

PUTNAM-GREENE FINANCIAL CORPORATION HEALTH BENEFIT PLAN
Amendment #1
Effective June 1, 2014

The following sections of the Plan Document and Summary Plan Description have been amended:

Section XIX., Covered Expenses, Item 38. has been added to read as follows:

- 38.** Treatment of sleep apnea, including sleep studies.

Section XXII., Exclusions and Limitations, Item SS. has deleted as a Plan exclusion and is now considered a Covered Expense:

- SS.** Treatment of sleep apnea, including sleep studies.