GOODWILL OF CENTRAL AND NORTHERN ARIZONA RETIREMENT PLAN

NOTICE TO EMPLOYEES

January 2019

TO ELEGIBLE PARTICIPANTS:

The Plan Administrator for the Goodwill Industries of Central Arizona Retirement Plan has adopted a plan amendment. The attached "Summary of Material Modifications" will explain this change.

Please mark your Summary Plan Description with this change and keep this notice with it.

SUMMARY OF MATERIAL MODIFICATIONS

GOODWILL INDUSTRIES OF CENTRAL ARIZONA RETIREMENT PLAN

The following modifications are made to the Goodwill Industries of Central Arizona Retirement Plan's Summary Plan Description. The modifications are effective January 1, 2019.

Page 14, ADMINISTRATIVE INFORMATION, Paragraph 4 shall be amended by adding the following:

Effective January 1, 2019, the plan trustees shall be Timothy S. O'Neal, Jackie Halleen, Spencer Ray, and Susan Barnes