

**NORFOLK PUBLIC SCHOOLS 403(B) PLAN  
SUMMARY OF MATERIAL MODIFICATIONS**

The purpose of this Summary of Material Modifications is to inform you of changes that have been made to the Norfolk Public Schools 403(b) Plan. These changes affect the information previously provided to you in the Plan's Summary Plan Description. The Summary Plan Description is modified as described below.

**DISTRIBUTIONS**

Any reference to "age 70-1/2" is replaced with "age 70-1/2 (for Participants born before 07/01/1949) or age 72 (for Participants born after 06/30/1949)".