



Empower Retirement
P.O. Box 419784
Kansas City, MO 64141-6784



Your Vision, Our Future

Dear Participant:

You have an account in the Olympus Corporation of the Americas 401(k) Savings Plan or are eligible to participate, so the following important information about the plan and investment options is being provided to you as required by federal law.*

The plan generally allows participants and beneficiaries to direct the investments of their accounts. To help you better understand your investment options and other plan information, please find enclosed the following:

- Certain plan information, including an explanation of your right to direct investments, any applicable restrictions and a list of the fees and expenses associated with a plan account
- Details about the investment options available in the plan, including performance, fees and restrictions
- Notices required by United States government agencies that are applicable to your company's plan provisions. Please note that while these notices apply to your company's plan, they may not all apply to your individual plan participation.

No action is required as a result of this notice. Please review the materials and keep them on hand as you manage and monitor any account you have in the plan.

Sincerely,

Empower Retirement

* Section 404(a) of the Employee Retirement Income Security Act of 1974, as amended (ERISA) and Department of Labor (DOL) Regulation Section 2550.404a-5.

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Participant Disclosure Notice

The following includes important information about your plan and the investments available through the plan. For additional information, access your account at:

Contact information

Empower Retirement

www.retireonline.com

800-345-2345 between 8 a.m. and 9 p.m. Eastern Time

800-345-1833 (TTY)

International: 847-857-3001

P.O. Box 419784

Kansas City, MO 64141-6784

Section 404(c)

The following describes important information regarding Section 404(c) of the Employee Retirement Income Security Act (ERISA). Please review this information carefully.

To the extent possible, your retirement savings plan is intended to comply with Section 404(c). This means that if you direct the investment of your retirement savings plan accounts, plan fiduciaries, including your employer, may not be responsible for any losses relating to your investment choices. Because you are permitted to direct the investment of your retirement savings plan accounts, you are being provided with this information and the other materials in this guide to help you make informed investment decisions. Keep this information for future review when making changes in your investments. Please review all of the material provided to ensure that your current investment choices meet your personal investment objectives.

Investment Choices

A list of the funds available in your plan is included in the Your Investment Choices section.

Making Investment Choices

You can select or change the investment of your existing account balance, the investment of future contributions, or both, at any time by accessing your account online or by phone using the contact information provided. Your exchange privileges are subject to the abusive trading policies of the underlying funds, as disclosed in the fund's prospectus or fact sheet.

Trade Control Policy

If you exchange any amount out of certain investment options, such as mutual funds, you will not be permitted to purchase shares of the same investment option through investment transfer activity for 30 calendar days. This restriction does not apply to investments made through your payroll contributions, loan repayments, employer contributions or rollover purchases.

Voting Rights

Generally, any voting rights regarding the investment choices offered in your retirement savings plan will be exercised by the plan trustee, as directed by your employer. You will exercise voting rights regarding any investments in a self-directed brokerage account.

Designated Investment Manager

Olympus Corporation of the Americas has appointed Advised Assets Group, LLC (“AAG”), a registered investment advisor, to provide discretionary management through the Professional Management Program.

JPMS Self-directed Brokerage Account

This option provides additional investment flexibility outside your plan’s core investment lineup. Choose from a wide range of opportunities, including mutual funds, stocks, fixed-income investments and options (to the extent available through your plan). Some restrictions apply. If you participate in the brokerage option, additional fees and commissions may apply. More information is enclosed.

Fees and Expenses

Retirement plans have different types of fees and expenses. Please keep in mind that fees are subject to change.

Investment fees:

Each investment has a fee associated with it to cover the cost of managing the investments. The fee is generally taken as a percentage of money invested and is shown as a gross expense ratio. A gross expense ratio represents the total fees you may pay as an investor in that fund. It is shown as a percentage of assets in the fund and reduces the rate of return of the fund. For more information about investment fees and expenses, see the Your Investment Choices section or access your account.

Participant fees:

An individual participant fee is charged separately to the accounts of individuals who choose to take advantage of a particular plan service. The following list includes the participant fees and expenses that could be charged, based on your usage. Your quarterly account statement will show any participant fees charged to your account.

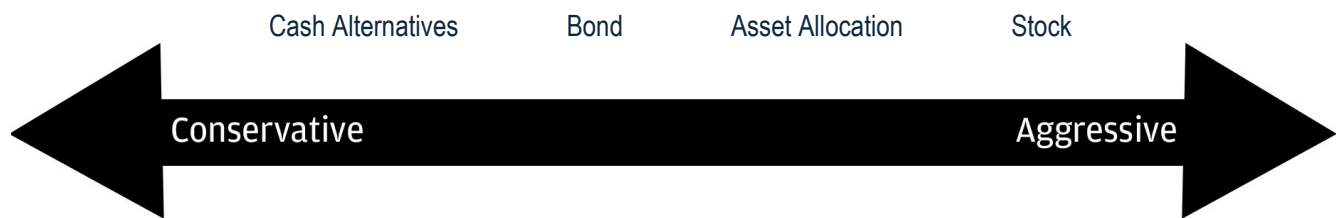
Participant Fees		
Fee Type	Fee	Detail
Brokerage	-	For details on brokerage related fees, see the enclosed Fee Schedule; fees will be reflected on your quarterly account statement and your brokerage statement
Loan origination	\$50.00	Fee to initiate a new loan
Overnight/express mail	\$25.00	Fee for each request for expedited delivery services
Professional Management program	-	Fee for account management services charged periodically (monthly or quarterly based on plan setup); annual fee equals 0.60% for balances of \$100,000 or less; 0.45% for the next \$150,000; 0.30% for balances above \$250,000
Qualified Domestic Relations Order	\$750.00	Fee to review a court-ordered domestic relations order

Olympus Corporation of the Americas

401K Savings Plan

Plan Number 160500 for the period ending December 31, 2014

Your Investment Choices



The scale above provides a comparison of the risk and potential reward of the different types of investments offered in your plan. Generally, asset classes represented on the left side of the scale seek to protect principal investment. These more conservative investments, however, may not have the same potential for long-term growth as the other investment types offered in your plan. As you move toward the middle and to the right side of the scale, growth potential for the investment types increases, but so does the potential relative risk of the investments.

To help you understand your options, a glossary of investment terms is available at www.retireonline.com in the Education Center.

When choosing investments, it's important to consider what fits your personal situation, including:

When do you need the money (are you retiring soon, or years from now)?

One rule of thumb is to subtract your age from the number 110. The answer is an example percentage of stocks that could be represented in your portfolio.

How do you feel about risk?

How much up and down in your investments' performance can you tolerate?

How are the investments affected by performance and fees?

Fees and expenses are only one of several factors a participant should consider when making investment decisions. Fees and expenses are charged for managing the funds. Since there are different management styles, fees vary by investment and affect investment return. As a result, fees can substantially reduce the growth of your retirement savings. For an example of the long-term effect of fees and expenses, visit the Employee Benefit Security Administration's Web site at www.dol.gov/ebsa/publications/401k_employee.html. 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.

The following section lists the investment options available through your plan and includes information about performance, fees, expenses and any applicable restrictions. Additional information is available online at www.retireonline.com. To request paper copies of information available online, free of charge, contact Empower Retirement at 800-345-2345 or P.O. Box 419784, Kansas City, MO 64141-6784.

The performance data contained herein represents past performance and does not guarantee future results. Investment return and principal value of an investment will fluctuate so that shares or units when redeemed may be worth less than their original cost. Historical performance included is illustrated net of any fund management fees. Current performance may be lower or higher than the return data quoted herein. For more current fund performance, including the most recent completed calendar month, please call 800-345-2345. The TTY number for those with a hearing impairment is 800-345-1833.

Asset Category

Asset Class

Average Annual Returns (%) as of
December 31, 2014

Investment Name	Ticker	1 Year	3 Years	5 Years	10 Years/ Since Inception*	Inception Date	Gross Expense Ratio (%)**	Gross Expense Per \$1,000
Benchmark								

CASH ALTERNATIVES

Stable Value

New York Life Anchor Account (35)		1.82	2.04	2.23	3.22	1/3/1995	.35	\$3.50
Citi Treasury Bill 3 Mon		0.04	0.06	0.08	1.47			

BONDS

Intermediate-Term Bond

Vanguard Total Bond Market Index-Admiral	VBTLX	5.90	2.58	4.37	4.69	11/12/2001	.08	\$0.80
BarCap US Agg Bond		5.97	2.67	4.45	4.71			

Intermediate-Term Bond

Metropolitan West Total Return Bond-Plan	MWTSX	6.16	5.96	--	5.52	7/29/2011	.39	\$3.90
BarCap US Agg Bond		5.97	2.67	--	3.32			

ASSET ALLOCATION

Retirement Income

Target date retirement funds are made up of multiple asset classes. They are professionally managed and offer a diversified investment in a single fund. These funds are meant to align with an expected retirement date. The funds will become increasingly more conservative as the target retirement date approaches. Participants may choose to invest in any of the other target retirement funds or any other investments in the lineup. As with all investments, the principal value of the fund(s) is not guaranteed at any time, including at the target date.

JPMCB SmartRetirement Income-C		5.23	8.43	7.69	5.79	1/4/2006	.46	\$4.60
S&P Target Date Retirement Inc		5.13	6.48	6.60	4.91			

Target Date

JPMCB SmartRetirement 2015-C		5.85	10.08	9.04	6.28	8/23/2005	.55	\$5.50
S&P Target Date 2015		5.76	9.56	8.46	5.82			

Target Date

JPMCB SmartRetirement 2020-C		6.99	11.98	10.05	6.87	8/1/2005	.66	\$6.60
S&P Target Date 2020		5.94	10.85	9.23	6.07			

Asset Category

Asset Class

Average Annual Returns (%) as of
December 31, 2014

Investment Name	Ticker	1 Year	3 Years	5 Years	10 Years/ Since Inception*	Inception Date	Gross Expense Ratio (%)**	Gross Expense Per \$1,000
Benchmark								
Target Date								
JPMCB SmartRetirement 2025-C		7.29	13.51	10.74	5.98	12/31/2006	.71	\$7.10
S&P Target Date 2025		5.83	11.88	9.82	5.31			
Target Date								
JPMCB SmartRetirement 2030-C		7.70	14.91	11.26	7.13	8/1/2005	.77	\$7.70
S&P Target Date 2030		5.90	12.88	10.35	6.37			
Target Date								
JPMCB SmartRetirement 2035-C		7.54	15.71	11.50	5.94	12/31/2006	.83	\$8.30
S&P Target Date 2035		5.96	13.67	10.78	5.30			
Target Date								
JPMCB SmartRetirement 2040-C		7.67	16.12	11.74	7.33	8/1/2005	.86	\$8.60
S&P Target Date 2040		5.96	14.25	11.09	6.52			
Target Date								
JPMCB SmartRetirement 2045-C		7.54	16.02	11.66	5.88	12/31/2006	.87	\$8.70
S&P Target Date 2045		5.94	14.72	11.32	5.27			
Target Date								
JPMCB SmartRetirement 2050-C		7.60	16.07	11.65	5.33	10/5/2007	.87	\$8.70
S&P Target Date 2045		5.94	14.72	11.32	4.10			
Target Date								
JPMCB SmartRetirement 2055-C		7.52	--	--	13.95	1/1/2013	.82	\$8.20
S&P Target Date 2050		5.95	--	--	14.83			

Asset Category

Asset Class

Average Annual Returns (%) as of
December 31, 2014

Investment Name	Ticker	1 Year	3 Years	5 Years	10 Years/ Since Inception*	Inception Date	Gross Expense Ratio (%)**	Gross Expense Per \$1,000
Benchmark								

STOCKS

Large Value

John Hancock Disciplined Value-R6	JDVWX	11.05	21.94	--	21.02	8/31/2011	.74	\$7.40
Russell 1000 Value		13.46	20.90	--	20.22			

Large Blend

BlackRock Equity Index-T		13.71	20.43	15.52	7.77	12/18/1997	.03	\$0.30
S&P 500		13.69	20.42	15.46	7.68			

Large Growth

Fidelity Contrafund-K	FCNKX	9.68	19.69	14.95	8.54	5/9/2008	.56	\$5.60
S&P 500		13.69	20.42	15.46	8.39			

Mid-Cap Value

MFS Mid Cap Value-R5	MVCKX	10.29	--	--	19.42	2/1/2013	.89	\$8.90
Russell Mid Cap Value		14.75	--	--	20.32			

Mid-Cap Growth

Eagle Mid Cap Growth-R6	HRAUX	10.11	20.96	--	17.81	8/15/2011	.78	\$7.80
Russell Mid Cap Growth		11.91	20.72	--	18.49			

Mid-Cap Blend

Vanguard Extended Market Index-Admiral	VEXAX	7.57	20.82	16.75	9.24	11/13/2000	.10	\$1.00
DJ US Total Stock Market		12.48	20.44	15.72	8.10			

Small Value

Victory Integrity Small-Cap Value-R6	MVSSX	7.50	--	--	25.27	6/1/2012	1.08	\$10.80
Russell 2000 Value		4.22	--	--	20.04			

Asset Category

Asset Class

Average Annual Returns (%) as of
December 31, 2014

Investment Name	Ticker	1 Year	3 Years	5 Years	10 Years/ Since Inception*	Inception Date	Gross Expense Ratio (%)**	Gross Expense Per \$1,000
Benchmark								
Small Growth								
Prudential Jennison Small Company-Q	PJSQX	8.37	18.46	--	14.09	11/29/2010	.69	\$6.90
Russell 2500		7.07	19.97	--	15.65			
Foreign Large Blend								
BlackRock MSCI ACWI Ex-US IMI Index-M		-4.32	9.12	--	2.00	12/31/2012	.11	\$1.10
MSCI AC World Ex USA IMI NR		-3.89	9.22	--	5.51			
Foreign Large Blend								
MFS International Value-R5	MINJX	1.61	14.67	10.11	5.76	4/28/2006	.76	\$7.60
MSCI EAFE Value GD Index		-4.93	11.65	5.01	1.86			
Foreign Large Growth								
American Funds EuroPacific Growth-R6	RERGX	-2.30	12.13	6.05	11.24	5/1/2009	.49	\$4.90
MSCI AC World Ex USA GR		-3.44	9.49	4.89	10.65			

For more complete information about any of the mutual funds available within the retirement plan, please call 800-345-2345. Investors should carefully consider the investment objectives, risks, charges and expenses of the fund. Please carefully read the prospectus which contains this and other important information before you invest or send money.

*10 year performance is shown unless the life of the fund is less than 10 years in which case inception-to-date performance is provided.

**Expense ratios provided are the funds' total annual operating expense ratios, gross of any fee waivers or expense reimbursement.

Investments in the funds are not deposits of, or guaranteed or endorsed by Empower Retirement. The shares are not insured by the FDIC, Federal Reserve Board or any other government agency. Investments in funds involve risk, including possible loss of the principal amount invested. Returns and share prices will fluctuate, and redemption value may be more or less than original cost.

GWFS Equities, Inc., or one or more of its affiliates, may receive a fee from the investment option provider for providing certain recordkeeping, distribution and administrative services.

Investment return and principal value of a variable investment will fluctuate so that an investor's shares or units, when redeemed, may be worth more or less than the original cost.

There is no guarantee that companies that can issue dividends will declare, continue to pay, or increase dividends.

New York Life Anchor Account (35) is not federally guaranteed and may lose value. Stable Value (Asset) funds have interest rate, inflation, and credit risks that are associated with the underlying assets owned by the Fund. The strength of the wrap contracts is dependent on the financial strength of the financial institutions issuing the contracts.

A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

Compared to higher rated securities, high yield bond investment options are subject to greater risk, including the risk of default.

Certain underlying funds invest in inflation protected bonds ("TIPS"). Unlike conventional bonds, the principal or interest of TIPS is adjusted periodically to a specified rate of inflation (e.g., Consumer Price Index for all Urban Consumers [CPI-U]). There can be no assurance that the inflation index used will accurately measure the actual rate of inflation.

Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents.

The price of equity securities may rise or fall because of changes in the broad market or changes in a company's financial condition, sometimes rapidly or unpredictably. These price movements may result from factors affecting individual companies, sectors or industries selected for the Fund's portfolio or the securities market as a whole, such as changes in economic or political conditions. Equity securities are subject to "stock market risk" meaning that stock prices in general (or in particular, the prices of the types of securities in which a fund invests) may decline over short or extended periods of time. When the value of a fund's securities goes down, an investment in a fund decreases in value.

Equity securities of small and mid-sized companies may be more volatile than securities of larger, more established companies.

Foreign investments involve special risks, including currency fluctuations, taxation differences and political developments.

Equity securities of companies located in emerging markets involve greater risks than investing in more established markets, including currency fluctuations, political developments and share illiquidity.

The JPMCB SmartRetirement Funds indirectly bear their proportionate share of the operating expenses of any underlying funds in which they may invest (excluding management fees and service fees). The Trustee of the JPMCB SmartRetirement Funds agrees to reimburse the Fund for such fund operating expenses, and/or to waive a portion of the Trustee's management fee, to the extent that the fund's total annual operating expenses (excluding management fees, service fees, underlying fund fees attributable to dividend and interest expenses on short sales, interest, expenses related to litigation and potential litigation, and extraordinary expenses not incurred in the ordinary course of the Fund's business) exceeds 0.04% of the Fund's average daily new assets through the expense cap expiration date.

A collective fund is not a mutual fund and is exempt from SEC registration. Designed for and exclusively sold to qualified retirement plans and their participants, the funds are not available to individual retail investors.

BlackRock Equity Index-T inception was on 12/18/1997. Performance illustrated since 12/18/1997 is the actual performance of the investment strategy. Performance shown prior to 12/18/1997 is the performance for a predecessor share class.

Natural resources investing may be subject to a higher degree of market risk because of concentration in a specific industry, sector or geographical sector. The natural resources industries can be significantly affected by events relating to international political and economic developments, energy conservation, the success of exploration projects, commodity prices, and tax and other government regulations.

Real estate securities and trusts involve greater risks than other non-diversified investments, including but not limited to: declining property values, varying economic conditions, changes in zoning laws, or losses from casualty. Real estate securities that invest in foreign real estate involve additional risk, including currency fluctuations and political developments.

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Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Empower Retirement refers to the products and services offered in the retirement markets by GreatWest Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; GreatWest Life & Annuity Insurance Company of New York, Home Office: White Plains, NY; and their subsidiaries and affiliates. The trademarks, logos, service marks, and design elements used are owned by their respective owners and are used by permission.

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J.P. Morgan Securities LLC

Self-Directed Brokerage Account Profile

Olympus Corporation of the Americas

A Retirement Brokerage Services self-directed brokerage account (SDA) with J.P. Morgan Securities LLC (JPMS) complements the investment choices offered by your retirement plan. This profile outlines the features that are specific to your employer's plan.

Investment choices

An SDA in your retirement account will provide you with access to the following investments:

- Mutual funds - Select from more than 16,000 mutual funds, including over 5,000 no load and no transaction fee (NTF) funds.

Restrictions

The following investments/transactions are not available in your SDA:

- Annuities
- Collectibles
- Commodities
- Currencies
- Equities (Listed and OTC stocks)
- Fixed-income securities
- Futures
- Leveraged or inverse products
- Life insurance policies
- Margin trading
- Non-exchange traded limited partnerships
- Options
- Penny stocks (stocks below \$1)
- Physical assets (e.g., art, real estate)
- Precious metals
- Short sales
- Tax-exempt securities (municipal bonds and funds)
- Unit Investment Trusts
- The funds in the Plan's investment lineup are excluded.

Managing Your SDA

You have several options for managing your SDA – online, through our automated phone system or by calling a representative.

Manage your SDA online by logging on to Chase Online

You may access Chase Online via the link on your retirement plan's website, or log on directly at retirementbrokerage.com. The first time you visit, you will be asked to create a unique user ID and password, and provide information that allows you to be authenticated as a user.

Brokerage by Phone gives you another way to obtain information about your balance and holdings. Simply use any touch-tone phone to access your account and market information, obtain real-time quotes and even place trade orders.

Before accessing Brokerage by Phone for the first time, you will need to obtain your User ID and PIN from the SDA Service Center. Once you have your User ID and PIN, call 800-776-6061, choose Brokerage by Phone from the main menu and enter or speak your User ID and PIN.

For additional assistance, please contact the SDA Service Center at 800-776-6061 between 8 a.m. and 7 p.m. Eastern time, Monday through Friday.

Funding your SDA

Once your SDA has been established, you will need to fund it by transferring monies from your plan’s core investments. You can also direct a percentage of your plan contributions to your SDA.

- Lump sum transfers cannot exceed 100% of your current account balance.
- There is no minimum transfer amount.

Money you transfer will be invested in the JPMorgan Prime Money Market Fund until you place a trade.

Direct contributions

You may contribute up to 100% of your plan contributions directly into the SDA.

Investors should carefully consider the investment objectives and risks, as well as charges and expenses of the mutual fund before investing. To obtain a prospectus, visit the fund company’s website. The prospectus contains this and other information about the mutual fund. Read the prospectus carefully before investing.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

Please be aware that certain NTF funds may be subject to separate and additional redemption fees imposed by the particular fund. Refer to that fund’s current prospectus for details.

System availability and response times may vary due to market volatility, system performance or other factors.

Real-time quotes are available when the markets are open. Trades placed when the markets are closed will be submitted during the next trading session when the markets are open.

Recordkeeping and administrative services for the plan are provided by Great-West Financial Retirement Plan Services, LLC (Great-West); core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company and an affiliate of Great-West Financial Retirement Plan Services, LLC. Securities available through retirement brokerage services are offered through J.P. Morgan Securities LLC (JPMS), member FINRA/NYSE/SIPC. Additional information can be obtained by calling (800) 345-2345. JPMS and Great-West Financial Retirement Plan Services, LLC, are separate and unaffiliated.

NOT FDIC INSURED	NO BANK GUARANTEE	MAY LOSE VALUE
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J.P. Morgan Securities LLC

Self-Directed Brokerage Account Fee-Schedule

Olympus Corporation of the Americas

Please read carefully

This schedule contains information about the fees and charges that apply to your account and your transactions. Please note that fees and other information are subject to change without notice.

Mutual Funds	Electronic*	JPMS Broker Assisted
Load Funds^	No transaction fee charged (buy) \$24.95 per trade (sell or exchange)	No transaction fee charged (buy) \$34.95 per trade (sell or exchange)
No Load Funds^	\$24.95 per trade (buy, sell or exchange)	\$34.95 per trade (buy, sell or exchange)
No Transaction Fee (NTF) Funds+	No transaction fee charged	No transaction fee charged
Annual Account Fees		Fee
Maintenance Fee	\$100.00 per account per year	

JPMS Self-directed Brokerage Account Services	
Account Transfers Outgoing	\$50 per account
Statement Copies	\$6 per statement
Wire Transfers (domestic and foreign)	\$30 per wire

^Investors should carefully consider the investment objectives and risks, as well as charges and expenses of the mutual fund before investing. To obtain a prospectus, visit the fund company's website. The prospectus contains this and other information about the mutual fund. Read the prospectus carefully before investing.

**Definition of Electronic Trades: Trades placed through one of our electronic channels, including online (Chase Online) and our automated phone services (Brokerage by Phone). Certain securities may not be available through all electronic trading channels.*

+Please be aware that certain no transaction fee funds may be subject to separate and additional redemption fees imposed by the particular fund. Refer to the Fund's prospectus for details.

Annual maintenance fees are assessed to any open account as of September 30th of the previous year. The fee will be automatically charged to the sweep fund in your self-directed brokerage account (SDA) in the 1st quarter of every year. If you have insufficient funds, money may be transferred from your plan's asset class and target date funds investments to your SDA to execute trades or cover outstanding debit balances. JPMS may also liquidate your most recent purchase in order to cover any outstanding debit balances in the SDA's money market sweep fund. Broker-assisted commissions will apply and you will be responsible for any losses incurred.

Recordkeeping and administrative services for the plan are provided by Great-West Financial Retirement Plan Services, LLC (Great-West); core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company and an affiliate of Great-West Financial Retirement Plan Services, LLC. Securities available through retirement brokerage services are offered through J.P. Morgan Securities LLC (JPMS), member FINRA/NYSE/SIPC. Additional information can be obtained by calling (800) 345-2345. JPMS and Great-West Financial Retirement Plan Services, LLC, are separate and unaffiliated.

NOT FDIC INSURED	NO BANK GUARANTEE	MAY LOSE VALUE
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Default Investment Notice

If you participate in the Olympus Corporation of the Americas 401(k) Savings Plan, you have the right to elect in which of the Plan's available investment options any contributions made to the plan on your behalf are invested. These contributions may be employer contributions or your own contributions. If you fail to make an investment election, the plan has designated a default investment option in which such contributions will be invested. These contributions and any associated earnings will generally remain in the default investment option until you elect to transfer them to another investment option. Your plan contributions may be in the default investment if you were automatically enrolled through the plan's automatic enrollment feature. Read the enclosed Notice of Automatic Enrollment for more information on this feature.

The default investment option used by the Plan is intended to satisfy the Department of Labor's rules for a qualified default investment alternative (QDIA). The investment option uses generally accepted investment theories and is intended to be diversified among both stocks (equities) and fixed-income investments. The QDIA rules specify that, because you have an option to make an investment election, your employer and other plan fiduciaries are protected from liability under the Employee Retirement Income Security Act of 1974 (ERISA) for placing your contributions in the default investment option if you do not make an investment election. This notice is to inform you of your rights as a participant to make another investment election.

The Plan's default investment is a target retirement date asset allocation fund. See the fund's investment objective, risk and return characteristics and fees and expenses below. Based on your age, you can identify which fund was chosen as your default investment fund in the chart below.

If you were born:	Your default investment is:	Gross expense ratio %
December 31, 1948 or earlier	JPMCB SmartRetirement Income-C	0.46%
January 1, 1949 - December 31, 1953	JPMCB SmartRetirement 2015-C	0.55%
January 1, 1954 - December 31, 1958	JPMCB SmartRetirement 2020-C	0.66%
January 1, 1959 - December 31, 1963	JPMCB SmartRetirement 2025-C	0.71%
January 1, 1964 - December 31, 1968	JPMCB SmartRetirement 2030-C	0.77%
January 1, 1969 - December 31, 1973	JPMCB SmartRetirement 2035-C	0.83%
January 1, 1974 - December 31, 1978	JPMCB SmartRetirement 2040-C	0.86%
January 1, 1979 - December 31, 1983	JPMCB SmartRetirement 2045-C	0.87%
January 1, 1984 - December 31, 1988	JPMCB SmartRetirement 2050-C	0.87%
January 1, 1989 and later	JPMCB SmartRetirement 2055-C	0.82%

Investment objective

The funds are target retirement date funds geared toward investors who plan to begin withdrawing their retirement money in or around the year designated in the name of the retirement fund. Each dated fund is designed to have an investment risk that is appropriate for a person retiring around that date. Generally, the asset allocation of each fund will change on an annual basis with the asset allocation becoming more conservative as the fund nears the target retirement date. Each dated fund is a diversified portfolio, investing in a mixture of stocks, bonds and capital preservation investments. The dated funds seek total return based on the target date, with a shift to current income and some capital appreciation over time as the funds approach and pass the target retirement dates. Participants may choose to invest in any of the target retirement funds or any other investments in the lineup. As with all investments, the principal value of the fund(s) is not guaranteed at any time, including at the target date.

Risk and return characteristics

Generally, funds with target retirement dates further into the future will hold more stock investments versus capital preservation investments. Stock investments may experience greater volatility in the short term compared with bonds or capital preservation investments, but they have the potential for higher returns over the long term.

More information about your investment choices

As noted, you have the right to choose where your contributions will be invested. Instead of the default investment, you can choose any investment or combination of investments offered in the plan. This right exists at the time contributions are made to the plan on your behalf or at any later date.

For instance, if you let your contributions be deposited into the default investment, you may choose to transfer all or any portion of your balance

Default Investment Notice

out of that fund at a later date, or choose to have your future contributions invested in a different fund.

Important note for Terminated/Rehired Employees: Your investment elections for this plan will remain active for approximately two years even if you no longer have a balance in the plan. If you are rehired within that two-year period, your previous investment elections will still be valid and apply to any new contributions unless you set up new investment elections.

Before you invest in a fund or transfer out of a fund, carefully read the fund information on **www.retireonline.com**. Some funds may have redemption fees or other restrictions associated with transfers out of the fund. For the plan's default option to be a QDIA, no such restrictions can generally be applied during the first 90 days from the date your first contributions are defaulted.

GWFS Equities, Inc., or one or more of its affiliates, may receive a fee from the investment option provider for providing certain recordkeeping, distribution and administrative services.

Expense ratios provided are the funds' total annual operating expense ratios, gross of any fee waivers or expense reimbursements.

Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents.

Notice of Automatic Enrollment

Notice of Automatic Enrollment

The Olympus Corporation of the Americas 401(k) Savings Plan includes an automatic enrollment feature that makes it easy for you to participate in the Plan. This notice describes your rights related to this enrollment feature.

Contributions

When you are hired, you receive this notice prior to or upon your eligibility to participate in the Plan and on an annual basis thereafter. You are automatically enrolled at a pretax contribution rate of **3%** of your eligible pay unless you elect not to participate or elect to contribute at a different rate. Your Plan's Summary Plan Description ("SPD") will define the type of compensation included in eligible pay for the contributions you make to the Plan. This information may be included in the definitions section of the SPD or in the section that describes the contributions you can make to the Plan.

You have the right to change your contribution rate and contribute more, less or nothing to the Plan. If you are age 50 or older, you may be eligible to make No "catch-up" contributions beyond these limits up to the maximum annual "catch-up" contribution amount.

Although you are automatically enrolled at the Plan's default contribution rate, you have the right to contribute more, less or nothing to the Plan. (There are limits, however, on the maximum you may contribute to the plan.) To change your contribution rate or stop making contributions, log on to www.retireonline.com. The Web site is available 24 hours a day, seven days a week.

Investments

You can invest your account in a number of different funds. If you do not make investment elections, your contributions are invested in the Plan's default fund, JPMCB SmartRetirement model portfolios. The Plan's default fund is a target retirement date asset allocation fund. Based on your age, you can identify which fund was chosen as your default investment fund in the chart below, and also see the fund's expenses. Refer to the enclosed Default Investment Notice for more details about the default fund and how to change your investments.

If you were born:	Your default investment is:	Gross expense ratio %
December 31, 1948 or earlier	JPMCB SmartRetirement Income-C	0.46%
January 1, 1949 - December 31, 1953	JPMCB SmartRetirement 2015-C	0.55%
January 1, 1954 - December 31, 1958	JPMCB SmartRetirement 2020-C	0.66%
January 1, 1959 - December 31, 1963	JPMCB SmartRetirement 2025-C	0.71%
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January 1, 1969 - December 31, 1973	JPMCB SmartRetirement 2035-C	0.83%
January 1, 1974 - December 31, 1978	JPMCB SmartRetirement 2040-C	0.86%
January 1, 1979 - December 31, 1983	JPMCB SmartRetirement 2045-C	0.87%
January 1, 1984 - December 31, 1988	JPMCB SmartRetirement 2050-C	0.87%
January 1, 1989 and later	JPMCB SmartRetirement 2055-C	0.82%

Important note for Terminated/Rehired Employees: Your investment elections for this plan will remain active for approximately two years even if you no longer have a balance in the plan. If you are rehired within that two-year period, your previous investment elections will still be valid and apply to any new contributions unless you set up new investment elections.

Vesting and Withdrawals

While your own contributions are always 100% vested, there are limits on when you may withdraw them. You will be fully vested in the employer non-elective contributions when you complete five years of service. For more information about years of service, you can review the Plan's SPD.

There are limits on when you may withdraw your own contributions. These limits may be important to you in deciding how much, if any, to contribute to the Plan. Generally you may only withdraw your elective deferrals after you terminate employment, reach age 59½ or become disabled.

You can borrow certain amounts from your vested plan account, and may be able to withdraw certain vested money if you incur a hardship. Hardship withdrawals are generally limited to the dollar amount of your elective contributions, not including investment earnings. Refer to your

Notice of Automatic Enrollment

SPD for an explanation of the situations that qualify for hardship distribution. Before you can take a hardship withdrawal, you must have taken other permitted withdrawals and loans from qualifying company plans. If you take a hardship withdrawal, you may not contribute to the plan or other qualifying company plans for six months.

Your beneficiary will receive any vested amount remaining in your account when you die.

For more complete information about any of the mutual funds available within the retirement plan, please call 800-345-2345. Investors should carefully consider the investment objectives, risks, charges and expenses of the fund. Please carefully read the prospectus, which contains this and other important information, before you invest or send money.

Expense ratios provided are the funds' total annual operating expense ratios, gross of any fee waivers or expense reimbursements.

GWFS Equities, Inc., or one or more of its affiliates, may receive a fee from the investment option provider for providing certain recordkeeping, distribution and administrative services.

Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents.