

NEW AVENUES TO INDEPENDENCE, INC. RETIREMENT PLAN

SUMMARY OF MATERIAL MODIFICATION

To: All Participants, Beneficiaries and Alternate Payees under the New Avenues to Independence, Inc. Retirement Plan (the "Plan").

This notice, called a "Summary of Material Modification," advises you of some changes in the information presented in your Summary Plan Description (SPD). These changes have resulted from an amendment made to the Plan, and are effective as of June 1, 2017.

Please do three things:

1. Read this notice in its entirety, paying particular attention to the changes listed below. If you have any questions regarding these changes, then please contact the Plan Administrator.
2. Keep this notice with your Summary Plan Description for future reference.
3. Mark the sections in your Summary Plan Description that have been changed, so that when you refer to those sections in the future, you will be reminded of the changes described in this notice.

THE CHANGES

Does the Plan provide for automatic deferrals?

Yes. As described below, the Employer will automatically withhold 3% of your compensation each payroll period and contribute that amount to the Plan as a pre-tax elective deferral. You may enter a salary reduction agreement at any time to select an alternative deferral amount or to elect not to defer in the Plan. If you have any questions concerning the application of this automatic contribution provision, please contact the Administrator.

The automatic deferrals are effective as of June 1, 2013. The automatic deferrals will apply to all participants who do not make a contrary election after that date.

The following applies to automatic deferrals: The Automatic Deferral provisions of this 403(b) Plan will begin on the first day of the month following 90 days after the participant's date of hire. The provision will not apply to Employees who are classified as "On Call Employees and Shelter Employees."