

**AMENDMENT NUMBER ONE TO
AGNES SCOTT COLLEGE DEFINED CONTRIBUTION RETIREMENT PLAN**

**SUMMARY OF
MATERIAL MODIFICATIONS**

**I
INTRODUCTION**

This is a Summary of Material Modifications regarding the Agnes Scott College Defined Contribution Retirement Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of January 1, 2019. 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. Employer Information

141 East College Avenue
Decatur, Georgia 30030-3797
Telephone: 404-471-6384
58-0566116

2. Employer Nonelective Contribution

Fixed Nonelective contribution. Each Plan Year, the Employer will make to the Plan a nonelective contribution equal to 8.2% of the compensation of all Participants eligible to share in allocations.

Contribution is discretionary. The nonelective contribution above will be made at the Employer's discretion.