratively practicable on or after the first day of the Plan Year.

Your pre-tax contribution level will stay the same for 12 months before each annual increase.

If you are currently automatically enrolled in the Plan, these provisions also apply to you.

A notice will be provided describing how to opt-out or make a different election at least 30 days and no more than 90 days prior to the date you will be automatically enrolled (adjusted by the Plan's automatic administrative wait period, if any), and at the beginning of each Plan Year.

Please note that if you opt out on or after that date, you will no longer be considered subject to the automatic enrollment provision.

However, your opt-out election will expire each year and you will be automatically enrolled in the Plan again, unless you make another election.

Can I opt out of the automatic salary deferral enrollment feature of the Plan?

You have the right at any time to elect not to make any salary deferral contributions to the Plan, or to elect to have such contributions made at a different percentage from the Plan's default automatic deferral percentage. (See the question "**How often may I change the percentage of my salary deferral contributions and catch-up contributions?**" for how to make an affirmative election).

If you are automatically enrolled in the Plan, you may, within 90 days after your first automatic contribution is deducted from your salary, elect to have the Plan distribute to you all of your automatic contributions and the earnings on those contributions."

Please attach this notice to your SPD for future reference.

Fond du Lac Reservation Business Committee