

**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:

**Automatic Cash-Out of Terminated Participant Balances Not Exceeding \$5000 (the "Selected Plan Limit")**

Fidelity will process automatic cash-outs (may also be known as involuntary cash-out) for all terminated participants provided by the Plan Administrator via electronic file. Fidelity will perform four automated deminimus notifications and generate payouts on a calendar quarter basis.

**The following section has been modified within the SPD**

**Automatic Cash-Out of Terminated Participant Balances Not Exceeding \$5000 (the "Selected Plan Limit")**

The Employer hereby directs Fidelity to automatically distribute to terminated participants their entire vested account balances not exceeding the Selected Plan Limit (may also be known as involuntary cash-out) in accordance with the following procedure:

a. During the third quarter of each calendar year, Fidelity will mail to each terminated Participant with a vested account balance not then exceeding the Selected Plan Limit, or such other amount as provided in Internal Revenue Code ("IRC") Section 417(e)(1), a notice regarding the Plan's intention to automatically distribute such balance unless specific distribution instructions are received from the Participant within the timeframe stated in the notice.

b. A report listing the Participants to whom such notice will be provided will be made available to the Employer via Electronic Services.

c. Before October 31st of that same calendar year, the Employer must direct Fidelity in writing which participants, if any, should not be included in the group for whom balances will be automatically distributed.

d. Fidelity will perform four automated deminimus notifications and generate payouts on a calendar quarter basis. Fidelity will process automatic cash-outs for all participants appearing on the initial report described in paragraph b above who have vested balances not exceeding the Selected Plan Limit on the day such processing occurs, except for any participant for whom Fidelity has received instruction pursuant to paragraph a or c above.

e. If applicable, all amounts required to be distributed by the terms of the Plan which exceed \$1,000 will be distributed as automatic rollovers payable to individual retirement plans as directed by the Plan Administrator and required by IRC Section 401(a)(31)(B). The Plan Administrator hereby agrees to timely provide all information required by Fidelity to process such cash-outs as automatic rollovers, in the form and manner requested by Fidelity. If such information is not received as and when required, this service shall become invalid with respect to the automatic cash-out of such amounts and the Employer hereby understands and agrees that it shall have full responsibility for distributing such amounts as required by the plan and in accordance with the requirements of the Internal Revenue Code. The Employer also understands and agrees that it is the Plan Administrator's obligation to provide notice to any affected Participant in advance of such distribution.

f. If the Plan offers Fidelity's Self-Directed Brokerage option (BrokerageLink) as a Permissible Investment option, to the extent a Participant whose vested account balance would otherwise be automatically distributed in accordance with the terms of this Appendix (an "affected Participant") holds assets in a self-directed brokerage account under the Plan, such Participant's account will not be automatically distributed. Instead, the Employer understands and agrees that it will be necessary for the Employer to separately direct Fidelity to liquidate the affected Participant's self-directed brokerage assets and separately process a distribution for that Participant.