

UNITED CEREBRAL PALSY ASSOCIATION RETIREMENT PLAN

**NOTICE OF 2015 IRS UPDATE AMENDMENT
and
SUMMARY OF MATERIAL MODIFICATIONS**

The purpose of this Summary of Material Modifications is to inform you of a change that has been made to the United Cerebral Palsy Association Retirement Plan effective 10/1/2014. This change has affected the information previously provided to you in the Plan's Summary Plan Description (SPD). The revised portion of the SPD is described below.

SECTION B. ELIGIBILITY

- When determining if you have met the requirements to be eligible for participation in the Plan, service you performed for the following employer will count: _____

SECTION C. CONTRIBUTIONS - SAFE HARBOR AND ELECTIVE DEFERRALS

If the Plan has been designed a safe harbor plan you will receive a

- the Plan is not a safe harbor plan
- traditional safe harbor matching contribution in the amount specified in the SPD for Matching contributions
- traditional safe harbor contribution of _____% of your Compensation
- only if you receive a supplemental notice stating the amount of the traditional safe harbor contribution
- Qualified Automatic Contribution Arrangement safe harbor matching contribution in the amount specified in the SPD for Matching contributions
- Qualified Automatic Contribution Arrangement safe harbor contribution of _____% of your Compensation
- only if you receive a supplemental notice stating the amount of the Qualified Automatic Contribution Arrangement contribution
- The safe harbor contributions will be made to the following plan: _____

SECTION E. VESTING

- When determining your level of vesting in the Plan, service you performed for the following employer will count: _____

SECTION G. IN-SERVICE WITHDRAWALS

1. Military Distributions

- If you are a military reservist called to active duty for a period in excess of 179 days or for an indefinite period, you may receive a distribution from the plan while still employed from amounts attributable to Elective Deferral elections and catch-up contributions. You must take the distribution during the period beginning on the date of your call-up and ending at the close of the active duty period. In addition, you must have been called to active duty after September 11, 2001.
- If you are a military reservist called to active duty for a period in excess of 29 days, you may receive a distribution from the plan while still employed from amounts attributable to Elective Deferral elections and catch-up contributions. You must take the distribution during the period beginning on the date of your call-up and ending at the close of the active duty period. If you take a distribution you will be prohibited from making further Elective Deferrals for 6 months starting on the date of the distribution.

2. Loans

You will will not be permitted to take a loan from the Plan.

3. Permissible Withdrawals

If you have had Elective Deferrals automatically made on your behalf under an automatic contribution arrangement you may withdraw those amounts provided you make the request within _____ days after the date of the first amount was withheld from your paycheck.