



**Summary of Material Modifications ("SMM")
For the Niagara Water Retirement Plan ("Plan")**

Employer: Niagara Bottling, LLC

Employer Tax Identification Number: 33-0843510

Plan Number: 003

Plan Administrator: Niagara Bottling, LLC

909-758-3500

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

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

The following changes have been made to the Plan:

Fidelity's QDRO Qualification Service

Fidelity will maintain the Plan's QDRO Guidelines on its <https://qdro.fidelity.com> website which is accessible to the public. Fidelity will furnish to Plan Participants, alternate payees and their representatives a copy of the Plan's QDRO Guidelines upon request and will also make copies of the Plan's QDRO Guidelines available from the aforementioned website. Upon receipt of an Order, Fidelity will send a communication to the Plan Participant and alternate payee acknowledging receipt of such Order and shall provide instructions to the parties on how to obtain a copy of the QDRO Guidelines. Fidelity agrees to evaluate each received Order in accordance with the Plan's QDRO Guidelines. Fidelity is hereby directed to communicate to the submitter the approval of any such Order which meets all of the requirements described in such QDRO Guidelines as a qualified domestic relations order ("QDRO") for the Plan or the fact that such Order fails to meet all of the requirements described in such QDRO Guidelines. Fidelity maintains electronic copies of each Order received and correspondence addressing the disposition of each such Order.

QDRO Qualification Service Fees

DRO Qualification Service – Web Generated Order	Per order	\$300
DRO Qualification Service – Non-Web Generated Order	Per order	\$1,200



The following section has been modified within the SPD

Section VIII Miscellaneous Information

B. Attachment of Your Account

Your Account may not be attached, garnished, assigned or used as collateral for a loan outside of this Plan except to the extent required by law. Your creditors may not attach, garnish or otherwise interfere with your Account balance except in the case of a proper Internal Revenue Service tax levy or a Qualified Domestic Relations Order (QDRO). A QDRO is a special order issued by the court in a divorce, child support or similar proceeding. In this situation, your spouse, or former spouse, or someone other than you or your Beneficiary, may be entitled to a portion or all of your Account balance based on the court order. Participants and Beneficiaries can obtain, without a charge, a copy of QDRO procedures either by accessing the qdro.fidelity.com website, or by calling Fidelity. A fee will be assessed for each new QDRO order, please reference the QDRO procedures documentation for a description of the fee.