

American Greetings Corporation
Vision Plan Summary Plan Description

Summary of Material Modifications

This is a Summary of Material Modifications (“SMM”) that advises you of the following changes to the American Greetings Corporation Vision Benefit Plan Summary Plan Description. This change applies to the “Eligibility, Enrollment and Effective Date” section, adding to the definition of regular full-time associates to include:

- **Effective May 1, 2017**, regular full-time associates to include regular full-time associates working at least thirty-six (36) hours per work week and returning to work under the phase back into work program following a leave for the birth/placement of a child working a schedule of at least thirty-two (32) hours per week.
- **Effective March 1, 2018**, regular full-time associates to include benefit eligible part-time officers.
- **Effective June 1, 2018**, regular full-time associates to include full-time associates working reduced schedules under the transition to retirement program.

This information updates your American Greetings Corporation Vision Benefit Plan Summary Plan Description (“SPD”). Retain this document with your copy of the SPD. More information is available on AGBenefits.com or by calling AGBenefits Service Center at 1-877-213-6240 for a copy of the summary plan description or plan document.

Associates represented by a Collective Bargaining Unit should refer to the agreement.

This information is a summary of the benefits available to eligible associates of American Greetings and its participating subsidiaries. In the event of a conflict between this and any other description of these benefit plans, the plan documents, service agreements and insurance contracts will control. As with all company-sponsored benefit plans, American Greetings reserves the right to amend (subject to the provisions of collective bargaining agreements where applicable), modify, revoke or terminate these plans in whole or in part at any time. No person speaking on behalf of American Greetings or the plan can amend the plan through a verbal or written statement without a plan amendment. Neither this document nor participation in the benefit plans described here constitutes a promise of continuing employment with American Greetings. More information is available on AGBenefits.com or by calling AGBenefits Service Center at 1-877-213-6240 for a copy of the summary plan description or plan document.