

**SUMMARY OF MATERIAL MODIFICATIONS
December 31, 2010**

**SURA/JEFFERSON SCIENCE ASSOCIATES
DEFINED CONTRIBUTION RETIREMENT PLAN
and
SURA/JEFFERSON SCIENCE ASSOCIATES TAX DEFERRED ANNUITY PLAN**

- Introduction -

This summary of material modifications (“SMM”) describes important changes to the SURA/Jefferson Science Associates Defined Contribution Retirement Plan (the “Retirement Plan”) and the SURA/Jefferson Science Associates Tax-Deferred Annuity Plan (the “Annuity Plan,” together with the Retirement Plan, the “Plans”). This SMM supplements the Summary Plan Descriptions (the “SPDs”) for the Plans. You should retain this SMM with your copy of the SPDs 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 Plans. If you make this withdrawal, you may not make any further contributions to the Plans 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 SPDs 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.

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