

# Important Notice Concerning Your Rights

## Under The **Knoxville Dermatology Group, P.C. Profit Sharing Plan**

November 27, 2006

1. This notice is to inform you that the **Knoxville Dermatology Group, P.C. Profit Sharing Plan** will be changing investment options.
  2. As a result of these changes, you temporarily will be unable to direct or diversify investments in your individual accounts, obtain a loan from the plan, or obtain a distribution from the plan. This period, during which you will be unable to exercise these rights otherwise available under the plan, is called a "blackout period." Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this **blackout** period may affect your retirement planning, as well as your overall financial plan.
  3. The **blackout** period for the plan is expected to begin on January 1<sup>st</sup>, 2007. During the next few weeks, you can determine whether the **blackout** period has started or ended by accessing the normal web site.
  4. During **blackout** period you will be unable to direct or diversify the assets held in your plan 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.
  5. Federal law generally requires that you be furnished notice of a **blackout** period at least 30 days in advance of the last date on which you could exercise your affected rights immediately before the commencement of any **blackout** period in order to provide you with sufficient time to consider the effect of the **blackout** period on your retirement and financial plans.
  6. If you have any questions concerning this notice, you should contact [enter name, address and telephone number of the plan administrator or other contact responsible for answering questions about the **blackout** period].
- (f) This section shall be effective and shall apply to any **blackout** period commencing on or after January 1<sup>st</sup>, 2007. For the blackout period, plan administrators shall furnish notice as soon as reasonably possible.