

SUMMARY OF MATERIAL MODIFICATIONS

Due to the enactment of the Coronavirus Aid, Relief, and Economic Security Act and the Taxpayer Certainty and Disaster Tax Relief Act of 2020, we have made changes that may affect your rights under the Plan. This “Summary of Material Modifications” (“SMM”) describes how those changes may affect you. This SMM overrides any inconsistent information included in the Plan’s Summary Plan Description (SPD) or other Plan forms.

- **Disaster-related distributions.** Special rules related to certain federally-declared natural disasters may have applied for distributions under the Plan. If you received a disaster-related distribution from the Plan, you may be able to retribute the amount of the distribution to the Plan. Please contact the Plan Administrator for more information.
- **Repayment of Coronavirus-Related Distributions.** Special Coronavirus-Related rules may have applied for distributions under the Plan. If you received a Coronavirus-Related Distribution from the Plan, you may be able to retribute the amount of the distribution to the Plan. Please contact the Plan Administrator for more information.

ADDITIONAL INFORMATION

If you have any questions about the changes described in this SMM or about the Plan in general, you may contact the Plan Administrator named in your SPD.