

**AMENDMENT NUMBER ONE TO  
APPALCART RETIREMENT PLAN**

**SUMMARY PLAN DESCRIPTION  
MATERIAL MODIFICATIONS**

**I  
INTRODUCTION**

This is a Summary of Material Modifications regarding the AppalCART Retirement Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of September 1, 2014. This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

**II  
SUMMARY OF CHANGES**

**1. Plan Trustee**

There has been a change to the Plan's Trustees. The names of the Plan's Trustees are:

Christopher D. Turner  
Gregory Lovins

**2. Money Purchase Contribution**

Each year that you are eligible to share in contributions, your Employer will contribute on your behalf an amount equal to 4.00% of your compensation.