

**SUMMARY OF MATERIAL MODIFICATIONS TO THE  
Madison Resource Funding 401(k) Plan**

To: Participants and Beneficiaries of the Madison Resource Funding 401(k) Plan

From: Madison Resource Funding, Inc.

Date:

This Summary of Material Modifications is a notice to inform you that certain provisions from your prior plan are applicable to the Madison Resource Funding 401(k) Plan. The following paragraph details these provisions and the date they shall subside.

*The Madison Resource Funding 401(k) Plan has been amended to change the available Form of Distribution to “Lump Sum” only. Prior to this amendment the plan included the following forms of distribution: [Installment Payments and lump sum](#).*

*This amendment is effective as of [February 1, 2003](#) and is within the guidelines of the IRS Code Section 411(d)(6).*

If you have any questions on this Summary or the amendments to your Plan, contact your Plan Administrator:

[Madison Resource Funding, Inc.](#)  
[72 Mirona Road](#)  
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