

PROGRESSIVE SERVICES, INC. 401(K) SALARY REDUCTION PLAN

SUMMARY OF MATERIAL MODIFICATIONS

The purpose of this Summary of Material Modifications is to inform you of a change that has been made to the Progressive Services, Inc. 401(k) Salary Reduction Plan effective July 1, 2015. This change has affected the information previously provided to you in the Plan's Summary Plan Description. The revised portion of the Summary Plan Description is described below.

ELIGIBILITY FOR PARTICIPATION

Elective Deferrals

You will become a Participant eligible to make Elective Deferrals on the first day of the first month and seventh month of the Plan Year coincident with or next following the date you attain age 20-1/2 and you complete six (6) months of eligibility service, provided that you are an Eligible Employee at the end of that period.

Matching Contributions

You will become a Participant eligible to begin receiving Matching Contributions on the first day of the first month and seventh month of the Plan Year coincident with or next following the date you attain age 20-1/2 and you complete six (6) months of eligibility service, provided that you are an Eligible Employee at the end of that period.

Profit Sharing Contributions

You will become a Participant eligible to begin receiving Profit Sharing Contributions on the first day of the first month and seventh month of the Plan Year coincident with or next following the date you attain age 20-1/2 and you complete six (6) months of eligibility service, provided that you are an Eligible Employee at the end of that period.

CONTRIBUTIONS TO THE PLAN

Elective Deferrals

You may elect to reduce your Compensation (defined below) and make a contribution to the Plan on a pre-tax basis. These pre-tax contributions are known as Elective Deferrals. You may elect to defer up to one hundred percent (100%) of your Compensation on a pre-tax basis. Federal law also limits the amount you may elect to defer under this Plan and any other retirement plan permitting Elective Deferrals during any calendar year (\$18,000 in 2015). However, if you are age 50 or over, you may defer an additional amount up to \$6,000 (in 2015).

Complicated provisions of the Internal Revenue Code may further restrict elective deferrals by "highly compensated" Participants.

You may elect to start, increase or reduce your elections to contribute to the Plan effective as of the first day of the Plan Year and the first day of the seventh month of the Plan Year. Notwithstanding the foregoing, you may totally suspend your elections at any time.

The Plan Administrator may establish rules regarding the manner in which your elections are made. The rules may also require that certain advance notice be given of any election. Your election regarding Elective Deferrals is only effective for Compensation you will receive in the future. The Plan Administrator may also reduce or totally suspend your election if the Plan Administrator determines that your election may cause the Plan to fail to satisfy any of the requirements of the Internal Revenue Code.