

***IMPORTANT NOTICE***

*This plan is not an ERISA Plan under 29 USC § 1002(1) and 29 CFR § 2510.3-1(j). Caltech makes no contributions to this plan. Participation in this plan is completely voluntary, and no employee is under any obligation to participate in the plan. Caltech does not endorse this plan, and Caltech's sole functions with regard to the plan are to allow the insurer to publicize the plan and to collect and deliver to the insurer the premiums from employees who participate.*