Date: April 4, 2016

To: Participants, Beneficiaries, and Alternate Payees in the Mound Employees' Pension Plan (the Plan)

From: Mound Employees' Pension Plan Benefits Committee (the Plan Administrator)

Re: Important Information about the Plan

Washington River Protection Solutions, LLC (the Company) has resolved to terminate the Plan effective June 30, 2016. All benefit accruals under the Plan stopped on or before October 1, 2008.
Please note that you do not need to take any action at this time. You will be given information about your Plan benefits and any elections available to you later in the termination process. The Plan termination process will take another 12 months or more to complete. We will provide you with additional information at various stages throughout the Plan termination process. If your address changes, please let us know immediately using the phone number provided below.

Enclosed is the NOTICE OF INTENT TO TERMINATE. This NOTICE is required by the Pension Benefit Guaranty Corporation (PBGC) to give you advance notice of, and information about, the Plan's termination. Also enclosed is a set of Frequently Asked Questions (FAQs) designed to answer basic questions about the Plan's termination as well as a listing of in-person meetings that will be held in Miamisburg, Ohio to address your questions and concerns. Please attend the meeting to which you are assigned to ensure adequate meeting space. A meeting schedule is included as an enclosure to this letter.

If you have any questions regarding the Plan termination, please contact the Mound Benefits Center at 1-866-296-5036.

If you are not yet receiving your pension benefit:
Once the Plan's termination receives government approval from the PBGC, if the value of your total Plan benefit exceeds $5,000, you will be given the opportunity to participate in a Special Election pursuant to which you can elect to receive your Plan benefits (1) as a lump sum (payable in cash or as a rollover as you elect), (2) as an immediate annuity, or (3) under a deferred annuity contract designed to provide benefits currently available to you under the terms of the Plan. If you elect an immediate or deferred annuity, your Plan benefits will be provided through an annuity contract to be purchased by the Plan from an insurance company, instead of from the Plan. If the value of your total Plan benefit does not exceed $5,000, you will automatically receive your benefit as a lump sum (payable as cash or as a rollover as you elect).

If you are already receiving an annuity benefit:
You will also be given the opportunity to participate in a Special Election pursuant to which you can elect to (1) receive your remaining Plan benefits as a lump sum or (2) continue to receive your monthly annuity. If you choose to continue your monthly annuity, the Plan termination will not affect your monthly benefit amount or the amount of any survivor benefit if available under the payment form you are currently receiving. The Plan will purchase an annuity contract from an insurance company and your Plan benefit will be provided through the annuity contract instead of from the Plan.

Enclosures

NOTICE OF INTENT TO TERMINATE THE MOUND EMPLOYEES' PENSION PLAN

April 4, 2016

The Mound Employees' Pension Plan Benefits Committee (the Plan Administrator) intends to implement the decision by Washington River Protection Solutions, LLC to terminate the **Mound Employees' Pension Plan** (the Plan) in a standard termination. The law requires that we provide you with written notice of the proposed termination.

In order for the Plan to terminate, Plan assets must be sufficient to provide all Plan benefits. If the proposed termination date is changed to a later date or the termination does not occur, the Plan Administrator will notify you in writing.

NAME AND EMPLOYER IDENTIFICATION NUMBER OF CONTRIBUTING SPONSOR:

- Washington River Protection Solutions, LLC
  EIN: 26-0771181
  Plan Number: 002

FOR CURRENT RETIREES:

- The proposed termination will not affect your monthly benefit amount, unless you elect to receive the remaining value of your pension in a lump sum as cash or roll-over to another retirement account (subject to taxes when applicable).

PROPOSED TERMINATION DATE: June 30, 2016

- We will notify you in writing if the proposed termination date is changed to a later date.

CONTACT PERSON: If you have any questions concerning the Plan's termination after reading the following frequently asked questions, please contact:

Mound Benefits Center
Defined Benefit
P.O. Box 10361
Des Moines, IA 50306-0361
1-866-296-5036

CESSATION OF ACCRUALS:

- Benefit accruals ceased, in accordance with section 204(h) of the Employee Retirement Income Security Act (ERISA), as of October 1, 2008

OBTAINING A SUMMARY PLAN DESCRIPTION:

- If you wish to obtain a copy of the summary plan description for the Plan, you may call

or write:

- Mound Benefits Center
  Defined Benefit
  P.O. Box 10361
  Des Moines, IA 50306-0361
  1-866-296-5036

NOTIFICATION OF PLAN BENEFITS:

- The Plan Administrator will provide you, at a later date, written notification regarding your benefits.

END OF PENSION BENEFIT GUARANTY CORPORATION (PBGC) GUARANTEE:

- After plan assets have been distributed to provide all of your benefit, either through the purchase of an annuity contract or in another form permitted by the Plan, PBGC's guarantee of your benefit ends.

IDENTITY OF INSURER:

- If you will receive your Plan benefit in the form of an annuity, the Plan Administrator intends to cause the Plan to purchase an annuity contract for your benefit from an insurer to be selected at a later date. At least 45 days before the plan assets are distributed, the Plan Administrator will notify you in writing of the name and address of the insurer from whom, or the insurers from among whom, the annuity contract(s) will be purchased.

MOUND EMPLOYEES' PENSION PLAN

April 4, 2016

FREQUENTLY ASKED QUESTIONS REGARDING PLAN TERMINATION

1. Why is Washington River Protection Solutions, LLC terminating the Plan?

Washington River Protection Solutions, LLC (WRPS) has resolved to terminate the Mound Employees' Pension Plan (the Plan) and distribute the Plan's assets because benefit accruals under the Plan stopped as of October 1, 2008, business operations associated with the Plan have been closed, and the Plan's liability is fully funded.

2. What does "terminating the Plan" mean?

With the termination, all Plan assets will be distributed (either to participants in lump sums or to an insurance company to provide monthly payments). As part of the Plan termination process, participants will be given an opportunity (Special Election) to receive a lump sum distribution, commence an immediate annuity, or receive a deferred annuity contract. Amounts not distributed as lump sums will be delivered to an insurance company, which will then be responsible for making all future payments.

3. How will I know where WRPS is in the termination process?

You will receive several different types of correspondence and be invited to some in-person meetings during the termination process. The following is an estimated timeline of the events affecting plan participants. Keep in mind that these dates are only estimates. You will be notified of specific dates by mail after WRPS has received direction from the Internal Revenue Service and PBGC.

Prior to Plan Termination Date		Date of Plan Termination - 6/30/2016	From Plan Termination Date to Asset Distribution				
			Below dates are estimates. Actual dates could differ based on when IRS completes its review.				
4/4/16 - 4/12/16	4/20/16 - 4/23/16	Late Summer 2016	Spring 2017	Late Spring - Summer 2017	Summer - Fall 2017	Fall - Winter 2017
Legal Disclosures - Notice of Intent to Terminate (NOIT) and Notice to Interested Parties (NTIP) are delivered to all pension Plan participants.	Eight town hall participant briefing meetings in Ohio.	Notice of Plan Benefits (NOPB) is delivered to all Plan participants. This notice contains the calculation of participants' remaining benefits.	Plan participants receive benefit election packets and are offered free financial counseling.	In-person meetings held to assist participants with filling out the benefit election packets.	Lump-sums and rollover payments made to Plan participants.	Selected insurance carrier takes over administration of the Plan and begins paying monthly pension benefits.
	4/20/16 - TO BE DETERMINED*					
	The Internal Revenue Service reviews the Plan's request to terminate. The Pension Benefits Guaranty Corporation will also review the request in the fall of 2016.		**The review of these filings can in some cases take up to 18 months. WRPS will inform participants as the timeline is updated.*			

4. **If the Plan termination date is June 30, 2016, why are there notices, election periods and other activities that go into 2017?**

   The "Plan termination date" is the date chosen by the Plan sponsor (WRPS) and represents the start of the Plan termination process. The Plan termination process will end when the IRS and PBGC have approved the request to terminate the Plan and all Plan assets have been distributed (either to participants in lump sums or to an insurance company to provide monthly payments).

5. **How does this impact me if I am currently receiving monthly retirement benefits?**

   Unless you select the lump sum option, your benefits will continue as before. The Plan will purchase an annuity contract from an insurance company, and the selected insurance company will continue paying your benefits.

6. **When will the Plan termination Special Election process take place?**

   The Special Election opportunity will take place after the Plan has received governmental approval to proceed with the termination. WRPS currently anticipates that the election process will begin in the spring of 2017 and that lump sums will be paid during the late summer or early fall of 2017.

7. **When will I learn the amount of my benefits?**

   We anticipate that by August 2016 the Plan will send you a statement of your benefits. Anyone who has not been in payment status for more than a year will be asked to verify certain data used to calculate his/her benefit.

8. **Are there requirements that WRPS must follow during the termination process?**

   Yes. Any employer terminating a defined benefit pension plan must follow strict guidelines set by the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code. These guidelines help ensure that employers and their partners act in the best interest of plan participants.

9. **Is WRPS terminating the Plan because the Plan is in financial trouble?**

   Not at all. The latest available figures show the Plan's liability is fully funded.

10. **How will the Plan's Selection Committee identify and select an insurance company?**

    The U.S. Department of Labor requires the Plan's Selection Committee to conduct an objective, thorough and analytical search to identify and select a provider, considering factors such as the insurance companies' ratings, investment portfolio, capital and surplus, indications of potential liability and more. The Plan's Selection Committee will

work with an investment advisor/annuity purchase consultant to accomplish these tasks.

11. Is my Pension Plan benefit guaranteed and protected?

Currently, the Pension Benefit Guaranty Corporation (PBGC) – a federal agency – guarantees your plan benefit up to certain legal limits. Once the Plan is terminated, the PBGC guarantee ends, and the selected insurance company assumes responsibility for paying benefits. The guaranty associations will take the place of the PBGC and are described in question #12 below.

12. What happens if the selected insurance company fails and cannot pay my benefit?

The Plan's Selection Committee and its investment advisor/annuity purchase consultant must meet their obligations described by the U.S. Department of Labor during the insurance company selection process. The selected insurance company must be highly rated. However, to help protect plan participants in the event of a failure, there is a protection that takes place of the PBGC. Every U.S. state – plus Puerto Rico and the District of Columbia – maintains "guaranty associations." These associations protect policyholders, up to specified limits, if an insurance company cannot meet its obligations. For information about your state's specific guaranty, please consult the National Organization of Life & Health Insurance Guaranty Associations at http://www.nolhga.com/policyholderinfo/main.cfm/location/ga, and select your state of residence from the drop down menu.

13. Will the termination affect the benefit I have earned under the Plan?

No. The benefits available to you from the insurance company will be the benefits available to you under the terms of the Plan.

14. If I select a deferred annuity contract, what will I need to do when I want to commence my benefits?

You will need to contact the insurance company at least 30 days before your desired start date.

15. Whom may I talk to if I have questions about the Plan termination?

You can call the Mound Benefits Center at (866) 296-5036.

Informational Meeting Schedule

Live meetings will be held from April 20 – 23, 2016 at the following location:

Hilton Garden Inn Dayton South-Austin Landing
12000 Innovation Drive, Miamisburg, Ohio, 45342, USA
TEL: +1-937-247-5850 FAX: +1-937-247-5859

- Once in the hotel, follow the signs directing you to "Mound Employees' Pension Plan."
- No RSVP is needed.
- The presentation will be the same at all meetings, so you only need to attend on meeting.
- The presentation will last approximately 30 minutes with time for questions and answers to follow.
- You may bring your spouse or caregiver to the meeting if desired.
- There will be limited space available, therefore please attend the designated meeting based on the first letter of your last name as follows:

Date & Time: April 20, 2016 10:00am & 1:00pm EDT
Who should attend: Retirees with last names beginning with A – G

Date & Time: April 21, 2016 10:00am & 1:00pm EDT
Who should attend: Retirees with last names beginning with H – N

Date & Time: April 22, 2016 10:00am & 1:00pm EDT
Who should attend: Retirees with last names beginning with O – Z

Date & Time: April 23, 2016 8:00am & 11:00am EDT
Who should attend: Retirees who were unable to attend their designated meeting.*

**You are highly encouraged to attend the meeting to which your group is assigned. Space is limited and attendance at the meeting on April 23, 2016 will be granted on a first-come, first-served basis.*

For those unable to attend these informational meetings, a recording of the meetings will be available online at www.rockymound.mercerhrs.com by April 29, 2016.