

TAYLORS INTERNATIONAL SERVICES CORPORATE 401(K) 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 Taylors International Services Corporate 401(k) Plan effective December 1, 2017. 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.

IN-SERVICE DISTRIBUTIONS

Withdrawals at Any Time

You may receive a distribution from your Rollover Contribution Account at any time.

TAYLORS INTERNATIONAL SERVICES SENIORS 401(K) 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 Taylors International Services Seniors 401(k) Plan effective December 1, 2017. 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.

IN-SERVICE DISTRIBUTIONS

Withdrawals at Any Time

You may receive a distribution from your Rollover Contribution Account at any time.

TAYLORS INTERNATIONAL SERVICES JUNIORS 401(K) 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 Taylors International Services Juniors 401(k) Plan effective December 1, 2017. 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.

IN-SERVICE DISTRIBUTIONS

Withdrawals at Any Time

You may receive a distribution from your Rollover Contribution Account at any time.