

DOL-PWBA
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May 13, 1997

Secretary of labor
SMM Pension & Welfare Benefits Administration
Room N-5644
U.S. Department of labor
200 Constitution Avenue, NW
Washington D.C. 20210

Re: Allergy & Asthma Associates
401(k) Plan and Trust

Allergy & Asthma Associates
7505 Fannin, Suite 515
Houston, Texas 77054

I.D. #74-2007863
Plan # 001

Gentlemen/Ladies:

Enclosed is a copy of the Summary of Material Modifications in connection with the above referenced Plan.

This Summary of Material Modifications to the Summary Plan Description has been distributed to each participant and will be distributed to new employees when they become participants.

Sincerely,


Julie-Ann Bright
Documents Coordinator

2520190031359

JAB\
Enclosures

**ALLERGY AND ASTHMA ASSOCIATES
401(k) PLAN AND TRUST**

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**SUMMARY OF MATERIAL MODIFICATIONS
(CHANGES TO THE SUMMARY PLAN DESCRIPTION)**

The Summary Plan Description shall be modified as follows:

Page 10, Article 12

The following shall replace the first paragraph under Article 12:

(12) Payment of Benefit Prior to Termination of Employment.

Distributions from your Employer Contributions Account and Matching Contributions Account. Prior to your termination of employment with the Employer, you may elect to withdraw all or any portion of your Employer Contributions Account and Matching Contributions Account:

if you have attained age 55 and you are 100% vested in your account balance.

The Advisory Committee will provide you a withdrawal election form. Other than the withdrawal right described in this Section (12) and the post-age 70-1/2 distribution requirement described in Section (11), the Plan does not permit you to receive payment of any portion of your account balance for any other reason, unless you terminate employment with the Employer.

All other provisions remain unchanged.