

NORWEST

Investment Management & Trust

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May 8, 1997

Summary Plan Descriptions
Pension and Welfare Benefit Programs
United States Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20216

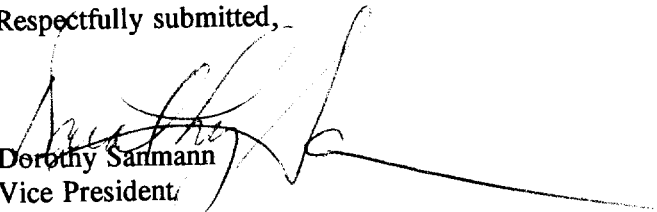
RE: New Mexico Hospitals & Health Systems Association Money Purchase Pension Plan
EIN: 85-0137980

Ladies and Gentlemen:

Attached please find the following Summary of Material Modifications:

<u>Plan Name</u>	<u>Plan Number</u>
New Mexico Hositals & Health Systems Association Money purchase Pension Plan	001

Respectfully submitted,



Dorothy Sanmann
Vice President
Trust Officer

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**NEW MEXICO HOSPITALS & HEALTH SYSTEMS ASSOCIATION
MONEY PURCHASE PENSION PLAN**

**SUMMARY OF MATERIAL MODIFICATIONS
FOR CHANGES MADE IN THE PLAN EFFECTIVE
FOR THE PLAN YEAR BEGINNING
JANUARY 1, 1996**

DOL-PWBA
PUBLIC PENSION BOARD
MAY 28 AM 4:39

SECTION 1. Plan Name, Plan Number and Sponsor Information

The Plan name is New Mexico Hospitals & Health Systems Association Money Purchase Pension Plan. The Plan number is 001. The Plan is sponsored by New Mexico Hospitals & Health Systems Association, 2121 Osuna N.E., Albuquerque, NM 87113. The Employer's Identification Number is 85-0137980;

SECTION 2. Purpose of Summary

This Summary of Material Modifications is a summary of changes made to the Plan since the Summary Plan Description was prepared. This document is distributed to all Plan participants and beneficiaries in accordance with the Employee Retirement Income Security Act of 1974. The purpose of the document is to summarize the changes made in the Plan, and this is not the full Plan. If you wish to read a copy of the complete Plan, or have a copy for yourself, you may request a copy of the Plan from the Plan Administrator. If you cannot understand any of the material discussed in this Summary of Material Modifications, please contact the Plan Administrator. THIS DESCRIPTION SUMMARIZES THE PRINCIPAL PROVISIONS OF THE PLAN. IT IS NOT A COMPLETE COPY OF THE PLAN. IF THERE IS A CONFLICT BETWEEN THE PLAN DOCUMENT AND THIS SUMMARY, THE PLAN DOCUMENT WILL CONTROL.

SECTION 3. Effective Date of Changes.

This Summary of Material Modifications summarizes changes made in the Plan effective for the Plan Year Beginning January 1, 1996.

SECTION 8. Allocation of Forfeitures.

The way forfeitures are handled as described in Section 8 of the Summary Plan Description has been changed. Effective for the Plan Year beginning January 1, 1996, The Plan first uses any forfeitures to reduce the Plan's ordinary and necessary administrative expenses for the Plan Year and then will treat any forfeitures as a reduction of the Employer contribution otherwise made for the plan year in which the forfeiture occurs.