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**SUMMARY OF MATERIAL MODIFICATIONs**

**to**

**the summary plan description for**

**The Benefit Plan of the NEW HAMPSHIRE BANKERS ASSOCIATION INSURANCE TRUST**

**January 1, 2023**

This is a Summary of Material Modifications to the Summary Plan Description (“**SPD**”) of The Benefit Plan of the New Hampshire Bankers Association Insurance Trust (the “**Plan**”). This Summary of Material Modification supplements the Plan’s SPD that was previously provided to you. You should retain this document with your copy of the SPD.

**Updated Plan Benefits Selected by your Employer:**

Certain of the Plan’s Benefits Selected by your Employer has changed. You are being provided an updated Schedule 1, which replaces **Schedule 1** of the SPD that was previously provided to you.

**Schedule 1 - Plan Benefits & Eligibility Selected by your Employer**

The updated Schedule 1 is attached.

**Updated list of the Plan’s Trustees:**

Certain of the Plan’s Trustees have changed. You are being provided with an updated list of the Plan’s Trustees, which replaces **Schedule 2** to the SPD that was previously provided to you.

**Schedule 2: Name, Business Addresses and Business Telephone Numbers of the Plan’s Trustees:**The updated Schedule 2 is attached.

NHBA Insurance Trust **|** PO Box 2586 **|** Concord **|** NH **|** 03302-2586 **|** Phone (603) 224-5373