

# SUMMARY PLAN DESCRIPTION MATERIAL MODIFICATIONS

## I INTRODUCTION

This is a Summary of Material Modifications regarding the **Madison Resource Funding 401(k) Plan**. This Summary of Material Modifications supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

## II SUMMARY OF CHANGES

**Non-Spouse beneficiary.** Effective for distributions on or after January 1, 2007, the Plan permits non-spouse beneficiaries to roll over distributions (on account of a Participant's death) directly to such beneficiary's individual retirement account (IRA).

**Military Service.** If you are a veteran and are reemployed under the Uniformed Services Employment and Reemployment Rights Act of 1994, your qualified military service may be considered service with the Employer. There may also be benefits for employees who die or become disabled while on active duty. Employees who receive wage continuation payments while in the military may benefit from law changes effective in 2009. If you think you may be affected by these rules, ask the Plan Administrator for further details.