

TO OUR EMPLOYEES:

We wish to announce that the Summary Plan Description ("SPD") for the Fond du Lac Employee Retirement Plan ("Plan") is modified, effective November 10, 2021, to clarify the Plan's normal retirement age. Therefore, the following is substituted for the answer to the question "**When may I retire under the Plan?**" in the Section entitled **Benefits**:

"Your normal retirement date is the later of your 65th birthday or your completion of 5 years of Plan participation."

Please attach this notice to your SPD for future reference.

Fond du Lac Reservation Business Committee