

ADAMS PUBLISHING GROUP

APG-Rewards 401(k) Plan ("The Plan")

NOTICE OF QUALIFIED CHANGE IN

THE PLAN'S INVESTMENT OPTIONS

March 20, 2018

Adams Publishing Group is replacing some of the investment options available in your Plan. If you have any money invested in these funds, and/or if you have directed that your future contributions be allocated to these funds, those amounts/percentages will be automatically transferred/directed to the replacement funds. Additionally, your employer is adding new investment options to which existing funds will not be transferred/directed, but for you to invest in going forward. This Notice explains your rights and obligations with respect to the automatic transfer. This transaction is intended to comply with section 404(c) of ERISA.

Description of the Investment Options: The investment options that are involved in this change are shown in the Replacement Investment Options Chart below. The chart lists each existing fund as well as the replacement fund to which the assets will be transferred and future allocations directed. The chart also specifies whether the replacement fund is reasonably similar in investment characteristics as the existing fund. For additional information about the new funds, including the attendant risk and return characteristics as well as fees and expenses, please review the enclosed Fund Report for such fund.

When the Transfer Will Take Place: The automatic transfer will take place on April 19, 2018 (the "automatic transfer date"). In order to assure a smooth transition, you may not be able to access your account on the automatic transfer date. After the transfer, your next quarterly statement will reflect any transactions in your account from the automatic transfer.

You should evaluate the appropriateness of your current investment allocations in light of your inability to direct or diversify assets during the automatic transfer period. Please review this communication for information regarding restrictions on your ability to access your account during this 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 of your assets, income and investments.

Your Right To Direct Investments: Although the investment options in the Plan are determined by your employer, you have the right to direct the investment of your individual account balance and your contributions under the Plan into one or more of the investment options. If you do not wish to have your assets or your allocation in an existing fund transferred to a replacement fund, you have the right to transfer your money and/or change the allocation of your future contributions prior to the automatic transfer by making an affirmative investment transfer election prior to the automatic transfer date. After the automatic transfer, you will have the right to transfer any of your assets held in the replacement funds and/or redirect your contributions allocated to such funds to one or more of the Plan's other investment options.

How to Make an Investment Election and/or Obtain Additional Investment Information:

- visit Transamerica Retirement Solutions at my.trsuretire.com
- call Transamerica at 800-755-5801

Fund profiles containing fund information, including investment objectives, risk and return characteristics, as well as fees and other expenses, for each existing investment option under the Plan have been made available to you with your Plan materials. Such information, as well any updates, are also posted on the website.

Replacement Investment Options Chart:

Investment Options			
Current Option that will be Frozen:	Replacement Option – Mapping future contributions to:		Similar Characteristics
Stable Pooled Fund	Reliance Trust/New York Life Anchor Account Class 0		Yes
Current Investment Option	Replacement Investment Option		Similar Characteristics
Vanguard 500 Index Adm	Northern Trust S&P 500 Index NL Tier 3		Yes
Vanguard Mid-Cap Index Adm	Northern Trust Extended Equity Market Index NL Tier 3		Yes
Vanguard Small Cap Index Adm	Northern Trust Extended Equity Market Index NL Tier 3		Yes
Vanguard Total Bond Market Index Adm	Northern Trust Aggregate Bond Index NL Tier 3		Yes
Vanguard Total International Stock Index Adm	Northern Trust ACWI Ex-US IMI Index NL Tier 3		Yes
MFS Value R4	MFS Value R6		Yes
Fidelity Contrafund	Harbor Capital Appreciation Retirement		Yes
JPMorgan Mid Cap Value L	JPMorgan Mid Cap Value R6		Yes
Artisan Mid Cap Inv	MassMutual Select Mid Cap Growth I		Yes
Harbor International Instl	American Funds EuroPacific Gr R6		Yes
American Funds EuroPacific Gr R4	American Funds EuroPacific Gr R6		Yes
Prudential QMA Small Cap Value Z	Prudential QMA Small-Cap Value Q		Yes
Carillon Eagle Small Cap Growth I	Carillon Eagle Small Cap Growth R6		Yes
Will Map Based on the Year You Turn 65:			
T. Rowe Price Retirement Balanced	Vanguard Target Retirement Income Inv	2012 and earlier	Yes
T. Rowe Price Retirement 2005	Vanguard Target Retirement 2015 Inv	2013-2017	Yes
T. Rowe Price Retirement 2010	Vanguard Target Retirement 2020 Inv	2018-2022	Yes
T. Rowe Price Retirement 2015	Vanguard Target Retirement 2025 Inv	2023-2027	Yes
T. Rowe Price Retirement 2020	Vanguard Target Retirement 2030 Inv	2028-2032	Yes
T. Rowe Price Retirement 2025	Vanguard Target Retirement 2035 Inv	2033-2037	Yes
T. Rowe Price Retirement 2030	Vanguard Target Retirement 2040 Inv	2038-2042	Yes
T. Rowe Price Retirement 2035	Vanguard Target Retirement 2045 Inv	2043-2047	Yes
T. Rowe Price Retirement 2040	Vanguard Target Retirement 2050 Inv	2048-2052	Yes
T. Rowe Price Retirement 2045	Vanguard Target Retirement 2055 Inv	2053-2057	Yes
T. Rowe Price Retirement 2050	Vanguard Target Retirement 2060 Inv	2058-2062	Yes

T. Rowe Price Retirement 2055	Vanguard Target Retirement 2065 Inv	2063 and later	Yes
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Additional Investment Options Chart: Additional investment options are being made available to you under the Plan. The new investment options are identified below:

New Investment Option
Reliance Trust/New York Life Anchor Account Class 0

Prospectus Availability

For more information on any registered fund, please call Transamerica at 800-755-5801 for a free summary prospectus (if available) and/or prospectus. You should consider the investment objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest.

Certain investment funds may impose trading restrictions and/or redemption fees as a result of frequent trading activity. Please contact Transamerica for more information.

Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY, distributes securities products. Any mutual fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements such as TISC. Bank collective trusts funds, if offered under the plan, are not insured by the FDIC, the Federal Reserve Bank or any other government agency and are not registered with the Securities and Exchange Commission. Group annuity contracts, if offered under the plan, are made available through the applicable insurance company. Any guarantee of principal and/or interest under a group annuity contract is subject to the claims-paying ability of the applicable insurer. Certain investment options made available under the plan may be offered through affiliates of Transamerica Retirement Solutions and TISC. These may include: (1) the Transamerica Funds (registered mutual funds distributed by Transamerica Capital, Inc. (TCI) and advised by Transamerica Asset Management, Inc. (TAM)); (2) the Transamerica Retirement Solutions Collective Trust, a collective trust fund of Massachusetts Fidelity Trust Company (MFTC) (includes the Stable Pooled Fund); (3) group annuity contracts issued by Transamerica Financial Life Insurance Company (TFLIC), 440 Mamaroneck Avenue, Harrison, NY 10528 (includes the Stable Fund, the Fixed Fund, the Guaranteed Pooled Fund, and SecurePath for Life®); and (4) group annuity contracts issued by Transamerica Life Insurance Company (TLIC), 4333 Edgewood Road NE, Cedar Rapids, IA 52499 (includes SecurePath for Life®). Transamerica, TISC, TCI, TAM, MFTC, TFLIC, and TLIC are affiliated companies.

This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.

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Investment Information

This information is being provided to help you review the new investment options that are being added under your plan. Information to help you review all the investment options under your plan will be made available to you on the website as of the effective date of the change. You may obtain, free of charge, a paper copy of your fee disclosure notice and other investment information posted at my.trsrretire.com, by contacting Transamerica at 800-755-5801 or by writing to 4333 Edgewood Road NE, Mail Drop 0001, Cedar Rapids, IA, 52499, Attention: Fee Disclosure. The information available includes each investment option's issuer, objectives, goals, principal strategies, principal risks, holdings, turnover rate, value and updated performance and expense information; as well as a glossary of terms, information about calculating benefits, available distribution options and (where appropriate) prospectuses and annual reports.

The following table focuses on investment options that have variable rates of return, and shows fee and expense information, as well as investment performance for each investment option and that of the appropriate benchmark, or index. If your plan offers balanced, asset allocation or target retirement funds, which are comprised of a mix of stock and bond investments, you will see two broad-based benchmarks, a stock index and a bond index. Because they are made through a retirement plan, your investments in these funds are not subject to front-end or back-end loads, which are a form of sales commission charged at the time of purchase or sale. Please note:

- The investment performance of each investment option is shown net of (or after) fees, while the benchmark or index investment performance is reported on a gross (before fees) basis. If the option has less than a 10 year history, the investment performance of both the investment option and the index are shown since inception, with the inception date shown after the investment option name. Returns of less than one year are not annualized. Performance prior to the inception date of the share class (if any) is based on returns of an older share class, which have been adjusted for expenses.
- Total Annual Operating Expenses of an investment option are the expenses you pay each year, which reduce the rate of return you earn. In some cases, a fund may waive or reimburse certain expenses. If a fund has waived expenses in the past year, you will see a different gross (G) (before waivers) and net (N) (after waivers) expense ratio. So while an investor could have been charged as much as the gross expense rate in the past year, they will only have paid the net expense rate because of the waivers. Fund specific operating expense details are available at trsrretire.com.
- Shareholder-type fees, if any, are in addition to Total Annual Operating Expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an investment option.
- You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.
- Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.
- The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at www.dol.gov/ebsa/publications/401k_employee.html.

Comparative Investment Chart - Table 1 Variable Options

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2017		
		As %	Per \$1000	1Yr.	5Yr.	10yr.

Bonds

Reliance Trust/New York Life Anchor Account Class 0 (03/13)	Stable Value	0.47% G 0.47% N	\$4.70 G \$4.70 N	1.78%	N/A	N/A
Index: BofA ML 91 day T bill Index				0.86%	N/A	N/A

Shareholder-Type Fees / Comments: Please note that money transferred out of the Reliance Trust/New York Life Anchor Account Class 0 cannot be transferred to a competing option for a period of 0 days. Amounts transferred out of the Reliance Trust/New York Life Anchor Account Class 0 can be transferred back at any time.

Comparative Investment Chart - Table 1 Variable Options (continued)

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2017		
		As %	Per \$1000	1Yr.	5Yr.	10yr.
Bonds						
Northern Trust Aggregate Bond Index NL Tier 3 (08/11)	Intermediate-Term Bonds	0.04% G	\$0.40 G	3.46%	2.02%	N/A
<i>Index: Bloomberg Barclays Aggregate Bond Index</i>		0.04% N	\$0.40 N	3.54%	2.10%	N/A
Stocks						
MFS Value R6 (01/96)	Large-Cap Value Stocks	0.49% G	\$4.90 G	17.86%	15.07%	7.85%
<i>Index: Russell® 1000 Value Index</i>		0.49% N	\$4.90 N	13.66%	14.04%	7.10%
Northern Trust S&P 500 Index NL Tier 3 (07/11)	Large-Cap Blend Stocks	0.02% G	\$0.20 G	21.81%	15.77%	N/A
<i>Index: S&P 500 Index</i>		0.02% N	\$0.20 N	21.83%	15.79%	N/A
Harbor Capital Appreciation Retirement (12/87)	Large-Cap Growth Stocks	0.62% G	\$6.20 G	36.68%	17.84%	10.16%
<i>Index: Russell® 1000 Growth Index</i>		0.57% N	\$5.70 N	30.21%	17.33%	10.00%
JPMorgan Mid Cap Value R6 (11/97)	Mid-Cap Blend Stocks	0.76% G	\$7.60 G	13.68%	14.10%	9.61%
<i>Index: Russell® MidCap Index</i>		0.75% N	\$7.50 N	18.52%	14.96%	9.11%
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
Northern Trust Extended Equity Market Index NL Tier 3 (11/12)	Mid-Cap Blend Stocks	0.05% G	\$0.50 G	17.94%	14.36%	N/A
<i>Index: DJ US Completion Total Stock Market Index</i>		0.05% N	\$0.50 N	18.12%	14.43%	N/A
MassMutual Select Mid Cap Growth I (05/00)	Mid-Cap Growth Stocks	0.73% G	\$7.30 G	24.66%	16.66%	10.31%
<i>Index: Russell® Mid Cap Growth Index</i>		0.73% N	\$7.30 N	25.27%	15.30%	9.10%
Prudential QMA Small-Cap Value Q (01/93)	Small-Cap Value Stocks	0.64% G	\$6.40 G	6.43%	13.82%	9.44%
<i>Index: Russell® 2000 Value Index</i>		0.64% N	\$6.40 N	7.84%	13.01%	8.17%
Carillon Eagle Small Cap Growth R6 (05/93)	Small-Cap Growth Stocks	0.67% G	\$6.70 G	23.40%	14.07%	9.65%
<i>Index: Russell® 2000 Growth Index</i>		0.67% N	\$6.70 N	22.17%	15.21%	9.19%
American Funds EuroPacific Gr R6 (04/84)	World/Foreign Stocks	0.50% G	\$5.00 G	31.17%	9.21%	3.90%
<i>Index: MSCI All-Country World Ex-US Index</i>		0.50% N	\$5.00 N	27.77%	7.28%	2.31%
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						

Comparative Investment Chart - Table 1 Variable Options (continued)

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2017		
		As %	Per \$1000	1Yr.	5Yr.	10yr.

Stocks

Northern Trust ACWI Ex-US IMI Index NL Tier 3 (09/12) <i>Index: MSCI All-Country World Ex-US Index</i>	World/Foreign Stocks	0.09% G	\$0.90 G	27.72%	7.32%	N/A
		0.09% N	\$0.90 N			
				27.77%	7.28%	N/A

Multi-Asset/Other

Vanguard Target Retirement Income Inv (10/03) <i>Index: Bloomberg Barclays Aggregate Bond Index</i> <i>Index: S&P 500 Index</i>	Target Date	0.13% G	\$1.30 G	8.47%	4.95%	4.91%
		0.13% N	\$1.30 N			
						3.54%
				21.83%	15.79%	8.50%

Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

Vanguard Target Retirement 2015 Inv (10/03) <i>Index: Bloomberg Barclays Aggregate Bond Index</i> <i>Index: S&P 500 Index</i>	Target Date	0.13% G	\$1.30 G	11.50%	7.25%	5.23%
		0.13% N	\$1.30 N			
						3.54%
				21.83%	15.79%	8.50%

Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

Vanguard Target Retirement 2020 Inv (06/06) <i>Index: Bloomberg Barclays Aggregate Bond Index</i> <i>Index: S&P 500 Index</i>	Target Date	0.13% G	\$1.30 G	14.08%	8.50%	5.61%
		0.13% N	\$1.30 N			
						3.54%
				21.83%	15.79%	8.50%

Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

Vanguard Target Retirement 2025 Inv (10/03) <i>Index: Bloomberg Barclays Aggregate Bond Index</i> <i>Index: S&P 500 Index</i>	Target Date	0.14% G	\$1.40 G	15.94%	9.36%	5.79%
		0.14% N	\$1.40 N			
						3.54%
				21.83%	15.79%	8.50%

Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

Vanguard Target Retirement 2030 Inv (06/06) <i>Index: Bloomberg Barclays Aggregate Bond Index</i> <i>Index: S&P 500 Index</i>	Target Date	0.14% G	\$1.40 G	17.52%	10.13%	5.92%
		0.14% N	\$1.40 N			
						3.54%
				21.83%	15.79%	8.50%

Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

Comparative Investment Chart - Table 1 Variable Options (continued)

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2017		
		As %	Per \$1000	1Yr.	5Yr.	10yr.
Multi-Asset/Other						
Vanguard Target Retirement 2035 Inv (10/03)	Target Date	0.14% G 0.14% N	\$1.40 G \$1.40 N	19.12%	10.90%	6.18%
<i>Index: Bloomberg Barclays Aggregate Bond Index</i>				3.54%	2.10%	4.01%
<i>Index: S&P 500 Index</i>				21.83%	15.79%	8.50%
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
Vanguard Target Retirement 2040 Inv (06/06)	Target Date	0.15% G 0.15% N	\$1.50 G \$1.50 N	20.71%	11.47%	6.49%
<i>Index: Bloomberg Barclays Aggregate Bond Index</i>				3.54%	2.10%	4.01%
<i>Index: S&P 500 Index</i>				21.83%	15.79%	8.50%
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
Vanguard Target Retirement 2045 Inv (10/03)	Target Date	0.15% G 0.15% N	\$1.50 G \$1.50 N	21.42%	11.64%	6.56%
<i>Index: Bloomberg Barclays Aggregate Bond Index</i>				3.54%	2.10%	4.01%
<i>Index: S&P 500 Index</i>				21.83%	15.79%	8.50%
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
Vanguard Target Retirement 2050 Inv (06/06)	Target Date	0.15% G 0.15% N	\$1.50 G \$1.50 N	21.39%	11.63%	6.56%
<i>Index: Bloomberg Barclays Aggregate Bond Index</i>				3.54%	2.10%	4.01%
<i>Index: S&P 500 Index</i>				21.83%	15.79%	8.50%
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
Vanguard Target Retirement 2055 Inv (08/10)	Target Date	0.15% G 0.15% N	\$1.50 G \$1.50 N	21.38%	11.60%	N/A
<i>Index: Bloomberg Barclays Aggregate Bond Index</i>				3.54%	2.10%	N/A
<i>Index: S&P 500 Index</i>				21.83%	15.79%	N/A
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
Vanguard Target Retirement 2060 Inv (01/12)	Target Date	0.15% G 0.15% N	\$1.50 G \$1.50 N	21.36%	11.59%	N/A
<i>Index: Bloomberg Barclays Aggregate Bond Index</i>				3.54%	2.10%	N/A
<i>Index: S&P 500 Index</i>				21.83%	15.79%	N/A
Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						

Comparative Investment Chart - Table 1 Variable Options (continued)

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses		Average Annual Total Return as of 12/31/2017		
		G: Gross; N: Net		1Yr.	5Yr.	10Yr.
		As %	Per \$1000			

Multi-Asset/Other

Vanguard Target Retirement 2065 Inv (07/17)	Target Date	0.15% G 0.15% N	\$1.50 G \$1.50 N	N/A	N/A	N/A
Index: Bloomberg Barclays Aggregate Bond Index				3.54%	N/A	N/A
Index: S&P 500 Index				21.83%	N/A	N/A

Shareholder-Type Fees / Comments: If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

Important Disclosures

Stable Value: An investment that seeks to preserve principal, and provide consistent returns and liquidity. Stable value investment choices seek capital preservation, but they do carry potential risks. Stable value investment choices may be comprised of or may invest in annuity or investment contracts issued by life insurance companies, banks, and other financial institutions. Stable value investment choices are subject to the risk that the insurance company or other financial institution will fail to meet its commitments, and are also subject to general bond market risks, including interest rate risk and credit risk.

Intermediate-Term Bonds: Debt securities issued by governments, corporations, and others, typically with durations of 3.5 to 6 years. The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal.

Large-Cap Value Stocks: An investment category that mostly comprises stocks of large companies that are believed to be priced below what they are really worth. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the opinion of the portfolio managers who invest in them.

Large-Cap Blend Stocks: An investment category that mostly comprises both value and growth stocks of large companies. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Blend strategies are subject to both growth and value risks.

Large-Cap Growth Stocks: An investment category that mostly comprises stocks of large companies whose earnings are expected to grow more quickly than the market average. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Most growth investments offer higher potential capital appreciation but usually at above-average risk. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.

Mid-Cap Blend Stocks: An investment category that mostly comprises a blend of value and growth stocks of mid-size companies. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. Mid-cap shares may be more vulnerable to market downturns, and their prices could be more volatile, than those of larger companies. Blend strategies are subject to both growth and value risks.

Mid-Cap Growth Stocks: An investment category that mostly comprises stocks of mid-size companies whose earnings are expected to rise faster than the market average. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. Mid-cap stocks may be more vulnerable to market downturns, and their prices could be more volatile than those of larger companies. Most growth investments offer higher potential capital appreciation but usually at above-average risk. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.

Small-Cap Value Stocks: An investment category that mostly comprises stocks of small companies that are believed to be priced below what they are really worth. Stocks of small companies involve additional risks, including a higher risk of failure, and are not as well established as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the opinion of the portfolio managers who invest in them.

Small-Cap Growth Stocks: An investment category that mostly comprises stocks of small companies whose earnings are expected to rise faster than the market average. Small-company stocks involve additional risks, including a higher risk of failure, and are not as well established as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market average. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.

World/Foreign Stocks: This investment category focuses on stocks of companies primarily (world, a.k.a. global) or exclusively (foreign, a.k.a. international) outside the United States and involves special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging, or developing, markets may accentuate these risks.

Target Date Funds: These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: the percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

Effective Date of Notice: March 19, 2018

APG-REWARDS 401(k) Plan

(QK63003 00001)

Notice of Automatic Investment of Contributions under the Plan and Change to Default Investment Alternative

To help you fund your retirement, Adams Communications Company, LLC d/b/a Adams Publishing Group, LLC provides the APG-REWARDS 401(k) Plan ("Plan"). If you enrolled in the Plan and did not choose your investments by making an affirmative investment election, your contributions have been automatically allocated to the Plan's "default" investment alternative, T. Rowe Price Retirement Fund. This was done after we sent you an Initial Notice. Please see below for details and answers to common questions. For additional information, you can contact your Plan provider, Transamerica Retirement Solutions, by visiting your participant website at my.trsrretire.com or calling 800-755-5801.

NOTE TO ELIGIBLE EMPLOYEE: THIS NOTICE APPLIES TO ANY ELIGIBLE EMPLOYEE WHO HAS NOT MADE AN INVESTMENT ELECTION UNDER THE PLAN AND HAS 100% OF THEIR ACCOUNT BALANCE AND FUTURE CONTRIBUTIONS IN T. ROWE PRICE RETIREMENT FUND. EFFECTIVE APRIL 19, 2018, THIS WILL NO LONGER BE THE DEFAULT INVESTMENT ALTERNATIVE UNDER THE PLAN. UNLESS YOU MAKE AN INVESTMENT ELECTION OR CONFIRM YOUR CURRENT INVESTMENT ELECTION BY SUCH EFFECTIVE DATE, YOUR CURRENT BALANCE AND FUTURE CONTRIBUTIONS ("PLAN CONTRIBUTIONS") WILL BE AUTOMATICALLY INVESTED IN A NEW DEFAULT INVESTMENT ALTERNATIVE DESCRIBED BELOW.

Q. How will my Plan account be invested?

You have the right to direct the investments within your Plan account. The way contributions are invested in your account is referred to as your "investment allocation".

You can elect or change how your contributions and existing assets are invested as well as obtain information on the other investment alternatives available under the Plan by contacting your Plan provider, Transamerica Retirement Solutions. Any such election or change by you, whether by making a transfer, or submitting a new investment allocation, will be considered an affirmative investment election.

Adams Communications Company, LLC d/b/a Adams Publishing Group, LLC has chosen the default investment alternative as a qualified default investment alternative (QDIA) in accordance with the legal requirements under Section 404(c)(5) of ERISA. This means that even though you did not elect to invest in the QDIA, the Plan fiduciary should not be liable for any investment losses. This relief from liability applies whether or not the Plan is intended to be a 404(c) plan. You have the right to transfer your investment in the default investment alternative to any other available investment alternative under the Plan by contacting your Plan provider, Transamerica Retirement Solutions. Therefore, unless you choose otherwise, your account will be invested in the QDIA, Vanguard Target Date Retirement Fund which is a group of single target date funds; one will be chosen based on your assumed retirement age of 65.

Vanguard Target Date Retirement Fund	Year in Which You Attain Age 65	
Vanguard Target Retirement 2065	1/1/2063	and later
Vanguard Target Retirement 2060	1/1/2058	12/31/2062
Vanguard Target Retirement 2055	1/1/2053	12/31/2057
Vanguard Target Retirement 2050	1/1/2048	12/31/2052
Vanguard Target Retirement 2045	1/1/2043	12/31/2047
Vanguard Target Retirement 2040	1/1/2038	12/31/2042
Vanguard Target Retirement 2035	1/1/2033	12/31/2037

Vanguard Target Retirement 2030	1/1/2028	12/31/2032
Vanguard Target Retirement 2025	1/1/2023	12/31/2027
Vanguard Target Retirement 2020	1/1/2018	12/31/2022
Vanguard Target Retirement 2015	1/1/2013	12/31/2017
Vanguard Target Retirement Income	12/31/2012	and earlier

Target Date Funds: *These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.*

For more information about the Plan default investment, additional details and individual fund profiles are available on your participant website at my.trsuretire.com.

For more information on any registered fund, please call 800-755-5801 for a free summary prospectus (if available) and/or prospectus. You should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest.

Securities offered by Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. Adams Communications Company, LLC d/b/a Adams Publishing Group, LLC has selected Transamerica Retirement Solutions (Transamerica) as your retirement Plan provider, but there are no other affiliations between Adams Communications Company, LLC d/b/a Adams Publishing Group, LLC and Transamerica or its affiliate, TISC.

If you have any questions about how the Plan works or your rights and obligations under the Plan, please call 800-755-5801. We can also assist in providing you a copy of your Summary Plan Description.

Si necesita aclaraciones en español, llame al número gratuito de Transamerica 1-800-755-5801, diga "Español" para continuar en su idioma. Después de suministrar su información, inmediatamente diga "Servicio al cliente" y uno de nuestros representantes contestará sus preguntas.

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