

Summary of Material Modifications ("SMM")  
for the TTT West Coast Inc. 401(k) Plan ("Plan")

Employer: TTT West Coast, Inc.

Employer Tax Identification Number: 95-4448498

Plan Number: 001

Plan Administrator: The Administrative Committee is the Plan Administrator

Notice To: All Participants and Beneficiaries in the above referenced Plan

Effective Date: 1/1/2019

This SMM supplements the Summary Plan Description ("SPD"). You should retain this document with your copy of the SPD.

As of the above stated Effective Date, the Plan provisions for hardship withdrawals have been amended as follows:

- You will not be required to obtain a plan loan before requesting a hardship withdrawal.
- Your deferral contributions will not be suspended after receipt of a hardship withdrawal.
- Earnings on the elective deferral contributions in your account will be included as part of a hardship withdrawal.