

SUMMARY OF MATERIAL MODIFICATIONS
for the
ROCKINGHAM COUNTY PUBLIC SCHOOLS 403(B) PLAN ("Plan")

Due to legislation and guidance issued by the Internal Revenue Service (IRS), the above-referenced Plan has been amended to comply with such guidance. This Summary of Material Modifications describes the Plan amendments and how the amendments may affect you. This Summary of Material Modifications overrides any inconsistent information included in the Plan's Summary Plan Description or other Plan forms.

MILITARY SERVICE

The Plan has been amended to provide benefits for beneficiaries of employees who die or become disabled while on active duty as if the employee returned to employment with the Employer prior to death or becoming disabled. The Plan may also provide additional benefits for employees who die or become disabled while on active duty. If you think you may be affected by these rules, please contact the Plan Administrator for further details.

MIDWEST DISASTER RELIEF

Due to floods in the Midwest between May 20, 2008 and August 1, 2008, the IRS issued special relief allowing for qualified distributions or loans for Employees affected by the flooding in the Midwest. Under these special provisions, if you resided in a federally-declared disaster zone, suffered economic loss due to severe storms, flooding or tornadoes, and took a loan or distribution from the Plan prior to January 1, 2010, you may be eligible for special tax treatment on your distribution or an extended repayment period for your loan. If you feel you are eligible for special relief under these provisions, please contact your Plan Administrator.

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If you have questions relating to this Summary of Material Modifications or other matters relating to the Plan, please contact the Plan Administrator.