

**SECOND AMENDMENT TO THE
CALIFORNIA NEVADA HAWAII KIWANIS MERIT PLAN**

THIS AMENDMENT is executed by CALIFORNIA NEVADA-HAWAII-DISTRICT OF KIWANIS INTERNATIONAL (the "Employer")

WHEREAS, the Employer previously adopted the CALIFORNIA NEVADA HAWAII KIWANIS MERIT PLAN (the "Plan");

WHEREAS, the Plan provides the Employer may amend the Plan; and

WHEREAS, the Employer desires to amend the Plan.

NOW, THEREFORE, the Plan is hereby amended in the following particulars only;

Paragraph AA. of Article I is deleted and replaced with the following:

Loans to Participants are available. Loans will be treated as directed investments of Participants' Accounts. Loans shall be repaid by payroll deductions. Loans to Inactive Participants are not available. The minimum loan amount shall be \$1,000. Loan repayments shall be suspended by reason of Section 414(u) of the Code.

This Amendment shall not reduce the Account Balance of any Participant determined as of the later of December 31, 2017 or the date this Amendment is adopted.

This Amendment shall be effective as of January 1, 2018.

IN WITNESS WHEREOF, the Employer executes this Amendment on this _____ day of _____, 20_____.

CALIFORNIA NEVADA-HAWAII-DISTRICT OF KIWANIS INTERNATIONAL

By: _____

Title: _____

CALIFORNIA NEVADA HAWAII KIWANIS MERIT PLAN

SUMMARY OF MATERIAL MODIFICATIONS

CALIFORNIA NEVADA-HAWAII-DISTRICT OF KIWANIS INTERNATIONAL is sponsoring a 401(k) Plan to provide eligible employees with retirement benefits. You have been previously provided with a Summary Plan Description which describes many of the plan's provisions.

The purpose of this Summary of Material Modifications (SMM) is to advise you that CALIFORNIA NEVADA-HAWAII-DISTRICT OF KIWANIS INTERNATIONAL is amending the CALIFORNIA NEVADA HAWAII KIWANIS MERIT PLAN, effective January 1, 2018 as follows:

You may borrow from the Plan. The Committee will administer the loan program under the Plan using the guidelines listed in the Participant Loan Policy.

This Amendment shall not:

- (a) authorize or permit any part of the Plan assets to be used for purposes other than the exclusive benefit of participants or their beneficiaries; or
- (b) cause any reduction in the amount credited to your account.

A copy of the Plan, including the amendment mentioned above, is on file at your Employer's office and may be read by you, your beneficiaries, or your legal representatives at any reasonable time. In the event of any discrepancy between this Summary of Material Modifications and the actual provisions of the Plan, the Plan shall govern.

Sincerely,

President

Date