OTHER PLAN INFORMATION

ADDENDUM:

HARTWICK COLLEGE 403(b) RETIREMENT PLAN

The terms of the Hartwick College 403(b) Retirement Plan, as adopted by Hartwick College effective as of January 1, 2009, are set forth in an Adoption Agreement and Basic Plan Document (Plan). This Addendum forms part of and is incorporated by reference into the Plan. The terms of this Addendum shall supersede the provisions of the Plan to the extent those Plan provisions are inconsistent with the provisions of this Addendum.
Effective as of January 1, 2009, the Plan is modified as follows:

1. The Other box in Item 2 of Part C of Section Two of the Adoption Agreement is selected and the text in the space next to the Other box provides as follows:
Employees who normally work less than 17.5 per week and Employees who are scheduled to complete less than 910 Hours of Service in a Plan Year; provided that an Employee shall not be excluded on either basis if the Employee actually completes at least 910 Hours of Service in a Plan Year.

GA and Interns will also be excluded from participating in the Plan.

2. Notwithstanding the provisions of Part D of Section Five of the Adoption Agreement, Plan loans shall be based upon only a Participants Elective Deferrals to the Plan. Participants may not borrow against Employer Contributions.

3. Notwithstanding the provisions of Part E of Section Six of the Adoption Agreement, Hours of Service with a predecessor employer will be credited toward the eligibility service requirement if the employer is an institution of higher education and the employee participated in a 403(b) Plan with the employer.