

SUMMARY OF MATERIAL MODIFICATION
For the
MANN FINANCIAL, INC. 401(k) PLAN

January 1, 2005

(1) **General.** This is a Summary of Material Modification regarding the Mann Financial, Inc. 401(k) Plan ("Plan"). This Summary of Material Modification supplements the Summary Plan Description ("SPD") previously provided to you. You should retain this document with your copy of the SPD.

(2) **Employer Information.** The legal name, address and Federal employer identification number of the Employer are:

Mann Financial, Inc.
1220-B Whitefish Stage Road
Kalispell, MT 59901
EIN 81-0447085

(3) **Summary Description of Modification.** The Employer has amended its Plan administrative procedures to change the manner in which it pays for Plan administration expenses that are attributable to a particular Plan participant.

The Plan permits the payment of Plan related expenses to be made from the Plan assets. If the Employer does not pay these expenses from its own assets, then the expenses paid using the Plan's assets will generally be allocated among the accounts of all participants in the plan. These expenses will be allocated either proportionally based on the value of the account balances or as an equal dollar amount based on the number of participants in the Plan. The method of allocating the expenses depends on the nature of the expense itself. For example, certain administrative (or recordkeeping) expenses would typically be allocated proportionally to each participant. If the Plan pays \$1,000 in expenses and there are 100 participants, your account would be charged \$10 (\$1,000 /100) of the expense.

However, there are certain expenses that will be paid just from your account. These are expenses that are specifically incurred by, or attributable to, you. For example, if you are married and get divorced, the Plan may incur additional expenses if a court mandates that a portion of your account be paid to your ex-spouse. These additional expenses will be paid directly from your account (and not the accounts of other participants) because they are directly attributable to your benefit under the Plan.

The Employer, from time to time, may change the manner in which expenses are allocated. The Appendix attached to this Summary indicates the Plan expenses that will be paid directly from an individual participant's account rather from the accounts of all participants. However, regardless of anything in the Appendix to the contrary, after you terminate employment with the Employer, the Plan will charge your account for your pro rata share of the Plan's administration expenses, regardless of whether the Employer pays some of these expenses on behalf of current employees.

[] **Participant direction of investment: brokerage account option.** Annual fee for use of brokerage account option. *Note:* This fee is in addition to any costs associated with the participant's investment decisions, which automatically will be charged against a participant's account (*e.g.*, broker's fees, other transactional charges, valuation or appraisal fees).
Amount: _____

[] **Benefit calculation.** Calculation of benefits, including determination of substantially equal payments.
Amount: _____

[] **Other (describe):** _____

