

ELIGIBLE AUTOMATIC CONTRIBUTION ARRANGEMENT

Notice for the Plan Year Beginning January 1, 2009

To: Plan Participants

From: Plan Administrator for the C.J. Coakley Co., Inc. 401(k) & Davis Bacon Plan (“Plan”)

Plan Sponsor: C.J. Coakley Co., Inc. (“Employer”)

Re: Notice of Rights under Eligible Automatic Contribution Arrangement

If you have made an investment and deferral election with respect to your own account, the following information may not apply to you.

Automatic contributions (salary deferrals). This notice advises you of certain rights and obligations you have under the Plan. The Plan includes an Eligible Automatic Contribution Arrangement (“EACA”). Under the EACA provisions of the Plan for the above-referenced plan year, if you do not make an election concerning salary deferrals by one year following your date of hire, the Employer automatically will withhold from your compensation 3% per pay period (referred to as the “automatic deferral percentage”). We will transmit the withheld amount to the Plan as your salary deferrals.

If you wish to defer the automatic deferral percentage, you do not need to make a deferral election. If you do not wish to defer any of your compensation, or you wish to defer a percentage of your compensation different from (either more or less than) the automatic deferral percentage, you may elect to defer a different percentage of your compensation (including zero). Your election will be effective as soon as the Plan Administrator reasonably can implement your election after receipt. Your election will remain in effect unless and until you change it. Please refer to your Summary Plan Description for more information about how to change your deferral election.

Limited right to withdraw automatic deferrals. Within the time period described in this paragraph, you may elect to have the Plan distribute to you all of your prior automatic deferrals and allocable earnings on the deferrals. You may make this election on the contrary deferral election form the Plan Administrator will provide to you upon request. You must make this election no later than 30 days after the first automatic deferral is taken from your compensation. If you elect to withdraw all of your prior automatic deferrals, you will pay income tax on the distributed amount, but you will not be subject to the 10% premature distribution penalty tax, even if you receive the distribution prior to age 59½.

Right to direct investment/default investment. You have the right to direct the investment of your plan monies, as applicable, in any of the investment choices explained in the plan’s investment election form. These are called “directed accounts.” If you do *not* make an election as to how the Plan should invest your directed account(s), then the Plan trustee will invest your directed account(s) in the “default” investment that the Plan officials have selected. Please refer to the separate *Qualified Default Investment Alternative Notice* for details.

Date: _____