

**AMENDMENT NUMBER 1 TO  
RAPPAHANNOCK WESTMINSTER-CANTERBURY RETIREMENT PLAN**

**SUMMARY PLAN DESCRIPTION  
MATERIAL MODIFICATIONS**

**I  
INTRODUCTION**

This is a Summary of Material Modifications regarding the Rappahannock Westminster-Canterbury Retirement Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of January 1, 2022. 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**

Roth deferrals were permitted as of January 1, 2022.