

Flying Food Fare, Inc. 401(k) Plan ("Plan")
IMPORTANT NOTICE TO PARTICIPANTS FOR THE 2016 PLAN YEAR

PURPOSE OF THIS NOTICE: Flying Food Fare, Inc. (Employer) is helping to make saving for retirement under our Plan easier by offering automatic plan enrollment.

In addition to this notice, you can also find out much more about the Plan provisions in another document, the Plan's Summary Plan Description (SPD) including any supplements to the SPD.

Your Right to Make Salary Deferrals into the Plan: Saving with your 401(k) Plan has many advantages. Automatic payroll deductions make savings convenient, and you may enjoy immediate and future federal income tax savings. That means your savings can grow substantially over time. The current limit on elective contributions is \$18,000 (as indexed annually). You may change your elective contribution rate as of any business day. Please see your SPD for the information about the Plan's eligibility requirements.

You can enroll in the Plan, change your elective contribution level and/or investment choice(s) by submitting a new enrollment form or by calling (877) 234-9293. Your enrollment selections will generally be effective as of the elective contribution change dates reflected above.

Does the Plan's automatic enrollment feature apply to me?

Yes, as of January 1, 2008 and thereafter, if you are a new hire or you were not previously eligible for the Plan and you satisfy the Plan's eligibility requirements, you will automatically be enrolled in the Plan if you do not complete and submit an enrollment form. Each pay period following the date you first become eligible, 2% will be deducted from your paycheck and invested in the Vanguard Target Retirement - Investor Target Maturity series. You may change your automatic enrollment contribution percentage and/or make a different investment choice, or opt out of the Plan entirely, by completing and submitting an enrollment form.

The pre-tax elective contributions taken out of your pay are not subject to federal income tax at the time of payroll deduction. Instead, they are contributed to your Plan account and can grow over time with earnings. Your account will be subject to federal income tax only when withdrawn. This helpful tax rule is a good reason to save for retirement through pre-tax elective contributions.

The Automatic Contribution Percentage under the Plan: Pre-tax elective contributions will be taken out of your pay if you do nothing but you are always in charge of the amount that you contribute. If you decide to do nothing and you do not submit a completed enrollment form, you will become automatically enrolled and 2% of your eligible pay for each pay period will be contributed to the Plan.

Your Right to Stop the Automatic Contributions or to Choose a Different Contribution Rate: Alternatively, you may submit a completed enrollment form and elect to contribute an amount that better meets your needs. You can change your pre-tax elective contributions by turning in a new enrollment form to the Plan Administrator at the address listed at the end of this notice. If you want to contribute more to your Plan account than would be provided automatically, there are limits on the maximum amount. To learn more about these limits and about the Plan's definition of eligible pay, please see your SPD.

Additional Information About Employer Contributions: You can learn more about any additional Employer Contributions that may be made to the Plan by referring to the section of your SPD regarding Employer Contributions. In addition, please refer to the definition of Compensation in your SPD for further information regarding the types of eligible pay which may be used to determine Contribution amounts and any limits on Compensation that may apply.

If I do not make an investment election, how will my contributions be invested?

Qualified Default Investment Alternative (QDIA): The Plan Fiduciary has decided to include a Qualified Default Investment Alternative (QDIA) under the Plan. This decision will not change any investment elections you have already made. This notice will explain more about what this may mean to you.

Your Right to Direct Investments: Your Plan allows you to direct the investment of some or all of the contributions made on your behalf in a number of investment choices. If you fail to provide investment direction, your Plan's Fiduciary will invest Plan contributions in a QDIA established under the Plan. The Plan Fiduciary has chosen the Vanguard Target Retirement - Investor Target Maturity series issued by Vanguard as the QDIA for contributions made to your Plan account(s). Contributions invested in the QDIA are subject to gains or losses like other investment choices available under your Plan including losses near and following retirement, and there is no guarantee that the investment will provide adequate retirement income.

Your Right to Transfer Out of the Default Alternative Without Penalty: Subject to your Plan's distribution rules, you may withdraw defaulted contributions invested on your behalf by your Plan's Fiduciary in the QDIA. You may also make transfers from the QDIA to any other investment choice offered under the Plan on any business day without any penalties or fees, such as redemption or liquidation fees. However,

the QDIA will be assessed an investment management fee and Contract Asset Charges, if applicable, and the Expense Ratio will be as noted below. In addition, Plan service fees may be charged on any withdrawal or distribution of your account balance from the QDIA.

Consequences of Your Failure to Make an Investment Election: When you fail to give investment direction after having been provided the opportunity to do so and the Plan's Fiduciary invests contributions on your behalf in the QDIA, you are considered to have exercised control over the investment of assets in your account(s). Neither the Trustees of your Plan nor your Employer or the Plan's Fiduciary will be liable to you for any loss that is the result of such investments.

Description of the Default Alternative: The Vanguard Target Retirement - Investor Target Maturity series allow participants to invest for retirement in one single step, into a fund that automatically adjusts to a more conservative allocation as retirement grows near. Default allocations are based on a projected retirement age of 65. If you have already turned 65, your contributions will be allocated to the most conservative fund available. A detailed description of the allocations by year of birth is listed next to each investment choice below:

If you were born:	Your applicable Vanguard Target Retirement - Investor Fund is:
On or before 1942	Vanguard Target Retirement Income Ret Opt
01/01/1943 - 12/31/1947	Vanguard Target Retirement 2010 Ret Opt
01/01/1948 - 12/31/1952	Vanguard Target Retirement 2015 Ret Opt
01/01/1953 - 12/31/1957	Vanguard Target Retirement 2020 Ret Opt
01/01/1958 - 12/31/1962	Vanguard Target Retirement 2025 Ret Opt
01/01/1963 - 12/31/1967	Vanguard Target Retirement 2030 Ret Opt
01/01/1968 - 12/31/1972	Vanguard Target Retirement 2035 Ret Opt
01/01/1973 - 12/31/1977	Vanguard Target Retirement 2040 Ret Opt
01/01/1978 - 12/31/1982	Vanguard Target Retirement 2045 Ret Opt
01/01/1983 - 12/31/1987	Vanguard Target Retirement 2050 Ret Opt
01/01/1988 - 12/31/1992	Vanguard Target Retirement 2055 Ret Opt
1993 and later	Vanguard Target Retirement 2060 Ret Opt

For example, if you were born in 1958 and you fail to give investment direction, your Plan's Fiduciary will invest contributions made on your behalf in the Vanguard Target Retirement 2025 Ret Opt.

Risk and Return Characteristics:

The investment choice(s) listed invest in a combination of domestic and foreign stocks, bonds, U.S. treasuries and money market securities.

Investment Risk:

The values of stock change in response to general market and economic conditions and the circumstances of individual issuers. The values of bonds change in response to changes in economic conditions, interest rates and the creditworthiness of individual issues.

Name of Fund:	Investment Information:	Investment Strategy:	Expense Ratio:
Vanguard Target Retirement Income Ret Opt	The Vanguard Target Retirement Income Ret Opt, a TLIC Separate Account, invests exclusively in the Vanguard Target Retirement Income Fund (Investor Class), a mutual fund (Fund). Prior to 02-10-12, the underlying mutual fund was named Vanguard Target Retirement 2005 Fund.	The investment seeks to provide current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.	0.91

Vanguard Target Retirement 2010 Ret Opt	The Vanguard Target Retirement 2010 Ret Opt, a TLIC Separate Account, invests in the Vanguard Target Retirement 2010 Fund (Investor Class), a mutual fund (Fund).	The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2010 (the target year). Its asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.	0.91
Vanguard Target Retirement 2015 Ret Opt	The Vanguard Target Retirement 2015 Ret Opt, a TLIC Separate Account, invests exclusively in the Vanguard Target Retirement 2015 Fund (Investor Class), a mutual fund (Fund).	The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2015 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.	0.91
Vanguard Target Retirement 2020 Ret Opt	The Vanguard Target Retirement 2020 Ret Opt, a TLIC Separate Account, invests in the Vanguard Target Retirement 2020 Fund (Investor Class), a mutual fund (Fund).	The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.	0.91
Vanguard Target Retirement 2025 Ret Opt	The Vanguard Target Retirement 2025 Ret Opt, a TLIC Separate Account, invests exclusively in the Vanguard Target Retirement 2025 Fund (Investor Class), a mutual fund (Fund).	The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.	0.92
Vanguard Target Retirement 2030 Ret Opt	The Vanguard Target Retirement 2030 Ret Opt, a TLIC Separate Account, invests in the Vanguard Target Retirement 2030 Fund (Investor Class), a mutual fund (Fund).	The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.	0.92

Vanguard Target Retirement 2035 Ret Opt	The Vanguard Target Retirement 2035 Ret Opt, a TLIC Separate Account, invests exclusively in the Vanguard Target Retirement 2035 Fund (Investor Class), a mutual fund (Fund).	The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.	0.93
Vanguard Target Retirement 2040 Ret Opt	The Vanguard Target Retirement 2040 Ret Opt, a TLIC Separate Account, invests in the Vanguard Target Retirement 2040 Fund (Investor Class), a mutual fund (Fund).	The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.	0.93
Vanguard Target Retirement 2045 Ret Opt	The Vanguard Target Retirement 2045 Ret Opt, a TLIC Separate Account, invests exclusively in the Vanguard Target Retirement 2045 Fund (Investor Class), a mutual fund (Fund).	The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.	0.93
Vanguard Target Retirement 2050 Ret Opt	The Vanguard Target Retirement 2050 Ret Opt, a TLIC Separate Account, invests in the Vanguard Target Retirement 2050 Fund (Investor Class), a mutual fund (Fund).	The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.	0.93
Vanguard Target Retirement 2055 Ret Opt	The Vanguard Target Retirement 2055 Ret Opt, a TLIC Separate Account, invests exclusively in the Vanguard Target Retirement 2055 Fund (Investor Class Shares), a mutual fund (Fund).	The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.	0.93

Vanguard Target Retirement 2060 Ret Opt	The Vanguard Target Retirement 2060 Ret Opt, a TLIC Separate Account, invests exclusively in the Vanguard Target Retirement 2060 Fund (Investor Class Shares), a mutual fund (fund).	The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.	0.93
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How to Make an Affirmative Investment Election: The investment fact sheet will provide you more information about the investment objectives, risk and return characteristics, and fees and expenses of the QDIA and the other investment choices available to you. To view the investment fact sheet, to make your own investment choices, or to move funds previously invested on your behalf, you may go online at www.TA-Retirement.com, or call (877) 234-9293.

When will my Plan account be vested?

To be vested in Plan contributions means that the contributions made on your behalf (together with any investment gain or loss) will belong to you, and you will not lose them when you leave your job. You will always be 100% vested in your elective contributions made to the Plan.

Employer matching contributions will vest under a 6-year graded (1-0%, 2-20%, 3-40%, 4-60%, 5-80%, 6-100%) vesting schedule.

Employer non-matching contributions will vest under a 4- year graded (1-100%, 2-100%, 3-100%, 4-100%) vesting schedule.

Please see your SPD for more details.

Withdrawal Information:

Even if you are vested in your Plan account, there are limitations on when you may withdraw your funds from the Plan. These limitations may be important to you in deciding how much to contribute to the Plan. Generally, you may only withdraw your elective contributions after you leave your job, incur a financial hardship, become disabled, or reach age 59½. There is generally an additional 10% tax on distributions taken before age 59½. Also, your beneficiary may be entitled to receive any vested amount remaining in your Plan account(s) when you die. See your SPD for more details.

You can learn more about the Plan's withdrawal rules in the SPD. You can also learn more about the additional 10% tax in IRS Publication 575, Pension and Annuity Income.

HOW TO OBTAIN ADDITIONAL INFORMATION:

If you need a copy of the SPD or have any additional questions, please contact Lin Kautz who may be reached at (773) 884-0770, 5333 S. Laramie Ave., Ste 220, Chicago, IL 60638

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