

**SUMMARY OF MATERIAL MODIFICATIONS TO THE
STRATEGIES TO EMPOWER PEOPLE
EMPLOYEE STOCK OWNERSHIP PLAN**

DATE: December 19, 2019

TO: Participants And Beneficiaries Of The Strategies To Empower People Employee Stock Ownership Plan

FROM: Strategies To Empower People, Inc.

SUBJECT: Summary Of Changes To The Strategies To Empower People Employee Stock Ownership Plan

The Strategies To Empower People Employee Stock Ownership Plan (ESOP) has been amended. The purpose of this Summary of Material Modifications (SMM) is to notify you of the change to the ESOP as described below. It is important to remember that the summary plan description (SPD) and this SMM are summaries of the provisions in the official plan documents. This SMM supplements the SPD for the ESOP.

Effective July 11, 2019, Claudia Loveless and Sandra Jones resigned as trustees of the ESOP.

Effective July 11, 2019, Daniel M. Reser of Fiduciary Services, Inc. was appointed as the successor trustee of the ESOP. Contact information is as follows:

Daniel M. Reser
Fiduciary Services, Inc.
369-B Third Street, Suite 543
San Rafael, CA 94901
(415) 482-9513

If you have questions regarding this change to the ESOP, please contact Jacquie Dillard-Foss at (916) 679-1555.