

**SUMMARY OF MATERIAL MODIFICATION  
FOR THE  
ST. FRANCIS HEALTH SERVICES OF MORRIS EMPLOYEES'  
RETIREMENT PLAN**

Due to the recent amendment of the above-referenced Plan, changes have been made that could affect your rights under the Plan. This Summary of Material Modifications (SMM) describes the recent Plan amendment and how that amendment may affect you. This SMM overrides any inconsistent information included in the Plan's Summary Plan Description (SPD) or other Plan forms.

The modifications described in this SMM are effective as of **October 6, 2020**. All other provisions are effective as described in the SPD. Modifications included in SPD sections below are:

- Rollover contributions will no longer be permitted.

**What information does this Summary provide?**

The Summary Plan Description ("SPD") contains information regarding when you may become eligible to participate in the Plan, your Plan benefits, your distribution options, and many other features of the Plan. You should take the time to read the SPD to get a better understanding of your rights and obligations under the Plan.

In this Summary, your Employer has addressed the most common questions you may have regarding the Plan. If the SPD does not answer all of your questions, please contact the Administrator or other Plan representative. The Administrator is responsible for responding to questions and making determinations related to the administration, interpretation, and application of the Plan. The name and address of the Administrator can be found at the end of the SPD in the Article entitled "General Information About the Plan."

This SPD describes the Plan's benefits and obligations as contained in the legal Plan document, which governs the operation of the Plan. The Plan document is written in much more technical and precise language and is designed to comply with applicable legal requirements. If the non-technical language in the SPD and the technical, legal language of the Plan document conflict, the Plan document always governs. If you wish to receive a copy of the legal Plan document, please contact the Administrator.

The Plan and your rights under the Plan are subject to federal laws, such as the Employee Retirement Income Security Act (ERISA) and the Internal Revenue Code, as well as some state laws. The provisions of the Plan are subject to revision due to a change in laws or due to pronouncements by the Internal Revenue Service (IRS) or Department of Labor (DOL). Your Employer may also amend or terminate this Plan. Your Employer will notify you if the provisions of the Plan that are described in the SPD change.

**NOTE:** This Plan has been adopted by other Employers. However, each Employer may have Plan provisions that differ from those explained in the SPD. The Administrator will inform you if there are any differences.

**Types of contributions.** The following types of contributions may be made under this Plan:

- Employer profit sharing contributions

**Does the Plan have any Code §411(d)(6) protected benefits?**

The Plan has been amended; however, the following provision(s) continue to apply:

- Any predecessor service previously credited under the Plan will continue to be credited.
- Any Participant in this Plan on October 6, 2020, is permitted to take an in-service distribution from rollover contributions upon attainment of normal retirement age.

### **ADDITIONAL INFORMATION**

If you have any questions about the modifications described in this SMM or about the Plan in general, or if you would like a copy of the SPD or other Plan documents, you may contact:

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