

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](http://www.jhnpensions.com) (or [www.jhnpensions.com](http://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.*

