

**Molecular Epidemiology, Inc. 401(k) Profit Sharing Plan ("Plan")
IMPORTANT NOTICE TO PARTICIPANTS FOR THE 2018 PLAN YEAR**

If I do not make an investment election, how will my contributions be invested?

Qualified Default Investment Alternative (QDIA): The Plan Fiduciary has decided to include a Qualified Default Investment Alternative (QDIA) under the Plan. This decision will not change any investment elections you have already made. This notice will explain more about what this may mean to you.

Your Right to Direct Investments: Your Plan allows you to direct the investment of some or all of the contributions made on your behalf in a number of investment choices. If you fail to provide investment direction, your Plan's Fiduciary will invest Plan contributions in a QDIA established under the Plan. The Plan Fiduciary has chosen the T. Rowe Price Retirement - Retail Target Maturity Series issued by T. Rowe Price as the QDIA for contributions made to your Plan account(s). Contributions invested in the QDIA are subject to gains or losses like other investment choices available under your Plan including losses near and following retirement, and there is no guarantee that the investment will provide adequate retirement income.

Your Right to Transfer Out of the Default Alternative Without Penalty: Subject to your Plan's distribution rules, you may withdraw defaulted contributions invested on your behalf by your Plan's Fiduciary in the QDIA. You may also make transfers from the QDIA to any other investment choice offered under the Plan on any business day without any penalties or fees, such as redemption or liquidation fees. However, the QDIA will be assessed an investment management fee and Contract Asset Charges, if applicable, and the Expense Ratio will be as noted below. In addition, Plan service fees may be charged on any withdrawal or distribution of your account balance from the QDIA.

Consequences of Your Failure to Make an Investment Election: When you fail to give investment direction after having been provided the opportunity to do so and the Plan's Fiduciary invests contributions on your behalf in the QDIA, you are considered to have exercised control over the investment of assets in your account(s). Neither the Trustees of your Plan nor your Employer or the Plan's Fiduciary will be liable to you for any loss that is the result of such investments.

Description of the Default Alternative: The T. Rowe Price Retirement - Retail Target Maturity Series allow participants to invest for retirement in one single step, into a fund that automatically adjusts to a more conservative allocation as retirement grows near. Default allocations are based on a projected retirement age of 65. If you have already turned 65, your contributions will be allocated to the most conservative fund available. A detailed description of the allocations by year of birth is listed next to each investment choice below:

If you were born:	Your applicable T. Rowe Price Retirement - Retail Fund is:
On or before 1942	T. Rowe Price Retirement 2005 Ret Opt
01/01/1943 - 12/31/1947	T. Rowe Price Retirement 2010 Ret Opt
01/01/1948 - 12/31/1952	T. Rowe Price Retirement 2015 Ret Opt
01/01/1953 - 12/31/1957	T. Rowe Price Retirement 2020 Ret Opt
01/01/1958 - 12/31/1962	T. Rowe Price Retirement 2025 Ret Opt
01/01/1963 - 12/31/1967	T. Rowe Price Retirement 2030 Ret Opt
01/01/1968 - 12/31/1972	T. Rowe Price Retirement 2035 Ret Opt
01/01/1973 - 12/31/1977	T. Rowe Price Retirement 2040 Ret Opt
01/01/1978 - 12/31/1982	T. Rowe Price Retirement 2045 Ret Opt
01/01/1983 - 12/31/1987	T. Rowe Price Retirement 2050 Ret Opt
01/01/1988 - 12/31/1992	T. Rowe Price Retirement 2055 Ret Opt
1993 and later	T. Rowe Price Retirement 2060 Ret Opt

For example, if you were born in 1958 and you fail to give investment direction, your Plan's Fiduciary will invest contributions made on your behalf in the T. Rowe Price Retirement 2025 Ret Opt.

Risk and Return Characteristics:

The investment choice(s) listed invest in a combination of domestic and foreign stocks, bonds, U.S. treasuries and money market securities.

Investment Risk:

The values of stock change in response to general market and economic conditions and the circumstances of individual issuers. The values of bonds change in response to changes in economic conditions, interest rates and the creditworthiness of individual issues.

Name of Fund:	Investment Information:	Investment Strategy:	Expense Ratio:
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T. Rowe Price Retirement 2005 Ret Opt	The T. Rowe Price Retirement 2005 Ret Opt, a TLIC Separate Account, invests exclusively in the T. Rowe Price Retirement 2005 Fund (Retail Class Shares), a mutual fund (Fund).	The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. It is managed based on the specific retirement year (target date 2005) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.	1.20
T. Rowe Price Retirement 2010 Ret Opt	The T. Rowe Price Retirement 2010 Ret Opt, a TLIC Separate Account, invests exclusively in the T. Rowe Price Retirement 2010 Fund (Retail Class Shares), a mutual fund (Fund).	The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2010) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.	1.19
T. Rowe Price Retirement 2015 Ret Opt	The T. Rowe Price Retirement 2015 Ret Opt, a TLIC Separate Account, invests exclusively in the T. Rowe Price Retirement 2015 Fund (Retail Class Shares), a mutual fund (Fund).	The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2015) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.	1.22
T. Rowe Price Retirement 2020 Ret Opt	The T. Rowe Price Retirement 2020 Ret Opt, a TLIC Separate Account, invests exclusively in the T. Rowe Price Retirement 2020 Fund (Retail Class Shares), a mutual fund (Fund).	The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2020) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.	1.26

T. Rowe Price Retirement 2025 Ret Opt	The T. Rowe Price Retirement 2025 Ret Opt, a TLIC Separate Account, invests exclusively in the T. Rowe Price Retirement 2025 Fund (Retail Class Shares), a mutual fund (Fund).	The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2025) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.	1.29
T. Rowe Price Retirement 2030 Ret Opt	The T. Rowe Price Retirement 2030 Ret Opt, a TLIC Separate Account, invests exclusively in the T. Rowe Price Retirement 2030 Fund (Retail Class Shares), a mutual fund (Fund).	The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2030) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.	1.32
T. Rowe Price Retirement 2035 Ret Opt	The T. Rowe Price Retirement 2035 Ret Opt, a TLIC Separate Account, invests exclusively in the T. Rowe Price Retirement 2035 Fund (Retail Class Shares), a mutual fund (Fund).	The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2035) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.	1.34
T. Rowe Price Retirement 2040 Ret Opt	The T. Rowe Price Retirement 2040 Ret Opt, a TLIC Separate Account, invests exclusively in the T. Rowe Price Retirement 2040 Fund (Retail Class Shares), a mutual fund (Fund).	The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2040) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.	1.36

T. Rowe Price Retirement 2045 Ret Opt	The T. Rowe Price Retirement 2045 Ret Opt, a TLIC Separate Account, invests exclusively in the T. Rowe Price Retirement 2045 Fund (Retail Class Shares), a mutual fund (Fund).	The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2045) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.	1.36
T. Rowe Price Retirement 2050 Ret Opt	The T. Rowe Price Retirement 2050 Ret Opt, a TLIC Separate Account, invests exclusively in the T. Rowe Price Retirement 2050 Fund (Retail Class Shares), a mutual fund (Fund).	The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2050) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.	1.36
T. Rowe Price Retirement 2055 Ret Opt	The T. Rowe Price Retirement 2055 Ret Opt, a TLIC Separate Account, invests exclusively in the T. Rowe Price Retirement 2055 Fund (Retail Class Shares), a mutual fund (Fund).	The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2055) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.	1.36
T. Rowe Price Retirement 2060 Ret Opt	The T. Rowe Price Retirement 2060 Ret Opt, a TLIC Separate Account, invests exclusively in the T. Rowe Price Retirement 2060 Fund (Retail Class Shares), a mutual fund (Fund).	The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2060) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.	1.36

How to Make an Affirmative Investment Election: The investment fact sheet will provide you more information about the investment objectives, risk and return characteristics, and fees and expenses of the QDIA and the other investment choices available to you. To view the investment fact sheet, to make your own investment choices, or to move funds previously invested on your behalf, you may go online at ta-retirement.com, or call (877) 234-9293.

HOW TO OBTAIN ADDITIONAL INFORMATION:

If you need a copy of the SPD or have any additional questions, please contact Dalia Alfi who may be reached at (206) 522-5432, 15300 Bothell Way NE, Lake Forest Park, WA 98155

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