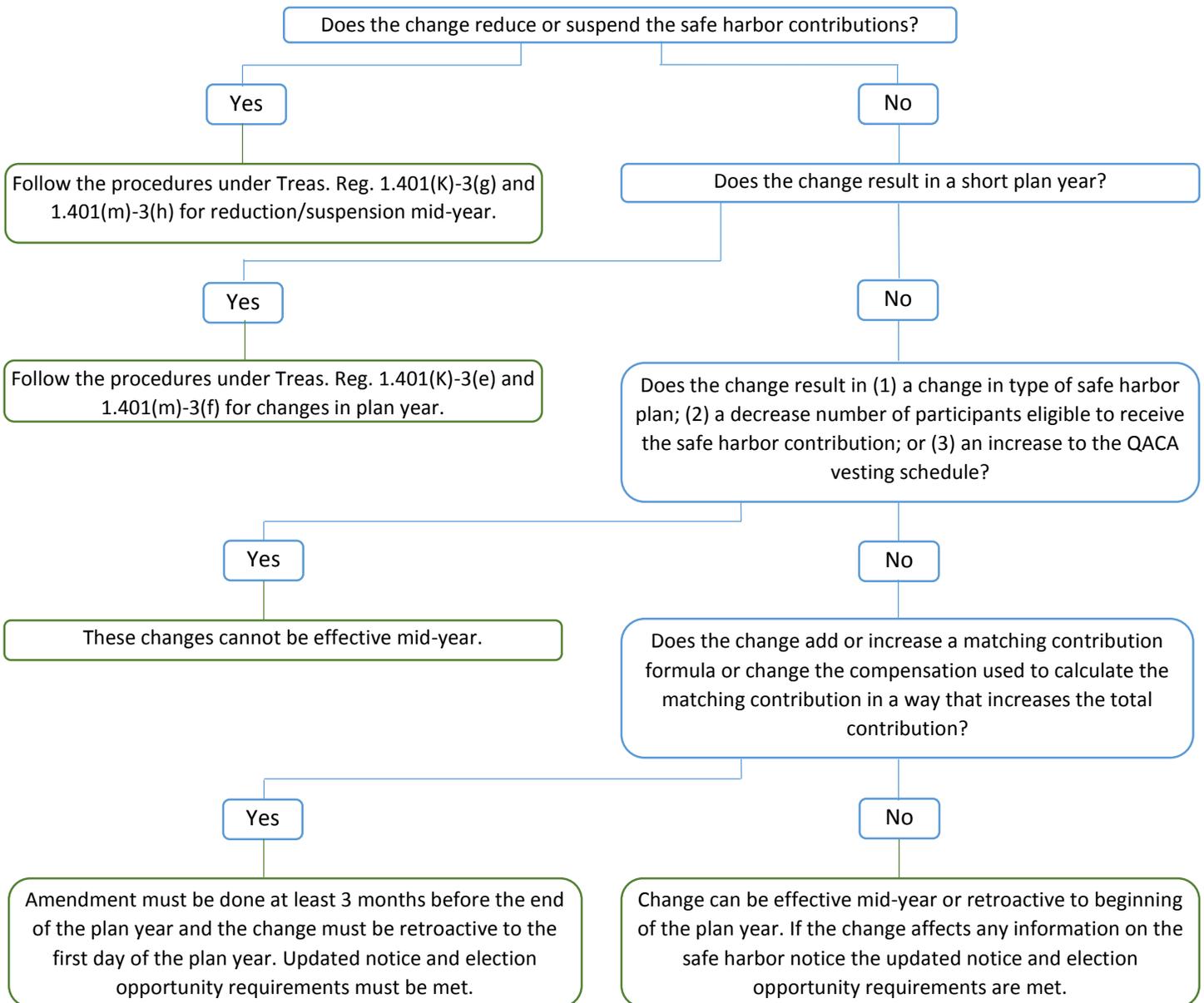


MID-YEAR SAFE HARBOR AMENDMENT DECISION TREE

Note: This decision tree does not take into account any amendment rules aside from safe harbor.



Updated Notice Requirement

An updated notice must be provided to participants that describe the changes and when they are effective. If practicably possible notice should be provided at least 30 and no more than 90 days before the change is effective. If not, notice must be provided as soon as practicably possible but in no case later than 30 days after the change is adopted.

Election Opportunity Requirement

Participants must be provided the opportunity to change their election deferral and other after-tax contribution elections. The time frame to make the election must be at least 30 days. If practicably possible the opportunity should be provided before the change is effective. If not, the opportunity must be provided as soon as practicably possible but in no case later than 30 days after the updated notice is provided.