AMENDMENT NUMBER SIX TO
DUQUESNE UNIVERSITY 403(B) DEFINED CONTRIBUTION RETIREMENT PLAN

SUMMARY OF
MATERIAL MODIFICATIONS

I
INTRODUCTION

This is a Summary of Material Modifications regarding the Duquesne University 403(b) Defined Contribution Retirement Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of October 1, 2021. 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. In-service Distributions

**Conditions.** Generally you may receive a distribution from certain accounts prior to termination of employment provided you satisfy any of the following conditions:

- you have attained age 59 1/2. Satisfying this condition allows you to receive distributions from all contribution accounts.
- you have incurred a financial hardship.
- you incur a disability (as defined in the Plan). Satisfying this condition allows you to receive distributions from all contribution accounts.

**Additional in-service provisions.** The following in-service distribution provisions apply:

- In-service distributions are permitted in cases of Hardship for pre-tax Elective Deferrals, but not for Roth Elective Deferrals. The safe harbor hardship provisions of Section 6.07(C) will apply.