

**AMENDMENT NUMBER SIX TO  
MESSIAH UNIVERSITY DEFINED CONTRIBUTION RETIREMENT PLAN**

**SUMMARY OF  
MATERIAL MODIFICATIONS**

**I  
INTRODUCTION**

This is a Summary of Material Modifications regarding the Messiah University Defined Contribution Retirement Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of July 1, 2024. 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. Employer Information**

Human Resources, One University Avenue  
Mechanicsburg, Pennsylvania 17055  
Telephone: 717.766.2511  
23-1352661

**2. Plan Administrator Information**

The contact information for the Plan Administrator has changed to:

Messiah University  
Human Resources, One University Avenue  
Mechanicsburg, Pennsylvania 17055  
717.766.2511

**3. Protected Benefits**

Your Employer has elected to retain the following provisions from prior versions of the Plan for certain plan assets.

- Effective July 1, 2024, the Enhanced Tuition Reduction Benefit will no longer be made.

## A Notice to Participants of the Messiah University Defined Contribution Retirement Plan

Retirement plans are highly regulated by the U.S. Department of Labor, including communications to retirement plan participants about changes in their fees. Below is required information about recent fee changes for services connected with your retirement plan. These fees are updates to the fees shown in your plan's Fee Disclosure notice. The revised fees appear below and will be effective beginning July 2024.

The change(s) will be incorporated into any subsequent Fee Disclosure notice that is distributed to you.

### **Modified Fees**

Your Plan Administration Fees will be determined by the following schedule based on total assets in your plan.

\$0 - \$50 million	0.27%
\$50 - \$100 million	0.24%
\$100 - \$110 million	0.19%
\$110 - \$120 million	0.16%
\$120 - \$130 million	0.14%
\$130 - \$140 million	0.12%
\$140 - \$150 million	0.11%
\$150 million+	0.09%

The Annual Participant Fee of \$15 per participant for participants with a balance has been eliminated.

The rates for the Consulting fees based on plan assets are now \$130,000.00 annually which will be split between participant accounts, separate from your Plan Administrative Fees.

These fee changes will be reflected in your next annual notice. If you would like additional information, please call a customer service representative at 800.858.5420 or email [savings@standard.com](mailto:savings@standard.com).

This Notice should be kept with your current Fee Disclosure notice.