

**SUMMARY OF MATERIAL MODIFICATIONS
for the**

(Plan Name)

(1) **General.** This is a Summary of Material Modifications regarding the _____
_____ (“Plan”). This Summary of Material Modifications
supplements the Summary Plan Description (“SPD”) previously provided to you. You should
retain this document with your copy of the SPD.

(2) **Employer Information.** The legal name, address and Federal employer identification
number of the Employer are:

Plan Sponsor: _____
Address: _____

E.I.N.: _____

(3) **Summary Description of Modification.** Due to a change in the law, the Employer has
amended the Plan, effective with respect to distributions made on or after March 28, 2005, in the
following respect:

Automatic rollover provisions. The Plan provides that if you terminate employment and
your vested interest in the Plan, excluding amounts attributable to any rollovers you made
into the Plan, does not exceed \$5,000, then a lump sum distribution, in the form of a
direct rollover into an IRA, will be made to you as soon as administratively practicable
following your termination of employment. The IRA provider will invest the rollover
funds in a type of investment designed to preserve principal and provide a reasonable rate
of return and liquidity (e.g., an interest-bearing account, a certificate of deposit or a
money market fund). The IRA provider will charge your account for any expenses
associated with the establishment and maintenance of the IRA and with the IRA
investments. You may contact the Plan Administrator at the address and telephone
number indicated in the SPD for further information regarding the plan’s automatic
rollover provisions, the IRA provider, and the fees and expenses associated with the IRA.

However, you may elect whether to receive the distribution or to roll over the distribution
to another retirement plan such as an individual retirement account (“IRA”). At the time
of your termination of employment, the Plan Administrator will provide you with further
information regarding your distribution rights.