

Alliance Coal, LLC and Affiliates Profit Sharing and Savings ("Plan")

START



PLEASE READ THE FOLLOWING INSTRUCTIONS ABOUT AUTOMATIC ENROLLMENT

You are immediately eligible upon your employment to participate in the Alliance Coal, LLC and Affiliates Profit Sharing and Savings ("Plan"). You are automatically enrolled in the Plan on your Entry Date. You have immediate entry.

You can start your successful retirement today by using Automatic Enrollment

- If you wish to use the Plan's automatic features, there is nothing you need to do
- Starts your pre-tax salary deferral at 5% of your eligible compensation each pay period
- Increases your deferral by 1% each Plan Year on or about January 1 until you are deferring 50% of your compensation unless you make a contrary election
- Invests your salary deferrals in the JPMCB SmartRetirement Passive Blend Fund that most closely represents your Normal Retirement Age.
- By completing the Custom Enrollment section of the Election to Override Automatic Enrollment form, you are opting out of the automatic enrollment and automatic increase features offered by the Plan

SAVE



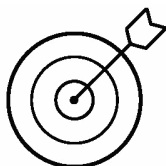
ELECTION TO OVERRIDE AUTOMATIC ENROLLMENT

If you wish to make your own salary deferral election, you may do so by completing and returning the Custom Enrollment section of the Election to Override Automatic Enrollment form to the Plan Administrator.

You can contribute 1% to 50% of your pay

- You may choose your own salary deferral percentage and elect to make pre-tax salary deferrals from 1% to 50% of your eligible compensation. Your percentage will stay the same until you change it.
- You may decline to participate in the Plan. To decline, check the Decline box in the Custom Enrollment section and return the form to the Plan Administrator within 10 days of your Entry Date. If you choose not to save for your retirement now, you can always start saving later.
- You may elect Plan's voluntary annual increase feature called "Bump It". If you make this election, your deferral percentage will increase 1% each Plan Year on or about January 1.
- Get the annual contribution and catch-up limits in the Saver section of NestEgg U

INVEST



You can use the Plan's default investment or choose your own investments

- You may choose your own investment elections. If you Automatically Enroll in the Plan, or if you make no investment elections, your salary deferrals will be invested in the JPMCB SmartRetirement Passive Blend Fund.

BENEFICIARY DESIGNATION

Please complete and return a Beneficiary Designation form.

Alliance Coal, LLC and Affiliates Profit Sharing and Savings ("Plan")

Custom Enrollment (Please Print)

Name: _____ Mobile Device: _____

Social Security Number: _____ Employee #: _____ Birth Date: _____

Primary E-mail Address: _____

Choose Your Salary Deferral Percentage. You may defer from 1% to 50% of your eligible compensation in whole percentages only. If your election is anything but a whole percentage and your Plan does not allow for partial percentages, your deferral will be rounded up to the nearest whole percent (example: an election of 3.5% will be rounded to 4%).

- Pre-tax I authorize salary deferrals of _____% of my eligible compensation. (per pay period)
- Decline I do not want to make a salary deferral at this time.
- Bump It I authorize a 1% increase in my salary deferral percentage each year on or about January 1.

Choose Your Investments. Indicate investment elections in whole percentages only. If your elections are not in whole percentages, do not add up to 100%, are illegible, or you choose to not complete the investment election section, your contributions will be invested in the JPMCB SmartRetirement Passive Blend Funds that most closely represents your Normal Retirement Age.

Ticker	Fund Choice	Percent Election
	JPMCB SmartRetirement Passive Blend 2060	
	JPMCB SmartRetirement Passive Blend 2055	
	JPMCB SmartRetirement Passive Blend 2050	
	JPMCB SmartRetirement Passive Blend 2045	
	JPMCB SmartRetirement Passive Blend 2040	
	JPMCB SmartRetirement Passive Blend 2035	
	JPMCB SmartRetirement Passive Blend 2030	
	JPMCB SmartRetirement Passive Blend 2025	
	JPMCB SmartRetirement Passive Blend 2020	
	JPMCB SmartRetirement Passive Blend Inc	
ODVIX	Oppenheimer Developing Markets	
OANIX	Oakmark International Fund	
RERGX	American Funds EuroPacific Growth	
VTSNX	Vanguard Total International Stock Index	
QUAZX	AB Small Cap Growth	
VSCIX	Vanguard Small Cap Index	
AVFIX	American Beacon Small Cap Value	
VMGMX	Vanguard Mid Cap Growth	
VMCIX	Vanguard Mid-Cap Index	
VMVAX	Vanguard Mid Cap Value Index	
POGRX	PRIMECAP Odyssey Growth	
VINIX	Vanguard Institutional Index	
DODGX	Dodge & Cox Stock	
MWTSX	Metropolitan West Total Return Bond	
VBTIX	Vanguard Total Bond Market	
AIADX	American Century Inflation-Adjs Bond	
	Morley Stable Value	

Signature: _____

Date: _____