

Amendment to the 403(b) Plan

To address certain administrative issues and conform the 403(b) plan document to the requirements of HEART, the Employer's 403(b) plan document is amended, effective as required under the Heroes Earnings Assistance and Relief Tax Act of 2008 ("HEART Act " or "Act"), Pub. L. No. 110-245, as follows:

1. Section 1.15 is amended by adding the following:

Beginning in 2009 and thereafter, such term also includes any "differential pay" that may be received while performing qualified military service under Section 414(u) of the Code.

2. Section 4.4 is replaced with the following:

4.4 **Loan Repayments For Employees in Military Service.** Notwithstanding any other provision of the Plan or any Annuity Contract or Custodial Account, loan repayments by eligible uniformed services personnel maybe suspended as permitted under section 414(u)(4) of the Code and the terms of any loan shall be modified to conform therewith.

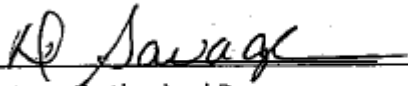
3. Effective January 1, 2011, the first sentence of Section 6.1 is replaced with the following:

To the extent provided in the Individual Agreements, any Employee or Participant who is entitled to receive an eligible rollover distribution from another eligible retirement plan may request to have all or a portion of the eligible rollover distribution paid to the Plan.

4. A new Section 9.13 is added as follows:

9.13 **Qualified Military Service Benefits.** Notwithstanding any other provision of this Plan, any Participant whose employment is interrupted by qualified uniformed service in the military under section 414(u) of the Code shall be entitled to all rights, benefits and protections afforded to such individuals thereunder, and such provisions are incorporated into this Plan. Uniformed services by any individual shall be determined as described in section 3401(h)(2)(A) of the Code.

Executed by:



Authorized Person

Dated: 9/16/11