## SUMMARY OF MATERIAL MODIFICATIONS RUSSELL LANDSCAPE 401(K) PLAN ("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 9-1-2019. All other provisions are effective as described in the SPD.

## PLAN CONTRIBUTIONS

Article 4 of the SPD describes the types of contributions authorized under the Plan. The Plan has been amended to modify the types or amount of contributions that may be made under the Plan. This section describes the changes that were made to the information contained in Article 4 of the SPD. Any contributions described in this Section are subject to the eligibility conditions under the Plan, as described in Article 5 of the SPD.

Automatic deferral election. To simplify the administrative requirements for making Salary Deferrals under the Plan, the Plan provides for an "automatic" deferral feature. Under this feature, you do not have to make a Salary Deferral election to begin deferring under the Plan. If you have otherwise satisfied the eligibility requirements for Salary Deferrals under the Plan but do not make a Salary Deferral election, 2% of your compensation will automatically be withheld from each paycheck and deposited into the Plan as a Salary Deferral. Such amounts will be invested in accordance with the Plan's investment policies and will be exempt from taxation just like any other Salary Deferrals.

The automatic deferral election applies to Employees who are hired on or after , provided the Employee does not enter into a Salary Deferral election (including an election not to defer). Thus, if you become a participant in the Plan on or after and you do not make a Salary Deferral election or enter into an agreement specifically electing not to defer, you will be deemed to have elected to defer at the automatic deferral rate and such amounts automatically be withheld from your paycheck and deposited into the Plan on your behalf. If you wish to defer at a different rate than the automatic deferral rate or if you do not wish to defer under the Plan, you must make a Salary Deferral election indicating the amount you wish to defer. If you were hired prior to , your current Salary Deferral election will not change.

If you have Salary Deferrals automatically contributed to the Plan pursuant to an automatic deferral election, you may be allowed to withdraw such contributions (and any earnings) within 90 days after the first default Salary Deferral is made under the Plan. The Plan Administrator will provide you with an annual notice describing your rights under the Plan, including your ability to withdraw default deferral contributions, to the extent such distribution option is available under the Plan.

## **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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