

SUMMARY PLAN DESCRIPTION MATERIAL MODIFICATION

Employer I.D. Number: 52-6000955

Three digit Plan Number: 001

To all participants of the Harford Public Schools 403(b) Plan (Plan):

Effective August 1, 2009, certain sections of your IRC 403(b) Employer Contributory Adoption Agreement (Form 28925-1 8/02) were amended. The amendment changes your Summary Plan Description (“SPD”) that outlines the various provisions of your Plan. Please keep this material modification with your copy of the SPD for reference. If you have any questions regarding the changes, please contact your plan administrator.

The following area of your SPD has been affected by the amendment to your Plan:

MAY I RECEIVE AN IN-SERVICE DISTRIBUTION FROM THE PLAN WHILE STILL EMPLOYED PRIOR TO ATTAINING AGE 59½?

No, the Plan does not allow for in-service distributions to Participants who have not yet attained age 59½.

MAY I RECEIVE AN IN-SERVICE DISTRIBUTION FROM THE PLAN WHILE STILL EMPLOYED AFTER I HAVE ATTAINED AGE 59½?

Yes, if you have attained age 59½, you may elect to receive an in-service distribution one time per Plan Year from your vested account pertaining to your:

- Employer Discretionary Contributions.
- Rollover contributions and direct transfers from Annuity and/or custodial accounts.
- Employee Elective Deferral Contributions.

If you are married, spousal consent is not required prior to receiving an in-service distribution after attaining age 59½.

Both Annuity contract accounts and custodial contract accounts are available for in-service distributions after age 59½.