

**SUMMARY OF MATERIAL MODIFICATIONS FOR THE  
RELIANT MISSION  
401(k) RETIREMENT SAVINGS PLAN**

This document is a summary of the material modifications that have been made to the terms of the plan named above as a result of one or more amendments made to the plan by Reliant Mission Inc. This summary modifies or supplements the Summary Plan Description (booklet) previously provided to you.

We urge you to review this summary carefully as it contains important information for you about the changes made to the plan and how these changes impact you.

If any part of this Summary of Material Modifications conflicts with the terms of the plan, the terms of the plan will be followed. The plan is much more detailed. You can request a copy of the plan from the Plan Administrator listed in your Summary Plan Description.

Beginning January 1, 2016, the name of the Employer sponsoring the plan is Reliant Mission Inc. Prior to that date, Great Commission Ministries was the Employer sponsoring the plan.

Beginning January 1, 2016, the name of the plan is Reliant Mission 401(k) Retirement Savings Plan. Prior to that date, GCM 401(k) Retirement Savings Plan was the name of the plan.

## **SUMMARY OF MATERIAL MODIFICATIONS FOR THE GCM 401(k) RETIREMENT SAVINGS PLAN**

This document is a summary of the material modifications that have been made to the terms of the plan named above as a result of one or more amendments made to the plan by Great Commission Ministries. This summary modifies or supplements the Summary Plan Description (booklet) previously provided to you.

We urge you to review this summary carefully as it contains important information for you about the changes made to the plan and how these changes impact you.

If any part of this Summary of Material Modifications conflicts with the terms of the plan, the terms of the plan will be followed. The plan is much more detailed. You can request a copy of the plan from the Plan Administrator listed in your Summary Plan Description.

Beginning October 1, 2014, you may be granted two loans during any one-year period. Prior to this date, you were only allowed one loan during any one-year period.

Beginning October 1, 2014, you may convert all or any portion of your vested non-Roth accounts to Roth accounts within the plan, even if you have not had a distributable event.