

SUMMARY OF MATERIAL MODIFICATIONS
December 31, 2010

SURA/JEFFERSON SCIENCE ASSOCIATES 401(k) PLAN

- Introduction -

This summary of material modifications (“SMM”) describes important changes to the SURA/Jefferson Science Associates 401(k) Plan (the “Plan”) and supplements the Summary Plan Description (the “SPD”) for the Plan. You should retain this SMM with your copy of the SPD for future reference.

If this SMM has been delivered to you by electronic means, you have the right to receive a written SMM and may request a copy of this SMM on a written paper document at no charge by contacting the Plan Administrator. The Plan Administrator’s contact information is provided at the end of this SMM.

- Summary of Changes -

Effective January 1, 2009, if you are on a leave of absence due to service in the military for more than thirty (30) days, you may withdraw the amounts held in your accounts in the Plan. If you make this withdrawal, you may not make any further contributions to the Plan for a period of six months following the withdrawal. If you are married, your spouse’s consent to this withdrawal is required.

Effective January 1, 2009, your compensation will include any military differential pay you may receive.

- Additional Information -

You should refer to your SPD for additional information (as modified by this SMM). If you have any questions or think you may be affected by these provisions, you may contact the Plan Administrator for more details.

c/o Office of Human Resource Services
SURA
1201 New York Ave., NW, Suite 430
Washington, DC 20005
202-408-7872

This SMM is merely a summary of the important changes to the Plan and supplements the SPD. If you have any questions, contact the Plan Administrator. A copy of the Plan, including the amendment which affected the changes described in this SMM, is available for your inspection. If there is any discrepancy between the terms of the Plan and this SMM, the provisions of the Plan will control.