**[INSERT NAME OF PLAN HERE]**

**Summary of Material Modification**

**[DATE OF MAILING]**

**Summary of Material Modification to the [plan name]**

1. **General.** This is a summary of material modification (“SMM”) to the [plan name] (the “Plan”). This SMM supplements the summary plan description dated [date] (“SPD”). You should retain this document with your copy of the SPD.

2. **Identification of Plan Administrator.** The legal name, address, and phone number of the Plan’s administrator are: [name and contact information of legal plan administrator (generally the same as the plan sponsor]. Please contact the Plan’s administrator if you have any questions about this SMM.

3. **Summary Description of Modification.** [Name of plan sponsor] (the “Plan Sponsor”) has amended the Plan to reflect legal changes required as part of the response to the COVID-19 outbreak in the United States constituting a national emergency, beginning March 1, 2020, as declared by President Trump on March 13, 2020. The changes are described in the attached documents.

4. **Effect.** This SMM amends and updates the SPD. If there are any discrepancies between the SMM (or SPD) and the official Plan document, the official Plan document will govern. The Plan Sponsor reserves the right to supplement this SMM and to amend or terminate the Plan at any time.