

Name Change of an Optional Fund in AMO 401(k) Plan and MPB Fund Line-up

To all Participants of American Maritime Officers (AMO) 401(k) Plan and Money Purchase Benefit (MPB):

Plan participants should be advised that the WM Equity Income Fund A was purchased by Principal Investors.

Therefore, the WM Equity Income Fund A, an optional fund in the AMO 401(k) Plan and MPB, has been renamed **The Principal Investors Equity Income Fund**. The Principal Investors Equity Income Fund has the same fund managers as the prior WM Equity Income Fund A.

Participants who review their account activity may see a debit and credit for the same amount during the month of January (debiting -\$xx from their accounts in the WM Fund and adding back in +\$xx in the Principal Investors Equity Income Fund for the same amount). **There were no financial gains or losses as a result of the name change transaction.**

The AMO 401(k) and MPB Newport and Citigroup Smith Barney web sites have been changed to reflect this activity. If you have any questions you may contact AMO Plans Smith Barney Citigroup Financial Advisors Larry Goldstock and Samuel Brandwein at (800)327-0144 or you may always contact the Plan office at (800) 348-6515.