**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 take an in-service distribution from the Plan[[1]](#footnote-1) at age 59 ½.[[2]](#footnote-2) The amount of the distribution will be limited to the Participant’s vested accrued benefit or account balance. It will be subject to all restrictions, procedures, and plan provisions which otherwise apply to in-service distributions.

1. If the Plan is a profit sharing or 401(k) plan, replace the words “distribution from the Plan” with “distribution from an account transferred from a pension plan to this Plan.” [↑](#footnote-ref-1)
2. If you have entered a later age than 59½, modify this sentence accordingly. [↑](#footnote-ref-2)