

Am I eligible for DARYL THOMASON TRUCKING, INC. 401(K) PLAN?

You are eligible to join the plan if you:

- are at least age 21
- have completed 1.00 year(s) with the company in which you worked at least 1,000 hours

You enter the plan on the quarterly date on or after you meet the eligibility requirements.

Where do my contributions come from?

Contributions in general are from total pay from DARYL THOMASON TRUCKING, INC. including salary deferral contributions.

Your benefits representative can provide more detailed information.

Are there limits to my contributions?

You may choose to contribute up to 100% of your total pay.

Your taxable income is reduced by the amount you contribute through salary deferral. This lets you reduce your taxable income. Your total salary deferral in 2012 may not be more than \$17,000.00.

Your maximum contribution percentage and/or dollar amount may also be limited by Internal Revenue Service regulations.

If you are 50 years old or older during the plan year and you have met the annual IRS Deferral limit (or the specified plan limit for deferrals), you may contribute a catch-up deferral of up to \$5,500 in 2012. If you qualify and are interested in making Catch-up contributions, please contact your Plan Administrator for details.

Can I make Roth salary deferral after-tax contributions?

Roth salary deferral contributions are another option to designate your salary deferral contributions.

Roth salary deferral contributions are made on an after-tax basis. You may designate any amount of the available salary deferral limit for a plan calendar year as Roth salary deferral contributions.

Roth salary deferral contributions plus your pre-tax salary deferral contributions are counted toward the annual salary deferral contribution amount and salary deferral contribution percentage mentioned above.

Distributions from your Roth salary deferral contribution account will generally be tax-free if the distribution meets the qualified distribution requirements, death or disability and you have maintained the Roth salary deferral account for at least 5 taxable years.

Can I change my contributions to the retirement plan?

You may stop making salary deferral contributions at any time. You may change your salary deferral amount quarterly. Changes will be implemented as soon as administratively feasible.

Employer Contributions

Your employer may match part of the pay you contribute to the plan through salary deferral.

If a matching contribution is made to the plan, it will be calculated based on salary deferrals and pay as of the end of the pay period.

Your employer may make a qualified non-elective contribution at the end of the plan year if you were active at any time during the plan year.

Your employer may make a discretionary contribution at the end of the plan year if you meet the requirements below.

You will receive contributions if you are an active participant on the last day of the plan year and you earned at least 1,000 hours during the latest accrual service period ending on or before that date.

Employer contributions may change in the future.

I have a retirement account with a previous employer, can I combine the two?

You may be allowed to rollover into this plan all or a portion of the retirement funds you have outside this plan. You may then withdraw all or a portion of your rollover contributions. The number of withdrawals may be limited. Refer to your Summary Plan Description for more details.

To receive additional information, contact your Plan Administrator, visit us at principal.com or call 1-800-547-7754.

When am I vested in the retirement plan funds?

You are always 100% vested in the contributions YOU choose to defer and in the qualified non-elective contributions. You cannot forfeit these contributions.

You are vested in employer contributions based on years of vesting service with your employer as shown below

The vesting schedule is

6 Year Graded Standard

2.0 Years	20.00%
3.0 Years	40.00%
4.0 Years	60.00%
5.0 Years	80.00%
6.0 Years	100.00%

The vesting schedule applies to the following contribution(s):

Employer Match in M
Employer Discretionary

Investment Options

This retirement benefit plan intends to qualify as an ERISA §404(c) plan. This means that the Plan Fiduciary has transferred some responsibility for investing the retirement account to you.

You are able to direct the investment of the retirement account balance by choosing among several investment options.

For the plan to qualify under ERISA §404(c), you must be given:

- the opportunity to diversify the investment, and
- the ability to make an informed decision

In order for you to make informed investment decisions, it is important that you read the investment material (including prospectuses if applicable) available from your plan sponsor.

You may also obtain this information by calling our Client Contact Center at 1-800-547-7754.

You may elect the investment direction of all contributions to the retirement plan. Please see the Summary Plan Description for details.

Please review the §404(c) information included in your enrollment kit. If you have questions about investment options under the Plan your 404(c) contact can assist you. The contact is:

DARLENE TIMBES
HWY 3 AND 7 WEST
PO BOX 219
BROKEN BOW OK 74728-0219

For detailed information about your investment options, please visit us at principal.com or contact us at 1-800-547-7754.

How often can I make changes to the investment options in the retirement plan?

- anytime

Note that when transferring existing balances from one investment option to another, redemption fees or restrictions on transfer frequency may apply. Refer to the redemption fee and transfer restriction policy on The Principal Website or contact your Plan Administrator.

Changes can be made through Teletouch® (a toll-free number) and the Web site.

A charge will apply to all paper requests.

How can I access my account information?

You may obtain account information through:

- Participant Statement (semi-annually)

- Call your interactive voice response system, Teletouch®.
- Visit our Website at principal.com to access the account.

How are the fees for the retirement plan paid?

DARYL THOMASON TRUCKING, INC. pays the plan administrative expenses.

When can I begin receiving benefits from the retirement plan?

Benefits are payable at:

- Retirement (age 65)
- Qualified Reservist
- Death
- Disability*
- Termination of employment

Please refer to the participant notice or Summary Plan Description provided to you by your plan sponsor about withdrawal benefits

*You may need to cease employment to receive this benefit.

Financial Hardship

You may withdraw all or part of the vested account if you can prove financial hardship and are unable to meet your financial needs another way. If allowed to withdraw salary deferral contributions, withdrawal will not include earnings.

The plan defines hardship as an "immediate and severe financial need" along with establishing the allowable reasons to receive such a withdrawal. Please see your Summary Plan Description for more details regarding hardship withdrawals.

Salary deferral contributions will generally be suspended for six months after your withdrawal.

Other Information

Your salary deferral contributions are included in the wages used to determine your social security tax.

This plan summary includes a brief description of your plan sponsor's retirement plan features. While this plan summary outlines many of the major provisions of your participating plan sponsor's retirement plan, this summary does not provide you with every plan detail. The legal plan document, which governs this plan, provides full details. If there are any discrepancies between this plan summary and the legal plan document, the legal plan document will govern.

From time to time, your plan sponsor may elect to amend the retirement plan provisions. This plan summary may be updated to reflect proposed amendments to the plan document provisions. Until a plan amendment is adopted, however, the legal plan document will govern. Contact your plan sponsor if you would like more details regarding applicable retirement plan provisions. This document is not a Summary Plan Description.

Most withdrawals/distributions are subject to taxation and required withholding. Check with your financial/tax advisor on how this may affect you.

The Principal® is required by the IRS to withhold 20% of the portion of a distribution that is eligible for rollover if it is not directly rolled over to another eligible retirement plan, including an IRA, or used to purchase an annuity to be paid over a minimum period of the lesser of 10 years or the participant's life expectancy. This withholding will offset a portion of federal income taxes you owe on the distribution.

The retirement account may be affected differently by individual state taxation rules. Contact your tax advisor with questions.

Client Contact Center retirement specialists at The Principal® are available to answer questions about the retirement plan. Please call 1-800-547-7754 Monday through Friday, 7 am - 9 pm (Central Time), to speak to a retirement specialist.

To find out more information about The Principal®, visit our website at principal.com

Insurance products and plan administrative services are provided by Principal Life Insurance Company, a member of the Principal Financial Group® (The Principal®), Des Moines, IA 50392

Important

The plan sponsor chose to qualify the Plan as an ERISA 404(c) plan. This means the plan fiduciary should not be liable for any investment losses that result from a participant's investment control. Please read on for more information.

The enclosed materials use these defined words and phrases:

Plan means **DARYL THOMASON TRUCKING, INC. 401(K) PLAN.**

Plan Fiduciary means the individual(s) holding authority over the operation and administration of the Plan and its retirement funds. The Plan Sponsor is the Plan Fiduciary.

Plan Sponsor means **DARYL THOMASON TRUCKING, INC..**

You means the plan participant or beneficiary.

Plan's 404(c) Contact means the individual(s) you should contact if you have any questions about the investment options under the Plan. The Plan's 404(c) Contact is:

DARLENE TIMBES
HWY 3 AND 7 WEST
PO BOX 219
BROKEN BOW, OK 74728-0219

The Plan's 404(c) Contact can provide the following additional information, if asked.

General Fund Expenses

- A copy of the most recent prospectus is available from the Plan Sponsor.

Financial Statements provided to the Plan Sponsor by the investment manager(s)

- Annual reports of the investment manager
- Plan investment option performance
- Prospectus made available by the Plan Sponsor

Portfolio Assets

- List of the assets and their values in the portfolio

Investment Performance

- Past, current, and specific investment performance of each investment option. (Note: This is already provided in the Investment Option Summary.)

Values of Shares

- Values of shares in the account. (Note: You can find the values of the various investment options in your retirement plan statement)

Information about ERISA Section 404(c)

General Information

Investment Responsibility

The Employee Retirement Income Security Act (ERISA) provides rules about the investment of retirement funds. ERISA Section 404(c) lets a Plan Fiduciary transfer some responsibility for the investment of retirement funds to plan participants. The Plan Sponsor intends to comply with ERISA Section 404(c) requirements by providing information for you to make informed investment decisions and by letting you:

- Direct the investment of individual retirement accounts
- Choose from at least three diverse investment options, and
- Change investment choices at least quarterly.

How Does This Affect You?

To help you make informed investment choices and for more information about the investment options available to you, including investment objectives, performance, and fees, please review the enclosed materials or visit us at www.principal.com. (Note: The 404(c) Contact will provide information about any other investment choices available under the Plan and not previously mentioned in these materials.)

The Plan Fiduciary makes certain investment options available under the Plan. You decide which of those options works best for you according to your age and circumstances. This means that you are responsible for directing the investment in the account. It also may relieve the Plan Fiduciary of liability for any losses that result from your investment choices.

Transferring Investment Options

You can transfer funds between the different investment options at least quarterly. The Plan may allow for more frequent transfers. To transfer retirement funds, you need to use TeleTouch® or the Internet.

You choose from a variety of investment options. For detailed information about the investment options, see the enclosed descriptions or visit us at www.principal.com.

If you elect to contribute funds into the Principal U.S. Property Separate Account (Separate Account) you may not be able to immediately withdraw funds. The Separate Account is subject to investment and liquidity risk and other risks inherent in real estate such as those associated with general and local economic conditions. A contractual limitation in the group annuity contract that provides access to this Separate Account may be implemented which will allow management of this Separate Account and satisfy withdrawal requests over time and fairly among all those who request a withdrawal.

Please log on to the participant website at principal.com for more details.

Please see the enclosed Investment Option Summary for descriptions.