

E
X
H
I
B
I
T

1

EXHIBIT 1

MEMORANDUM

TO: Timothy J Holleran G520C
FROM: Tony Nicely
SUBJECT: Profit Sharing Plan Award
DATE: February 22, 2008

Our hard work in 2007 has paid off. As a result, the Company has granted an average Profit Sharing Award of 24.0% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2007 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award – 10% of your eligible earnings – will be deposited in your 401(k) Associate Savings Plan Account at Vanguard and the remaining balance is being paid to you in cash (see enclosed check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2007 eligible earnings of:

Deposited in your 401(k) Associate Savings Plan Account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

██████████

██████████

██████████

██████████

** Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2007 eligible earnings. Your Planning Center Manager will inform you of your Planning Center's allocation percentage. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)*

To confirm the amount deposited in your 401(k) Associate Savings Account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative. Congratulations on a job well done!

MEMORANDUM

TO: Timothy J Holleran G520C
FROM: Tony Nicely
SUBJECT: Profit Sharing Plan Award
DATE: February 27, 2009

Our hard work in 2008 has paid off. As a result, the Company has granted an average Profit Sharing Award of 21.0% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2008 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award – 10% of your eligible earnings – will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see enclosed check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2008 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

██████████
██████████
██████████
██████████

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2008 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative.
Congratulations on a job well done!

M E M O R A N D U M

TO: **Timothy J Holleran G520C**
FROM: Tony Nicely
SUBJECT: Profit Sharing Plan Award
DATE: February 26, 2010

Our hard work in 2009 has paid off. As a result, the Company has granted an average Profit Sharing Award of 19.2% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2009 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award – 10% of your eligible earnings – will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached envelope). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2009 eligible earnings of:

██████████

Deposited in your Profit Sharing Plan account:

██████████

Paid in cash (before taxes):

█ ██████

Your Total Profit Sharing Award:

█ ██████

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2009 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative.

MEMORANDUM

TO: Timothy J Holleran
53957 G520E 001

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 25, 2011

Our hard work in 2010 has paid off. As a result, the Company has granted a 20.6% Profit Sharing Award to all eligible associates.

The first portion of your Profit Sharing Award - 10% of your eligible earnings - will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2010 eligible earnings of:

Deposited in your 401(k) Associate Savings Plan Account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing Allocation percentage by your 2010 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% your base pay.)

To confirm the amount deposited in your 401(k) Associate Savings Account, log on to your account at www.vanguard.com or call Vanguard Participation Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the plan.

If you have any questions contact your supervisor or your local Human Resources Representative

MEMORANDUM

TO: Timothy J Holleran
53957 G520E 001

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 24, 2012

Our hard work in 2011 has paid off. As a result, the Company has granted an average Profit Sharing award of 18.9% to all eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2011 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2011 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

*Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2011 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

MEMORANDUM

TO: Timothy J Holleran
53957 G520E 001

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 22, 2013

Our hard work in 2012 has paid off. As a result, the Company has granted an average Profit Sharing award of 20.9% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2012 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2012 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

**Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2012 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)*

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

MEMORANDUM

TO: Timothy J Holleran
53957 G520E 001

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 28, 2014

Our hard work in 2013 has paid off. As a result, the Company has granted an average Profit Sharing award of 21.2% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2013 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2013 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

**Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2013 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)*

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

MEMORANDUM

TO: Teresa K Westphal N343
FROM: Tony Nicely
SUBJECT: Profit Sharing Plan Award
DATE: February 27, 2009

Our hard work in 2008 has paid off. As a result, the Company has granted an average Profit Sharing Award of 21.0% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2008 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award - 10% of your eligible earnings - will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see enclosed check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2008 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2008 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative. Congratulations on a job well done!

MEMORANDUM

TO: Teresa K Westphal
77268 N343

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 26, 2010

Our hard work in 2009 has paid off. As a result, the Company has granted an average Profit Sharing Award of 19.2% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2009 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award – 10% of your eligible earnings – will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached envelope). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2009 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2009 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative.

GHR 0557

MEMORANDUM

TO: **Teresa K Westphal**
77268 N343 003

FROM: **Tony Nicely**

SUBJECT: **Profit Sharing Plan Award**

DATE: **February 25, 2011**

Our hard work in 2010 has paid off. As a result, the Company has granted a 20.6% Profit Sharing Award to all eligible associates.

The first portion of your Profit Sharing Award - 10% of your eligible earnings - will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2010 eligible earnings of:

Deposited in your 401(k) Associate Savings Plan Account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing Allocation percentage by your 2010 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% your base pay.)

To confirm the amount deposited in your 401(k) Associate Savings Account, log on to your account at www.vanguard.com or call Vanguard Participation Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the plan.

If you have any questions contact your supervisor or your local Human Resources Representative.

MEMORANDUM

TO: **Teresa K Westphal**
77268 N343 003

FROM: **Tony Nicolv**

SUBJECT: **Profit Sharing Plan Award**

DATE: **February 24, 2012**

Our hard work in 2011 has paid off. As a result, the Company has granted an average Profit Sharing award of 18.9% to all eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2011 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2011 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

*Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2011 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

GHR 0559

MEMORANDUM

TO: **Teresa K Westphal**
77268 N445 003

FROM: **Tony Nicely**

SUBJECT: **Profit Sharing Plan Award**

DATE: **February 22, 2013**

Our hard work in 2012 has paid off. As a result, the Company has granted an average Profit Sharing award of 20.9% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2012 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2012 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

**Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2012 eligible earnings (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)*

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

GHR 0560

MEMORANDUM

TO: **Teresa K Westphal**
77268 N445 003

FROM: **Tony Nicely**

SUBJECT: **Profit Sharing Plan Award**

DATE: **February 28, 2014**

Our hard work in 2013 has paid off. As a result, the Company has granted an average Profit Sharing award of 21.2% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2013 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2013 eligible earnings of

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

**Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2013 eligible earnings (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)*

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

GHR 0561

MEMORANDUM

TO: **Geoffrey K Zuercher N449**

FROM: **Tony Nicely**

SUBJECT: **Profit Sharing Plan Award**

DATE: **February 27, 2009**

Our hard work in 2008 has paid off. As a result, the Company has granted an average Profit Sharing Award of 21.0% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2008 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award -- 10% of your eligible earnings -- will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see enclosed check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2008 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2008 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative. Congratulations on a job well done!

GHR 0562

MEMORANDUM

TO: **Geoffrey K Zuercher**
105287 N449

FROM: **Tony Nicely**

SUBJECT: **Profit Sharing Plan Award**

DATE: **February 26, 2010**

Our hard work in 2009 has paid off. As a result, the Company has granted an average Profit Sharing Award of 19.2% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2009 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award – 10% of your eligible earnings – will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached envelope). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2009 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2009 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative.

GHR 0563

MEMORANDUM

TO: **Geoffrey K Zuercher**
105287 N449 003

FROM: **Tony Nicely**

SUBJECT: **Profit Sharing Plan Award**

DATE: **February 25, 2011**

Our hard work in 2010 has paid off. As a result, the Company has granted a 20.6% Profit Sharing Award to all eligible associates.

The first portion of your Profit Sharing Award - 10% of your eligible earnings- will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2010 eligible earnings of:

Deposited in your 401(k) Associate Savings Plan Account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

*Your total Profit Sharing Award was calculated by multiplying the Profit Sharing Allocation percentage by your 2010 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% your base pay.)

To confirm the amount deposited in your 401(k) Associate Savings Account, log on to your account at www.vanguard.com or call Vanguard Participation Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the plan.

If you have any questions contact your supervisor or your local Human Resources Representative.

MEMORANDUM

TO: **Geoffrey K Zuercher**
105287 N449 003

FROM: **Tony Nicely**

SUBJECT: **Profit Sharing Plan Award**

DATE: **February 24, 2012**

Our hard work in 2011 has paid off. As a result, the Company has granted an average Profit Sharing award of 18.9% to all eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2011 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2011 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

*Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2011 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

MEMORANDUM

TO: **Geoffrey K Zuercher**
105287 N449 003

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 22, 2013

Our hard work in 2012 has paid off. As a result, the Company has granted an average Profit Sharing award of 20.9% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2012 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2012 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

**Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2012 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)*

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

GHR 0566

MEMORANDUM

TO: **Geoffrey K Zuercher**
105287 N449 003

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 28, 2014

Our hard work in 2013 has paid off. As a result, the Company has granted an average Profit Sharing award of 21.2% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2013 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2013 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

**Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2013 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)*

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

GHR 0567

MEMORANDUM

TO: **Walter L. Dunn N348**

FROM: **Tony Nicely**

SUBJECT: **Profit Sharing Plan Award**

DATE: **February 27, 2009**

Our hard work in 2008 has paid off. As a result, the Company has granted an average Profit Sharing Award of 21.0% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2008 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award – 10% of your eligible earnings– will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see enclosed check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2008 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2008 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative. Congratulations on a job well done!

MEMORANDUM

TO: Walter L. Dunn
117131 N348

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 26, 2010

Our hard work in 2009 has paid off. As a result, the Company has granted an average Profit Sharing Award of 19.2% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2009 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award – 10% of your eligible earnings – will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached envelope). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2009 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2009 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative.

GHR 0569

MEMORANDUM

TO: **Walter L Dunn**
117131 N348 003

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 25, 2011

Our hard work in 2010 has paid off. As a result, the Company has granted a 20.6% Profit Sharing Award to all eligible associates.

The first portion of your Profit Sharing Award - 10% of your eligible earnings - will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2010 eligible earnings of:

Deposited in your 401(k) Associate Savings Plan Account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing Allocation percentage by your 2010 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% your base pay.)

To confirm the amount deposited in your 401(k) Associate Savings Account, log on to your account at www.vanguard.com or call Vanguard Participation Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the plan.

If you have any questions contact your supervisor or your local Human Resources Representative.

GHR 0570

MEMORANDUM

TO: **Walter L Dunn**
117131 N349 003

FROM: **Tony Nicely**

SUBJECT: **Profit Sharing Plan Award**

DATE: **February 24, 2012**

Our hard work in 2011 has paid off. As a result, the Company has granted an average Profit Sharing award of 18.9% to all eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2011 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2011 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

*Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2011 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

GHR 0571

MEMORANDUM

TO: **Walter L Dunn**
117131 N349 003

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 22, 2013

Our hard work in 2012 has paid off. As a result, the Company has granted an average Profit Sharing award of 20.9% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2012 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2012 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

**Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2012 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)*

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188.

At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

GHR 0572

MEMORANDUM

TO: **Walter L Dunn**
117131 N349 003

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 28, 2014

Our hard work in 2013 has paid off. As a result, the Company has granted an average Profit Sharing award of 21.2% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2013 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2013 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

**Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2013 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)*

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

GHR 0573

M E M O R A N D U M

TO: David L Seavey N449A
FROM: Tony Nicely
SUBJECT: Profit Sharing Plan Award
DATE: February 27, 2009

Our hard work in 2008 has paid off. As a result, the Company has granted an average Profit Sharing Award of 21.0% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2008 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award – 10% of your eligible earnings – will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see enclosed check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2008 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2008 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative. Congratulations on a job well done!

GHR 0574

MEMORANDUM

TO: David L Seavey
68877 N449A

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 26, 2010

Our hard work in 2009 has paid off. As a result, the Company has granted an average Profit Sharing Award of 19.2% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2009 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award – 10% of your eligible earnings – will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached envelope). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2009 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2009 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative.

MEMORANDUM

TO: **David L Seavey**
68877 N449A 003

FROM: **Tony Nicely**

SUBJECT: **Profit Sharing Plan Award**

DATE: **February 25, 2011**

Our hard work in 2010 has paid off. As a result, the Company has granted a 20.6% Profit Sharing Award to all eligible associates.

The first portion of your Profit Sharing Award - 10% of your eligible earnings - will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2010 eligible earnings of:

Deposited in your 401(k) Associate Savings Plan Account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

*Your total Profit Sharing Award was calculated by multiplying the Profit Sharing Allocation percentage by your 2010 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% your base pay.)

To confirm the amount deposited in your 401(k) Associate Savings Account, log on to your account at www.vanguard.com or call Vanguard Participation Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the plan.

If you have any questions contact your supervisor or your local Human Resources Representative.

MEMORANDUM

TO: **David L Seavey**
68877 N449A 003

FROM: **Tony Nicely**

SUBJECT: **Profit Sharing Plan Award**

DATE: **February 24, 2012**

Our hard work in 2011 has paid off. As a result, the Company has granted an average Profit Sharing award of 18.9% to all eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2011 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2011 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

*Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2011 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

GHR 0577

MEMORANDUM

TO: David L Seavey
68877 M449A 003

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 22, 2013

Our hard work in 2012 has paid off. As a result, the Company has granted an average Profit Sharing award of 20.9% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2012 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2012 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

**Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2012 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)*

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

GHR 0578

MEMORANDUM

TO: **David L Seavey**
68877 N449A 003

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 28, 2014

Our hard work in 2013 has paid off. As a result, the Company has granted an average Profit Sharing award of 21.2% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2013 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2013 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

**Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2013 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)*

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

GHR 0579

M E M O R A N D U M

TO: Mary Ellen Murphy N345A

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 27, 2009

Our hard work in 2008 has paid off. As a result, the Company has granted an average Profit Sharing Award of 21.0% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2008 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award -- 10% of your eligible earnings -- will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see enclosed check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2008 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2008 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Service at 1-800-523-1188. The time made to the award was allocated to investment fund you requested or your transfer award to an available fund offered under the Plan.

If you have a question, contact your supervisor or your local Human Resource Representative. Congratulations on a job well done.

MEMORANDUM

TO: **Mary Ellen Murphy**
71066 N345A

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 26, 2010

Our hard work in 2009 has paid off. As a result, the Company has granted an average Profit Sharing Award of 19.2% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2009 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award – 10% of your eligible earnings – will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached envelope). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2009 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2009 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative.

GHR 0581

MEMORANDUM

TO: **Mary Ellen Murphy**
71066 N441A 300

FROM: **Tony Nicely**

SUBJECT: **Profit Sharing Plan Award**

DATE: **February 25, 2011**

Our hard work in 2010 has paid off. As a result, the Company has granted a 20.6% Profit Sharing Award to all eligible associates.

The first portion of your Profit Sharing Award – 10% of your eligible earnings – will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of our total Profit Sharing Award based on your 2010 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

██████████
██████████
██████████
██████████

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing percentage by your 2010 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative.

MEMORANDUM

TO: Gary D. Gertz N341A
FROM: Tony Nicely
SUBJECT: Profit Sharing Plan Award
DATE: February 27, 2009

Our hard work in 2008 has paid off. As a result, the Company has granted an average Profit Sharing Award of 21.0% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2008 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award – 10% of your eligible earnings – will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see enclosed check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2008 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2008 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative. Congratulations on a job well done!

GHR 0583

MEMORANDUM

TO: Gary D. Gertz
56389 N341A

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 26, 2010

Our hard work in 2009 has paid off. As a result, the Company has granted an average Profit Sharing Award of 19.2% of salaries. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2009 business plan goals, so the exact percentage associates receive may vary.

As in prior years, the first portion of your Profit Sharing Award – 10% of your eligible earnings – will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached envelope). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing Award based on your 2009 eligible earnings of:

Deposited in your Profit Sharing Plan account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing allocation percentage for your Planning Center by your 2009 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.) Your Planning Center Manager will inform you of your Planning Center's allocation percentage.

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may check to see that the award was allocated to the investment funds you requested or you may transfer the award to any available funds offered under the Plan.

If you have questions contact your supervisor or your local Human Resources Representative.

GHR 0584

MEMORANDUM

TO: **Gary D Gertz**
56389 N341A 003

FROM: **Tony Nicely**

SUBJECT: **Profit Sharing Plan Award**

DATE: **February 25, 2011**

Our hard work in 2010 has paid off. As a result, the Company has granted a 20.6% Profit Sharing Award to all eligible associates.

The first portion of your Profit Sharing Award - 10% of your eligible earnings - will be deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2010 eligible earnings of:

Deposited in your 401(k) Associate Savings Plan Account:

Paid in cash (before taxes):

Your Total Profit Sharing Award:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

* Your total Profit Sharing Award was calculated by multiplying the Profit Sharing Allocation percentage by your 2010 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% your base pay.)

To confirm the amount deposited in your 401(k) Associate Savings Account, log on to your account at www.vanguard.com or call Vanguard Participation Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the plan.

If you have any questions contact your supervisor or your local Human Resources Representative.

MEMORANDUM

TO: **Gary D Gertz**
56389 N341A 003

FROM: **Tony Nicely**

SUBJECT: **Profit Sharing Plan Award**

DATE: **February 24, 2012**

Our hard work in 2011 has paid off. As a result, the Company has granted an average Profit Sharing award of 18.9% to all eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2011 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2011 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

*Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2011 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

GHR 0586

MEMORANDUM

TO: Gary D Gertz
56389 N441A 003

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 22, 2013

Our hard work in 2012 has paid off. As a result, the Company has granted an average Profit Sharing award of 20.9% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2012 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2012 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

**Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2012 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)*

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

GHR 0587

MEMORANDUM

TO: Gary D Gertz
56389 N441A 003

FROM: Tony Nicely

SUBJECT: Profit Sharing Plan Award

DATE: February 28, 2014

Our hard work in 2013 has paid off. As a result, the Company has granted an average Profit Sharing award of 21.2% to eligible associates. The award is allocated among the different Planning Centers based on how well each performed when compared to its 2013 business plan goals, so the exact percentage associates receive may vary.

The first portion of your Profit Sharing award - 10% of your eligible earnings - has been deposited in your Profit Sharing Plan account at Vanguard and the remaining balance is being paid to you in cash (see attached check). Applicable federal and state taxes are deducted from the gross amount of the cash payout.

Here is the breakdown of your total Profit Sharing award based on your 2013 eligible earnings of:

Deposited in your Profit Sharing Plan account at Vanguard:

Paid in cash (before taxes):

Your Total Profit Sharing Award:*

**Your total Profit Sharing award was calculated by multiplying the Profit Sharing percentage for your Planning Center by your 2013 eligible earnings. (Eligible earnings include base pay, overtime pay, shift differential pay, and certain bonuses. Eligible earnings do not include profit sharing cash awards and bonuses in excess of 50% of your base pay.)*

To confirm the amount deposited in your Profit Sharing Plan account, log on to your account at www.vanguard.com or call Vanguard Participant Services at 1-800-523-1188. At that time, you may confirm the investment of the award and transfer the award to any available investment funds offered under the Plan.

If you have any questions contact your local Human Resources Representative.

GHR 0588