

TRIAD BROADCASTING COMPANY, INC.

Summary of Material Modification

This is a summary of material modification made to Triad Broadcasting Company, Inc. health benefit plan effective January 1, 2009. Please read this summary of material modification carefully and keep it with your Certificate of Insurance and Summary Plan Description document for future reference. All other provisions remain as set forth in your Certificate of Insurance and Summary Plan Description.

SOURCES OF PREMIUM CONTRIBUTIONS TO THE PLAN AND THE METHOD BY WHICH THE AMOUNT OF CONTRIBUTION IS CALCULATED

Employer portion is determined by each location.

If you have any questions regarding the Plan, please contact Triad Broadcasting Company, Inc., 5 Corporate Park, Suite 170, Irvine, California 92606, or telephone 949-474-9400.