UA LOCAL 190 PLUMBERS AND PIPEFITTERS/SERVICE TECHNICIANS/ GAS DISTRIBUTION DEFINED CONTRIBUTION PLAN AND TRUST

IMPORTANT NOTICE:

QUALIFIED DEFAULT INVESTMENT FUND NOTIFICATION

The Plan allows you to direct the investment of your Plan account among options established and periodically reviewed by the Plan's Trustee(s).

For more information about all the investments available in our Plan, please refer to your enrollment materials, including your enrollment form, or log onto www.nationwide.com and review the investment options available under the Plan.

This notice is important to you if you do not direct the investment of your defined contribution or 401(k) account money.

This notice is also important to you if you currently have any Plan money invested in the Nationwide Investor Destinations Moderately Conservative Fund.

This notice is to inform you that:

- Effective August 1, 2008, if the Fund Office has your birth date on file and you **DO NOT** complete and return an enrollment/ change form for the Plan that provides direction on how you wish to have contributions to your account invested, amounts deposited to your account will be invested in the **Fidelity Adv Freedom Funds,** which are the "default" funds selected by the Plan Trustees. Your contributions will be invested in the Fidelity Adv Freedom Fund that is designed for participants who are in the same age bracket, as follows:

If your birth year is after:	And your birth year is no later than:	Your funds will be invested in:
-------	1942	Fidelity Adv Freedom Income Fund
1942	1947	Fidelity Adv Freedom 2005 A
1947	1952	Fidelity Adv Freedom 2010 A
1952	1957	Fidelity Adv Freedom 2015 A
1957	1962	Fidelity Adv Freedom 2020 A
1962	1967	Fidelity Adv Freedom 2025 A
1967	1972	Fidelity Adv Freedom 2030 A
1972	1977	Fidelity Adv Freedom 2035 A
1977	1982	Fidelity Adv Freedom 2040 A
1982	1987	Fidelity Adv Freedom 2045 A
1987	-------	Fidelity Adv Freedom 2050 A

If your birth date is not on file with the Fund Office, and you **DO NOT** complete and return an enrollment/ change form for the Plan that provides direction on how you wish to have contributions to your account invested, amounts deposited to your account will be invested in the **Fidelity Adv Freedom 2030 A Fund.**

Please refer to the attached fund profiles and performance summaries for information on the different Fidelity Adv Freedom Funds' investment objectives, risk and return characteristics, and applicable investment fees. You can view similar information online by visiting **http://preview.tinyurl.com/24hkmx.**

- After November 14, 2006 and before August 1, 2008, if you did not complete an enrollment/change form for the Plan that provided direction on how you wished to have contributions to your account invested, amounts deposited to your account were invested in the **Nationwide Investor Destinations Moderately Conservative Fund**, which was the "default" fund selected by the Plan Trustees.

  Effective August 1, 2008, the Trustees have decided to transfer all funds formerly held in the **Nationwide Investor Destinations Moderately Conservative Fund** to the appropriate Fidelity Adv Freedom Funds based on the age of the participant.

  If you have funds invested in the Nationwide Investor Destinations Moderately Conservative Fund, you have the right to choose before July 31, 2008 where those funds will be invested. If you do not exercise that right before August 1 either by completing an enrollment/change form for the Plan that provides direction on how you wish to have amounts currently held in the Nationwide Investor Destinations Moderately Conservative Fund invested, or by using the internet access or telephone systems described elsewhere in this notice, **the Trustees will transfer your funds to the appropriate Fidelity Adv Freedom Fund** based on your year of birth according to the chart on page 1 of this notice.

  After August 1, 2008, you will again have the right to change the investment to other options allowed under the Plan at any time, without charge.

- Before November 15, 2006, if you did not complete an enrollment/change form for the Plan that provided direction on how you wished to have contributions to your account invested, amounts deposited to your account were invested in the **Gartmore Morely Stable Value Fund**, which was the "default" fund selected by the Plan Trustees. Please refer to the attached fund profile and performance summary for information on the Gartmore Morely Stable Value Fund investment objectives, risk and return characteristics, and applicable investment fees. Starting November 15, 2006, the default fund was changed to the Nationwide Investor Destinations Moderately Conservative

Fund, but contributions that were invested in the Gartmore Morely Stable Value Fund by default (if you gave no directions on how you wanted your money invested) remained in that fund. If your contributions were invested there by default, and you have not changed this by exercising your right to direct the investment of your account, then your contributions are still invested in the Gartmore Morely Stable Value Fund and will remain invested there until further notice or until you elect a different investment.

- The Plan Trustees monitor the performance of the default funds with the help of a qualified investment advisor and reserve the right to change the default funds and any other investment funds offered under the Plan when the Trustees determine that a change is appropriate.

- If contributions to your Plan account are invested in the Fidelity Adv Freedom Funds, the Nationwide Investor Destinations Moderately Conservative Fund, the Gartmore Morely Stable Value Fund, or any other default fund selected by the Plan Trustees, **you can direct the investment of those assets to any of the other investment options available under the Plan** in accordance with the policies that apply to all participant directed investments.

How to change the investment of your account:

There are three different ways you can select or change the investments in your account:

- by accessing the Nationwide Inquire System (**800-772-2182**);

- by selecting "Access My Account" at www.nationwide.com. If you have not previously accessed your account this way you'll need to establish a user ID and password by clicking on the "Sign Up" link; or

- by requesting an Enrollment Kit from the Fund Office and completing and filing the investment allocation form as instructed.

There are no financial penalties or fees related to your withdrawal or exchange out of the default fund into any other investment option available under the Plan if you initiate the change using one of these methods.

- Investment management and similar fees will apply during your period of investment in a default fund selected by the Plan Trustees. Investment management and similar fees also will apply during your period of investment in any other fund you select.

- To make sure that you have all the information you might need to make a decision about whether the default fund is the right fund for your account's investment, you will periodically receive a copy of the prospectus for the default fund(s) in which your Plan account is invested.

You can obtain additional information upon request regarding the default investment option and other investment options available under the Plan, including the most recent prospectus, a description of the different types of annual operating expenses of each option, those expenses expressed as a percentage of the average net assets in the option, and any other materials provided to the Plan regarding the investment option.

If you have any questions regarding the Fidelity Adv Freedom Funds, the Nationwide Investor Destinations Moderately Conservative Fund (DMCA), the Gartmore Morely Stable Value Fund (GMVA), or any of the alternative investment options offered by the Plan, please contact the Nationwide Financial Representative, **Gary Allen Pinson** at **(248) 626-7411** or his toll-free number: **(888) 626-7413.** Mr. Pinson is a Chartered Financial Consultant (ChFC) who is a sales representative of Nationwide. (Nationwide is compensated by the Plan and the mutual fund companies whose funds are offered as options under the Plan, and Nationwide shares its compensation with Mr. Pinson. Mr. Pinson's compensation is not affected by your Plan account investment choices.)

If you have any questions regarding the contents of this notice, or how to obtain additional information, please contact Thomas Hayden of Benefit Advisors, Inc. at the Fund Office, Benefit Advisors, Inc., 33035 Schoolcraft Road, Livonia, MI 48150, (888) 390-7473.