

Kalamazoo College
11 July 2011

To: Participants in the Kalamazoo College Tax Deferred Annuity Plan
From: Laura Andersen, Human Resources

SUMMARY OF MATERIAL MODIFICATION
Kalamazoo College
Kalamazoo College Tax Deferred Annuity Plan

Effective 1 August 2011, the Kalamazoo College Tax Deferred Annuity Plan was changed as follows:

Effective 1 August 2011, the Kalamazoo College Tax Deferred Annuity 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.

If you have questions, you should contact:

Laura Andersen
Human Resources Director
Kalamazoo College
1200 Academy St.
Kalamazoo, MI 49006
269 337-7248

Plan #002
Employer ID #381358014