

IMPORTANT INFORMATION ABOUT YOUR PLAN!

**Cleveland Asbestos Workers
Cleveland Asbestos Workers Defined Contribution Pension Plan (the "Plan")**

INITIAL NOTICE OF AUTOMATIC INVESTMENT OF CONTRIBUTIONS UNDER THE PLAN

NOTE TO ELIGIBLE EMPLOYEE: THIS NOTICE APPLIES TO ANY ELIGIBLE EMPLOYEE WHO HAS NOT MADE AN INVESTMENT ELECTION UNDER THE PLAN OR WHO HAS ELECTED TO INVEST 100% OF THEIR ACCOUNT BALANCE AND FUTURE CONTRIBUTIONS IN THE MONEY MARKET FUND. EFFECTIVE APRIL 20, 2010, THIS FUND WILL NO LONGER BE THE DEFAULT INVESTMENT ALTERNATIVE UNDER THE PLAN. UNLESS YOU MAKE AN INVESTMENT ELECTION OR CONFIRM YOUR CURRENT INVESTMENT ELECTION BEFORE SUCH EFFECTIVE DATE, YOUR FUTURE CONTRIBUTIONS AND EXISTING ACCOUNT BALANCE ("PLAN CONTRIBUTIONS") WILL BE AUTOMATICALLY INVESTED IN A NEW DEFAULT INVESTMENT ALTERNATIVE DESCRIBED BELOW.

PURPOSE OF THIS NOTICE: This Notice explains your rights and obligations with respect to the following:

Automatic Investment: The transfer of your existing account balance and its automatic investment, along with your future Plan contributions, in an investment alternative (the "Default Alternative") that has been newly designated by your employer for such investment in the event that you fail to provide, following your receipt of this Notice and prior to the effective date mentioned above, an affirmative investment election regarding the investment allocation of your Plan contributions and existing account balance (and earnings thereon).

ERISA Plan Document: For more details about this arrangement or plan updates, please refer to your Summary Plan Description (SPD) and any Summary of Material Modifications (SMM) to the SPD. An additional copy of either document can be obtained from the Plan Administrator by calling (216) 621-3522.

AUTOMATIC INVESTMENT

Your Right to Direct Investments: As a participant under the Plan, you have the right to direct the investment of your individual account balance(s) and contributions under the Plan into one or more of the investment alternatives available under the Plan. In order to exercise your right to direct your Plan investments, you must affirmatively make an investment or transfer election.

How to Make an Affirmative Investment or Transfer Election: You can make an affirmative investment or transfer election by: visiting www.divinvest.com; or calling customer service at 800-755-5801. If you would like to make your election on a paper form, please call customer service.

If, after your contributions are initially invested in the Default Alternative, but before you make an investment election, you affirmatively make an investment transfer under the Plan or you take out an in-service withdrawal from the Plan, you will be deemed to have affirmatively made an investment election to allocate your future contributions under the Plan to the Default Alternative. You will also be deemed to have investment control over your Plan assets remaining in the Default Alternative.

Please note that the above options are the only options available for making an affirmative investment or transfer election. The Plan may not recognize any other form of investment direction or instruction that you might provide.

Circumstances Under Which Assets May be Invested if You Fail to Make an Investment Election: If you fail to affirmatively make an investment election your Plan Contributions will be invested in the Default Alternative.

Qualified Default Investment Alternative (QDIA): Your employer has chosen to qualify the Default Alternative as a QDIA established in accordance with the legal requirements under section 404(c)(5) of ERISA and regulations thereunder. This means that a plan fiduciary should not be liable for any investment losses that result notwithstanding that you did not affirmatively elect to invest in the Default Alternative. This relief from liability applies whether or not the Plan is intended to be a 404(c) plan.

Description of the Default Alternative: The Default Alternative in which your Plan savings and contributions will be invested if you fail to make an affirmative investment election is identified below:

Manning & Napier Target Date Fund

This is a "target retirement date" Default Alternative designed to provide varying degrees of long-term appreciation and capital preservation through a mix of equity and fixed income exposures based on your age and the target retirement year designated by the fiduciary overseeing the portfolios. This Default Alternative changes its asset allocation and associated risk levels over time with the objective of becoming more conservative (i.e., decreasing risk of losses) with increasing age or as you approach your designated target retirement year. Your designated target retirement year is the year in which you turn age 65. If, based on your particular circumstances, you have in mind a different target retirement year and you are satisfied with using this type of fund as your affirmative investment election, you can elect a different target retirement year by visiting www.divinvest.com, calling customer service at 800-755-5801 or contacting your Plan Administrator by calling (216) 621-3522 to choose a different retirement date fund.

Additional Information about the Fund. To identify the specific fund in which your assets will be invested, please review the chart below.

Manning & Napier	Years in which you attain age 65
Manning & Napier 2050	2046 and later
Manning & Napier 2040	2036-2045
Manning & Napier 2030	2026-2035
Manning & Napier 2020	2016-2025
Manning & Napier 2010	2006-2015
Manning & Napier Target Income	prior to 2006

Your Right to Transfer Out of the Default Alternative Without Penalty: As a participant under the Plan, you have the right to direct that any or all of your assets invested in the Default Alternative be transferred to one or more of the diversified alternative investments available under the Plan. Until you make an affirmative election to transfer any of your assets from the Default Alternative or otherwise make an affirmative investment election as herein provided, you will receive an annual notice to remind you of the Default Alternative arrangement and of your right to direct that any or all of your assets invested in the Default Alternative be transferred to one or more of the other diversified alternative investments under the Plan, without financial penalty.

Where You Can Obtain Investment Information Concerning the other Investment Alternatives Available under the Plan: The other investment alternatives available under the Plan are listed in the investment section of your Plan Highlights, and a Fund Profile containing additional information, including investment objectives, risk and return characteristics, as well as fees and other expenses, for each such other investment alternative is attached to the Plan

Highlights. For additional information concerning the other investment alternatives available under the Plan, please visit www.divinvest.com or call customer service at 800-755-5801.

HOW TO OBTAIN ADDITIONAL INFORMATION: This Notice is intended to provide a brief explanation of certain aspects of the Plan. If there are any discrepancies between the contents of this Notice and the provisions of the Plan document, the terms of the Plan document shall govern. For more information on the Plan aspects covered by this Notice, please contact the Plan Administrator by calling (216) 621-3522.

PROSPECTUS AVAILABILITY

All registered funds are available by prospectus only. You will receive a prospectus for any registered fund in which you invest. A prospectus may be obtained for any registered fund by contacting Diversified at 800-755-5801. The prospectus contains additional information about the funds, including the investment objectives, risks, charges, and other expenses. Please read and consider such information carefully before making your investment choices.

Please note that certain investment funds may impose trading restrictions and/or redemption fees as a result of frequent trading activity. Please contact Diversified for more information.

Securities are offered by Diversified Investors Securities Corp. ("DISC"), 440 Mamaroneck Avenue, Harrison, NY 10528. Any non-Diversified fund offered under the Plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements, such as DISC. If a stable, fixed or guaranteed fund(s) is offered under the plan by Diversified, the fund is made available under a group annuity contract issued by Transamerica Financial Life Insurance Company (TFLIC), 440 Mamaroneck Avenue, Harrison, NY 10528. However, if the Stable Pooled Fund is offered under the plan, the fund is made available under the Diversified Investment Advisors Collective Trust.