

**SUMMARY OF MATERIAL MODIFICATIONS  
TO  
WAYNE COUNTY DEFINED CONTRIBUTION PLAN #4**

*This Summary of Material Modifications updates the Summary Plan Description for the Plan (employee booklet) that was previously distributed to you. This summary should be kept with your current booklet until an updated booklet is distributed to you.*

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*The following section of your employee booklet has been updated to describe changes in the Plan that are effective **February 4, 2024**. This updated section replaces the current section in your employee booklet:*

**DISTRIBUTION OF YOUR PLAN ACCOUNT**

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**Distribution to You**

If distribution of your Plan account is to be made to you in a single-sum payment, the full value of your Plan account will be distributed to you when you receive the single-sum payment. You may elect instead to receive distribution of all or any portion of your Plan account at any time prior to the date minimum distributions are required to begin under Federal law.

You will receive a written notice within the 180-day period before your Benefit Payment Date explaining your rights to postpone distribution until your Normal Retirement Date.

If distribution of your Plan account is to be made to you in a series of installment payments, the full value of your Plan account will be distributed to you when you receive the final installment payment.

If distribution of your Plan account is to be made to you through the purchase of an annuity contract from an insurance company, the full value of your Plan account will be distributed to you when the annuity contract is purchased from the insurance company, even though your distribution for Federal income tax purposes extends over the period of annuity payments.

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