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.