

**AMENDMENT NUMBER ONE TO  
SAINT LOUIS UNIVERSITY RETIREMENT PLAN**

**SUMMARY PLAN DESCRIPTION  
MATERIAL MODIFICATIONS**

**I  
INTRODUCTION**

This is a Summary of Material Modifications regarding the Saint Louis University Retirement Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of July 1, 2020. 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 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. Excluded Employees - All Contributions**

If you are a member of a class of employees identified below, you are an Excluded Employee and you are not entitled to participate in the Plan. The Excluded Employees are:

- union employees whose employment is governed by a collective bargaining agreement under which retirement benefits were the subject of good faith bargaining, unless the collective bargaining agreement requires the employee to be included within the Plan
- leased employees
- housestaff, adjunct faculty, an individual described in Section 3121(b)(10) of the Code whose employment is incidental to his education (e.g., a graduate student, student worker or college work student). . Notwithstanding the foregoing, if an employee enters a noneligible class, they remain eligible for the plan if they had previously met the 1 year/1,000 hours service requirement for participation