

**Kalamazoo College**  
**11 July 2011**

To: Participants in the Kalamazoo College Defined Contribution Retirement Plan  
From: Laura Andersen, Human Resources

**SUMMARY OF MATERIAL MODIFICATION**  
Kalamazoo College  
Kalamazoo College Defined Contribution Retirement Plan

Effective 1 August 2011, the Kalamazoo College Defined Contribution Retirement Plan was changed as follows:

Effective 1 August 2011, the Kalamazoo College Defined Contribution Retirement Plan was changed to offer participant Loan and Hardship Withdrawal features. Plan loans and hardship withdrawals are only available on retirement plan balances resulting from employee contributions. Those account balances attributable to Kalamazoo College contributions are not available for either loans or hardship withdrawals.

If you have questions, you should contact:

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269 337-7248

Plan #001  
Employer ID #381358014