

## **SUMMARY OF MATERIAL MODIFICATIONS FOR THE FAMILY HEALTH CENTERS OF SAN DIEGO TAX DEFERRED ANNUITY PLAN**

This document is a summary of the material modifications that have been made to the terms of the plan named above as a result of one or more amendments made to the plan by Family Health Centers of San Diego, Inc. This summary modifies or supplements the Summary Plan Description (booklet) previously provided to you.

We urge you to review this summary carefully as it contains important information for you about the changes made to the plan and how these changes impact you.

If any part of this Summary of Material Modifications conflicts with the terms of the plan, the terms of the plan will be followed. The plan is much more detailed. You can request a copy of the plan from the Plan Administrator listed in your Summary Plan Description.

Beginning January 1, 2018, your 403(b) elective deferral contributions will begin or change as soon as administratively feasible following your entry date or any following date. Prior to that date you could change your 403(b) elective deferral contributions on any first day of the month.

Beginning January 1, 2018, there is no longer a stated maximum percentage of your pay you can defer in the plan. Prior to that date you could defer as much as 50% of your pay.

Beginning January 1, 2018, if you choose not to defer and 403(b) elective deferral contributions have been automatically withheld from your pay you may no longer request that these amounts be withdrawn. Prior to that date, you could withdraw automatic deferrals that were automatically withheld from your pay in error.