

**AMENDMENT NUMBER ONE TO
CLARK UNIVERSITY RETIREMENT PLAN**

**SUMMARY OF
MATERIAL MODIFICATIONS**

**I
INTRODUCTION**

This is a Summary of Material Modifications regarding the Clark University Retirement Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of January 1, 2023. This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Plan Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

**II
SUMMARY OF CHANGES**

1. Service with Predecessor Employer

Eligibility purposes

For eligibility purposes, your Years of Service with the following Employers will be counted. See the Plan Administrator for details if you think you may be affected by this provision.

- any Predecessor which is:
 - an Educational Organization providing post-secondary education
 - a foreign institution