Notice Regarding Qualified Default Investment Alternative (QDIA)

ON-LINE SYSTEMS, INC. 401(K) PLAN

When an employee satisfies the eligibility requirements of the above named plan ("Plan"), he / she is entitled to participate in the Plan. Under the Plan, employees direct their own investments. The Plan offers participants and beneficiaries the opportunity to invest in a broad range of investment alternatives, sufficient to permit investment in a diversified portfolio. You have the right to choose from among these alternatives. Information about these investment options, including electronic prospectuses, fund fact sheets, and historical performance data, is available at www.RiversEdgeRet.com, or can be provided upon request to the Plan Administrator.

If you do not affirmatively make an investment election, the Plan provides for your contributions and other money in your Plan Account to be invested in what is known as a Qualified Default Investment Alternative (QDIA). You (or your beneficiaries) have the right to direct investments out of the QDIA with the same frequency available for other Plan investments (but no less frequently than quarterly). This Plan permits changes to investment direction on a daily basis.

Information Regarding the Qualified Default Investment Fund(s)

In the event no affirmative election on how your money is to be invested is received, your future contributions (investment elections) will default into one of the Investments according to your date of birth as described in the chart below. The QDIA's are target date funds. The funds seek to provide total return for investors retiring in or near the target retirement year. The funds follow an asset allocation strategy that automatically changes over time, becoming more conservative as the target date approaches. The funds are diversified across a variety of asset classes, including domestic equities, international equities, and fixed income.

Birth Range	Investment Name	Symbol	Expense Ratio
01/01/1900 to 12/31/1942	VNGRD TARGET RETIREMENT INCOME	VTINX	0.13%
01/01/1943 to 12/31/1952	VNGRD TARGET RETIREMENT 2015	VTXVX	0.13%
01/01/1953 to 12/31/1957	VNGRD TARGET RETIREMENT 2020	VTWNX	0.13%
01/01/1958 to 12/31/1962	VNGRD TARGET RETIREMENT 2025	VTTVX	0.14%
01/01/1963 to 12/31/1967	VNGRD TARGET RETIREMENT 2030	VTHRX	0.14%
01/01/1968 to 12/31/1972	VNGRD TARGET RETIREMENT 2035	VTTHX	0.14%
01/01/1973 to 12/31/1977	VNGRD TARGET RETIREMENT 2040	VFORX	0.15%
01/01/1978 to 12/31/1982	VNGRD TARGET RETIREMENT 2045	VTIVX	0.15%
01/01/1983 to 12/31/1987	VNGRD TARGET RETIREMENT 2050	VFIFX	0.15%
01/01/1988 to 12/31/1992	VNGRD TARGET RETIREMENT 2055	VFFVX	0.15%
01/01/1993 to 12/31/2017	VNGRD TARGET RETIREMENT 2060	VTTSX	0.15%

Primary Risks

The QDIA is subject to several stock and bond market risks, any of which could cause an investor to lose money. However, because bonds and short-term investments usually are less volatile than stocks, and because a significant portion of the qualified default investment’s assets may be in bonds and short-term investments, the overall level of risk should be low to moderate. Where assets are substantially allocated to bonds and money market instruments, an investment is primarily subject to the following risks: *interest rate risk* , which is the chance that bond prices overall will decline because of rising interest rates; *income risk* , which is the chance that an underlying fund’s income will decline because of falling interest rates; *credit risk* , which is the chance that the issuer of a security will fail to pay interest and principal in a timely manner, or that negative perceptions of the issuer’s ability to make such payments will cause the price of that security to decline, thus reducing the underlying fund’s return; and *call risk* , which is the chance that during periods of falling interest rates, issuers of callable bonds may call (repay) securities with higher coupons or interest rates before their maturity dates. An underlying fund would then lose potential price appreciation and would be forced to reinvest the unanticipated proceeds at lower interest rates, resulting in a decline in the fund’s income. For mortgage-backed securities, this risk is known as *prepayment risk*.

Because a significant portion of the qualified default investment’s assets is allocated to stocks, the default investment is also subject to *stock market risk* , which is the chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising prices and periods of falling prices. The default investment may also be subject to the following risks associated with investments in foreign stocks: *currency risk* , which is the chance that the value of a foreign investment, measured in U.S. dollars, will decrease because of unfavorable changes in currency exchange rates; *country risk* , which is the chance that domestic events - such as political upheaval, financial troubles, or natural disasters - will weaken a country’s securities markets; and regional risk , which is the chance that an entire region - for example, the European or Pacific region - will be hurt by political upheaval, financial troubles, or natural disasters. The default investment is also subject to *manager risk* , which is the chance that poor security selection will cause the investment to underperform relevant benchmarks or other investments with a similar investment objective.

The Funds are also subject to *asset allocation risk*, which is the chance that the selection of underlying investments and the allocation of assets to those investments will cause the investment to underperform other funds with a similar investment objective.