

ALL WASTE

INC

All Waste, Inc. 401(k) Profit Sharing Plan

All Waste's 401k provider is Empower (formerly known as Great-West).

Most transactions related to your 401k account, including enrolling for payroll deductions, need to be completed with Empower via online or telephone.

www.empower-retirement.com

1-800-338-4015

You will need to submit your beneficiary information online if you have not done so already:

Instructions:

- Log on to the website at www.empower-retirement.com. If you do not know your login credentials, please follow the instructions to reset or call 1-800-338-4015 for assistance.
- Under "My Accounts" click on "Beneficiaries" and complete the section.
- Designate a Primary and Contingent beneficiary. If married, your spouse must be your 100% primary beneficiary.

To obtain free investment advice about your 401k account and related fund choices, please contact our investment advisors at Morgan Stanley:

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