

SUMMARY OF MATERIAL MODIFICATIONS

The purpose of this Summary of Material Modifications is to inform you of changes that have been made to your 401(k) Plan. These changes affect the information previously provided to you in the Plan's Summary Plan Description. The Summary Plan Description is modified as described below.

Due to changes affecting the Hardship Distribution section, the entire section is provided below along with any special effective dates.

Hardship Distributions

General Rule. You may receive a distribution on account of hardship from the following Accounts but only if you are fully vested in such Account.

- Elective Deferral Account, including certain earnings of your Elective Deferral Account effective 12/15/2019.
- Effective 12/15/2019, Safe Harbor Contribution Account and, if available, Qualified Non-Elective Contributions Account.
- Effective 12/15/2019 all other accounts that are 100% vested.

Your Roth Contributions, if available under the Plan, may be withdrawn on account of financial hardship in the same manner as your regular Elective Deferral Contributions. Please note however, that the income on the Roth Contributions may be taxable (and subject to penalties for early withdrawal) if the withdrawal is not a "qualified distribution."

Immediate and Heavy Financial Need. You may receive a hardship distribution only if the Plan Administrator finds that you have an immediate and heavy financial need where you lack other available resources. The following are the only financial needs considered immediate and heavy:

- (1) Expenses incurred or necessary for medical care, described in Code section 213(d), for you or your spouse or children;
- (2) The purchase (excluding mortgage payments) of a principal residence for the Participant;

- (3) Payment of tuition and related educational fees for the next 12 months of post-secondary education for you or your spouse or children;
- (4) The need to prevent the eviction of you from your principal residence (or a foreclosure on the mortgage on your principal residence);
- (5) Payments for burial or funeral expenses for your deceased parent, spouse or children;
- (6) Expenses for the repair of damage to your principal residence that would qualify for the casualty deduction; or
- (7) Expenses incurred on account of a federally declared disaster.

Effective 12/15/2019, there will no longer be a 6-month suspension period for your Elective Deferral Contributions, if applicable, after the receipt of the hardship distribution. In addition, any remaining portion of the 6-month suspension period for a prior hardship distribution will be discontinued on that date.

Effective 12/15/2019, you will no longer be required take all available nontaxable loans from all plans maintained by the Company before applying for a hardship.

Amount Necessary to Satisfy Need. Effective 12/15/2019, a distribution will be considered as necessary to satisfy your immediate and heavy financial need only if:

- (1) You have obtained all distributions, other than hardship distributions, under all plans maintained by the Company;
- (2) The distribution is not in excess of the amount of an immediate and heavy financial need (including amounts necessary to pay any federal, state or local income taxes or penalties reasonably anticipated to result from the distribution).
- (3) You have represented in writing that you have insufficient cash or other liquid assets to satisfy the financial need.