

**SUMMARY OF MATERIAL MODIFICATIONS  
Northwestern Medical Center, Inc. 403(b) 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 Summary of Material Modifications overrides any inconsistent information included in the Plan’s Summary Plan Description (SPD) or other Plan forms.

The modifications described in this Summary of Material Modifications are effective as of 11-1-2020. All other provisions are effective as described in the Summary Plan Description.

**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.

**Salary Deferral limits.** The Plan has been amended to modify the limits applicable to Salary Deferrals. Under the Plan, as amended, Salary Deferrals are limited by the general IRS limits. In addition, the Plan limits the amount you may contribute as Salary Deferrals. The Plan limits are as follows: 85% of Plan Compensation.

**Additional Information**

If you have any questions about the modifications described in this Summary of Material Modifications or about the Plan in general, or if you would like a copy of the Summary Plan Description or other Plan documents, you may contact:

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