

**SUMMARY OF MATERIAL MODIFICATIONS
for the**

(Name of Plan)

(1) **General.** This is a Summary of Material Modifications regarding our Company's retirement savings plan (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) **Summary Description of Modification.** Below is a summary of certain modifications made to our Plan. These modifications are effective as of the dates indicated.

1. Rollover of After-Tax Amounts

Effective January 1, 2007, distributions of after-tax contributions that are eligible rollover distributions may be rolled over to a §403(b) annuity, in addition to another employer's qualified plan or to an IRA. As with rollovers of after-tax contributions to a qualified plan, rollovers of after-tax contributions to a §403(b) annuity must be transferred directly to the receiving plan (a "direct rollover") and the receiving plan must separately account for the after-tax contributions and any earnings thereon.

2. Distributions of Eligible Rollover Distributions to Non-Spouse Beneficiaries

Effective January 1, 2010, eligible rollover distributions to non-spouse Beneficiaries that are not rolled over to an individual retirement account or individual retirement annuity will be subject to 20% mandatory federal income tax withholding.

3. Qualified Reservist Distributions

As originally enacted by Congress, Qualified Reservist Distributions were available only persons ordered or called to active duty after September 11, 2001 and before December 31, 2007. The December 31, 2007 limitation no longer applies to any individual called or ordered to active military duty on or after December 31, 2007. The other requirements for a Qualified Reservist Distribution as set forth in your SPD do, however, remain in effect.