

March 15, 2017

Dear Employee,

YOUR 401(k) PLAN'S ADMINISTRATIVE COSTS ARE BEING REDUCED

The Plan Trustee(s) of Reliable Contracting are committed to ensuring the costs and recordkeeping services reflect the needs of your Plan. We recently conducted a plan review with John Hancock and are pleased to announce a reduction in your plan costs. The changes, outlined below, will come into effect no later than 30 days after you receive this notice.

This letter is communicating an overall reduction in your plan costs. You may see these charges reflected in a different manner than previously disclosed on your 404a-5 Plan & Investment Notice.

Description	Current	Revised
Credits	0.00%*	Credit of (0.10%)*

Small differences between figures shown may occur due to rounding.

This letter only includes the administrative charges that are changing. For a complete list of administrative charges, review the Important Plan Information section of the 404a-5 Plan & Investment Notice that was previously provided to you or contact your plan administrator. You can also access this notice by visiting John Hancock's participant website at www.jhnpensions.com (or www.jhnpensions.com for plans domiciled in New York).

If you have any questions about this letter, please contact your Plan Administrator.

**If applicable, charges may fluctuate based on the total assets in the Plan according to a pre-set schedule and other conditions agreed to by your plan sponsor and John Hancock. If a credit rate applies, it may vary depending on the applicable percentage based charges.*

