

Benefits under the plan are provided by insurance contracts and a trust fund. Plan expenses were \$2,800,239. These expenses included \$5,575 in administrative expenses and \$2,794,664 in benefits paid to participants and beneficiaries. A total of 1,085 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$60,764,552 as of the end of the plan year, compared to \$62,754,803 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of -\$1,990,251. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$809,988, including employer contributions of \$1,542,395, employee contributions of \$1,565,353, other contributions/other income of \$13,398, and earnings from investments of -\$2,311,158.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Insurance information, including sales commissions paid by insurance carriers.
5. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 2800 UNIVERSITY BLVD NORTH, JACKSONVILLE, FL 32211-3321 and phone number, 904-256-7025.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and