

**IMPORTANT NOTICE Concerning Your Rights Under the
UA Local 190 Plumbers/ Pipefitters/ Service Technicians/ Gas
Distribution Defined Contribution Plan**

**TO: Participants with Plan funds invested in the Nationwide Investor
Destinations Moderately Conservative Fund as of August 1, 2008**

This notice is to inform you that the UA Local 190 Plumbers/ Pipefitters/ Service Technicians/ Gas Distribution Defined Contribution Plan will be transferring all funds invested in the **Nationwide Investor Destinations Moderately Conservative Fund** as of August 1, 2008 into the appropriate **Fidelity Freedom Funds** based on the participant's age.

- **As a result of this change, if you have funds invested in the Nationwide Investor Destinations Moderately Conservative Fund as of August 1, 2008, you temporarily will be unable to direct or diversify the investment of those particular funds.**
- The period during which you will be unable to exercise these rights is called a "blackout period." During the blackout period you will not be able to change the investment of the affected portion of your account. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.
- **The blackout period is expected to begin on Friday, August 1, 2008 and end no later than Thursday, August 7, 2008.**
- We expect that you will be able to again access this portion of your account no later than Friday, August 8, 2008. When you are able to access this portion of your account, the funds that were invested on August 1, 2008 in the Nationwide Investor Destinations Moderately Conservative Fund will be invested in one of the Fidelity Freedom Funds.
- See the separate "Qualified Default Investment Fund Notice" for more details on how the appropriate Fidelity Freedom Fund will be selected for you.
- **If you do not have funds invested in the Nationwide Investor Destinations Moderately Conservative Fund as of August 1, 2008, this blackout will not affect you.**

If you have any questions concerning this notice, you should contact the Plan's Administrative Manager, Thomas Hayden, at Benefit Advisors, Inc., 33035 Schoolcraft Road, Livonia, Michigan 48150, 1-888-394-7473.