

## Important Notice Concerning Your Rights in the Geo Engineering & Testing Inc and Marianas Drilling Inc 401(k) Retirement Savings

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1. This notice is directed to the active or terminated employees of Geo Engineering & Testing Inc and Marianas Drilling Inc, who have an account balance in the Plan.
2. On or about April 15, 2019, your account balance in the Plan will be transferred from PenSys, your current provider, to a new provider, ASC Trust.
3. Once the transfer takes place, your plan account will be administered by ASC Trust (ASC), which is located in Guam. More information regarding ASC, the transfer, and investment options will be communicated to you separately.
4. During the transfer from PenSys to ASC, you will temporarily be unable to diversify investments in your individual accounts, obtain a loan from the plan, or obtain a distribution from the plan. This period, during which you will be unable to exercise these rights otherwise available under the plan, is called a “**blackout period**”. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning as well as your overall financial plan.
5. The blackout period for the plan is anticipated to begin on **Tuesday, April 9, 2019 (Guam time) and end the week of April 22, 2019** although subject to change. You will be notified in writing if the blackout period should change or be extended.
6. You can find out more information about the transfer, by accessing ASC’s website at [www.ASCTrust.com](http://www.ASCTrust.com) and clicking on “**Geo Engineering and MDI Plan Update**”. If you do not have internet access, you may obtain updates by contacting ASC by phone at (671) 477-2724 or by fax at (671) 477-2729. If you are calling from the U.S., you may contact ASC toll-free at 1-866-577-9049.
7. During the blackout period, you will be unable to direct or diversify the assets held in your plan account. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.
8. If you have any questions concerning this notice, you should contact ASC at 477-2724 or your HR Dept. ASC Trust is located at 120 Father Duenas Avenue, Suite 110, Hagatna, GU 96910.