

IMPORTANT NOTICE

Regarding Your Plan Investment in the UMWA CASH DEFERRED SAVINGS PLAN OF 1988

Your Savings Plan account is currently invested in the UMWA 401(k) Balanced Fund, which no longer will be offered effective September 1, 2009

The Savings Plan allows participants to direct the investment of their accounts. For participants who do not make an investment choice, federal rules allow the Trustees to choose an investment vehicle (known as the “default investment option”) on behalf of these participants. These federal rules are known as the Qualified Default Investment Alternatives (or “QDIA”) rules. Under these QDIA rules, the default investment option must include equity-based investments. These investments expose a participant’s account to market ups and downs. **On September 1, 2009, the Savings Plan is changing its QDIA investment option.**

Our records indicate that you may not have made an investment choice for future contributions to the Plan. As a result, future contributions and your existing account balance will be invested in the Savings Plan’s new default investment option, which is an equity-based investment. This notice describes the fund in which your account will be invested, unless you take the action described below.

The Plan’s New QDIA

Effective September 1, 2009, the Trustees have designated the Vanguard Balanced Index Institutional Fund as the QDIA for the Savings Plan. Included with this Notice is a description of this fund’s underlying investment objectives, risk and return characteristics, and fees and expenses. **Your future contributions and your existing account balance will be invested in this default investment fund unless you make a different investment choice.**

If you do not want any portion of your account balance to be invested in this fund, you must select a different investment choice for your contributions. The Savings Plan must receive any changes to your investments no later than **August 24, 2009**. To obtain the necessary form, you may contact the Plan at 1-800-291-1425 (Option 5), or visit the Plan’s website at www.umwafunds.org/CDSP.

HOW TO MAKE INVESTMENT CHOICES

Beginning **October 1, 2009**, to make an investment choice, to affirm or change your investment choices, or to obtain more information on any plan investment alternatives you can:

- Access your account at Prudential's Internet site at www.prudential.com/online/retirement.
- Access your account through Prudential's Interactive Voice Response telephone system at 877-PRU-2100 (877-778-2100).
- Contact a Prudential representative by calling 877-PRU-2100 (877-778-2100), and pressing *0.

More details on the description of the Savings Plan provisions, as well as information about your rights and obligations under the Plan, may be found in the Plan's Summary Plan Description. If you have any questions, please contact Prudential at 877-PRU-2100 (877-778-2100). Press *0 to speak with a Prudential Representative.