

**CENTRAL MAINE HEALTHCARE 403(b) PLAN  
NOTICE OF AUTOMATIC ENROLLMENT and QDIA**

**DATE:** December 1, 2011

**TO:** Eligible Employees

**FROM:** Plan Administrator

**RE:** Automatic Enrollment in the Central Maine Healthcare 403(b) Plan  
For the Plan Year beginning January 1, 2012

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To promote the ability to adequately save for retirement, we have designed our Plan to make saving as convenient as possible for all our Employees. This notice is to advise you of our Plan's provisions regarding automatic deferrals and your rights and obligations under the Plan. Under the Plan, you will be automatically enrolled as a Participant once you have met the age and/or service eligibility requirements.

**Eligible Automatic Contribution Arrangement**

Our Plan uses an Eligible Automatic Contribution Arrangement (EACA). Once you become eligible to participate in the Plan, the Employer will automatically withhold from your Compensation, per pay period, the percentage or amount described below and deposit these amounts to the Plan as Elective Deferrals. This provision became effective for Employees hired on or after July 1, 2011.

If you are a new Employee, 2.5% of your Compensation will be withheld from your pay check each pay period once you become eligible to participate in the Plan.

If you are an Employee who is eligible to participate but who is not currently making Elective Deferrals to the Plan, the Employer will withhold 2.5% from your paycheck each pay period and deposit such amount to the Plan as Elective Deferrals.

The Employer will deposit your Elective Deferrals to the Plan on your behalf. Additionally, the Employer will make a Matching Contribution on your behalf equal to 100% of your Elective Deferrals. Your Employer will not match your Elective Deferrals in excess of 2.5% of your Compensation. The Employer may make an additional Matching Contribution based on the following formula:

For employees born prior to 4/1/1961 and employed continuously since 4/1/1991, the Employer shall contribute to each eligible Participant's account an additional 3% match, for a total of 100% of 5.5% of Compensation.

You are always 100% vested in any Elective Deferrals (and the earnings thereon) withheld from your paycheck. For more information regarding the determination of your vested account balance of Employer Contributions made to the Plan, please refer to your copy of the Summary Plan Description that has been provided to you under separate cover.

You will be provided a notice describing the automatic enrollment and the procedures for opting out or modifying the deferral percentage, as well as a description of the Qualified Default Investment Arrangement (QDIA) under which EACAs will be invested, if you do not make an investment election on your own behalf.

The Employer will permit you to make an election to withdraw any Elective Deferrals (plus earnings or losses) withheld in error within ninety (90) days after the date of the first automatic contribution under the Plan. The amount of the withdrawal may not exceed the amount of default Elective Deferrals (adjusted for earnings and losses) made with respect to the first payroll period to which the EACA applies and any succeeding payroll period beginning before the date of the election (plus earnings and losses). Any related Matching Contribution will be forfeited.

**Your Rights and Obligations Under the Plan**

Automatic payroll withholding as described above will continue until you advise the Plan Administrator in writing either to increase or decrease the amount of withholding, or to stop payroll withholding. You have the right to change the amount of payroll withholding at any time before you meet the eligibility requirements for Plan Participation, and at least once a year after you become a Participant. You may stop payroll withholding at any time by giving the Plan Administrator written notice. If you are

satisfied with the automatic withholding election, you do not have to do anything at this time; however, you must sign and return the Enrollment and Salary Savings Agreement to the Plan Administrator.

Within the time period described in this paragraph, you may elect to have the Plan distribute to you all of your prior automatic deferrals and the earnings on those deferrals. You may make this election on the Enrollment and Salary Savings Agreement as provided by the Plan Administrator no later than ninety (90) days after the first automatic deferral is taken from your pay. If you elect to withdraw all of your prior automatic deferrals, you will pay income tax on the distributed amount, but you will not be subject to the 10% premature distribution penalty tax, even if you receive the distribution prior to attaining age 59½.

**X Right to Direct Investments**

As a Participant in the Plan (or a Beneficiary of a deceased Participant), you have the right to direct the investment of some or all of the contributions that are made to the Plan on your behalf.

You have the right to direct the investment of Elective Deferrals made to the Plan.

You have the right to direct all contributions made to the Plan of your behalf.

You have the right to invest Matching Contributions made to your Plan account.

You have the right to invest Employer Non-Elective Contributions made to the Plan.

You may invest these contributions in any of the investment vehicles explained on the attached investment election form. If you do not make an election as to how the Plan should invest your Elective Deferrals, all amounts withheld from your pay will be invested in the Plan's default investment vehicle until such time as you advise the Plan Administrator in writing of your investment selection.

**Name of Default Investment Vehicle: Nationwide Destination Funds**

Please reference the attached summary of these funds for more information relating to these fund options. For more detailed information, including the fund's investment objectives, risk and return characteristics and any fees and expenses, you should contact the Plan's investment advisor, Hal Guy, at 860-298-1904.

If some or all of the contributions to the Plan are invested in the default investment, that does not mean you give up your right to direct your assets. You still retain the right to direct the investment in the alternatives available under the Plan.

You will also have the right to change your investment without penalty at least once during a three-month period, usually quarterly. If you wish to change the amount of your Elective Deferral deduction from your Compensation, or withdraw authorization to continue payroll deductions under the Plan, you must complete a new Salary Savings Agreement.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. Therefore, you should carefully consider the rights described in this notice and how these rights affect the amount of money that you invest in company stock through the Plan. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

For additional information about your rights under this Notice, please refer to your Summary Plan Description and any prospectuses or investment materials that have been provided to you. You may obtain further investment information about the Plan's investment alternatives, including the default investment, by contacting Jerry Marstaller at 207-795-2391.