Summary of Material Reduction to the [Name of Plan]

This Summary of Material Modification ("SMR") modifies some of the information contained in the Summary Plan Description ("SPD") for the [Name of Plan] (the "Plan") that describes the Plan as of [Date].

**Important:** In the event of any discrepancy between this SMR and the SPD, the provisions of this SMM will govern.

Modification[s]

Important changes to certain benefits under the Plan will go into effect on [Effective Date]. In particular, coverage for [Types of Benefits] shall be amended as follows:

[Insert a description of reduction in benefits]

If you have questions about these changes in benefits, please contact your Plan Administrator at [Phone Number of Plan Administrator].