

TOOELE CITY EMPLOYEES' 401(K) PLAN

**SUMMARY PLAN DESCRIPTION
MATERIAL MODIFICATIONS**

I

INTRODUCTION

This is a Summary of Material Modifications regarding Tooele City Employees' 401(k) Plan ("Plan"). This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It 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 TO HARDSHIP DISTRIBUTION PROVISIONS

The Plan allows you to withdraw money for financial hardship if you satisfy certain conditions. Due to changes in the law, we have amended the Plan's hardship distribution provisions as described below. The changes are effective on August 1, 2019. This is just a summary of the changes – all the other hardship provisions set forth in the Plan and explained in the Summary Plan Description continue to apply.