**SUMMARY PLAN DESCRIPTION**

**MATERIAL MODIFICATIONS**

This is a Summary of Material Modifications regarding the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ("Plan"). This is merely a summary of an important change to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

Beginning \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, a Participant can make IRA-type contributions to the Plan. You are permitted to make contributions to this Plan in lieu of a contribution to a separate IRA. Any such contributions you make to this Plan are referred to as "deemed IRA contributions." Deemed IRA contributions are subject to the same income tax rules that would apply had they been made to a separate IRA. See IRS Publication 590 for the IRA contribution rules. You may withdraw deemed IRA contributions at any time. However, the distribution rules under the Plan determine how the deemed IRA contributions may be distributed from the Plan.