

Summary of Material Modification

This *Summary of Material Modification* is issued to all
Summary Plan Description (SPD) as of

participants, and supplements the
to reflect plan changes.

What Changed?

Your Plan Details

The Plan is required by law to inform you of changes made and adopted by the employer consistent with the employer's right to amend the plan at any time. You may review your full SPD, which includes the *My Company Plan*, at any time by logging into your account at ebcflex.com. If you have any questions about this notice, please contact your employer using the contact information below or reach out to Employee Benefits Corporation at participantservices@ebcflex.com.

Who to contact for questions: