

**Lifeworks Services, Inc.**  
**Plan A – Thrift Retirement Plan**

**Summary of Material Modifications**

Lifeworks Services, Inc. amended Plan A - Thrift Retirement Plan (the "Plan") to comply with changes in the law required by the Pension Protection Act and other regulations. This Summary of Material Modifications ("SMM") informs you of those changes. Please file this SMM with your copy of the Plan's Summary Plan Description, which was most recently revised as of October 24, 2008. In the event of a discrepancy between this SMM and the Plan document, the terms of the Plan document will prevail. If you have any questions about this SMM, please contact Marie Rutz at (651) 365-3723.

Effective January 1, 2010, in the event you die and your beneficiary is not your spouse; your non-spouse beneficiary will be permitted to make a direct rollover of your vested account balance to an individual retirement account.

The definition of "Compensation" for purposes of making elective deferrals has been amended to permit you to make elective deferrals with respect to compensation paid to you within 2 ½ months following your termination of employment or the end of the Plan Year for unused accrued vacation hours.