

HEADWAY CORPORATE RESOURCES, INC.  
SALARY SAVINGS PLAN  
Automatic Enrollment Annual Opt-Out Notice

April 11, 2014

Contact Us:  
Phone: 800-724-7526  
Website: [schwab.com/workplace](http://schwab.com/workplace)

Participant Lastname HCR  
Attn: Schwab Stech  
4150 Kinross Lakes Parkway  
Richfield, OH 44286

Dear Participant,

We all know it's important to save -- especially for a goal like retirement that may be many years away. Headway Corporate Resources, Inc. wants everyone to look forward to an active and healthy future. To help get you on your way to achieving your retirement goals, your retirement plan has an automatic enrollment program.

Your plan has an annual enrollment window lasting from May 1 to May 31 each year. If you are not contributing to the Plan at the plan's minimum rate you will be automatically enrolled unless you actively elect not to participate ("opt out") prior to May 31 each year.

If you are currently contributing less than the Plan's minimum suggested rate and do not make an election by May 31 each year (either to contribute the minimum rate or opt out), your contribution level may increase, until it reaches the maximum rate of your eligible pay as shown below:

<u>Contribution Source</u>	<u>Minimum Rate</u>	<u>Annual Increase</u>	<u>Suggested Rate</u>
Employee Deferral Account	10%	1%	10%

If you want to change your contribution rate or opt out, visit [schwab.com/workplace](http://schwab.com/workplace) or call **800-724-7526 (en español 877-905-2553)**. We're here Monday-Friday from 7 a.m. to 11 p.m. Eastern Time. You can access your account, obtain information on plan related investment alternatives, check performance or use the planning tools at any time on [schwab.com/workplace](http://schwab.com/workplace). We are looking forward to working with you.

Sincerely,



Catherine Golladay  
Vice President, Participant Services

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