

**SUMMARY OF MATERIAL MODIFICATIONS  
TO THE  
SUMMARY PLAN DESCRIPTION FOR  
COMPANY 401(K) PLAN**

The Summary Plan Description of **your company's 401(k) Plan** (the Plan) is hereby modified to reflect the amendment adopting the final 401(k) and 401(m) regulations. The Effective Date of this modification is the first day of the Plan's 2006 Plan Year (i.e., January 1, 2006, if the Plan Year is the calendar year).

The article in the Summary Plan Description entitled "**RETIREMENT BENEFITS**" and the second paragraph of the question "*Does this Plan permit hardship withdrawals?*" is modified to add two additional events "e" and "f" that will permit an application for a hardship withdrawal. Said modified paragraph shall read as follows:

"You may apply for a hardship withdrawal from this Plan for the following reasons only:

- a. to purchase your principal residence (but not to pay mortgage payments),
- b. to pay tuition and related post-secondary educational expenses for you, your Spouse, or your dependents for the next 12 months,
- c. to pay medical care expenses of the type that are otherwise deductible for income tax purposes that are not covered by insurance and are incurred or will be incurred by you, your Spouse or your dependents,
- d. to prevent your eviction from or foreclosure on your principal residence,
- e. to pay for burial or funeral expenses of your Spouse, parent, child or tax dependent, or
- f. to pay expenses for the repair of damage to the your principal residence that would qualify for the casualty deduction under Code Section 165 (determined without regard to whether the loss exceeds 10% of adjusted gross income)."