

**SUMMARY OF MATERIAL MODIFICATIONS TO THE
UNIVERSITY OF NOTRE DAME 403(b) RETIREMENT PLAN**

This Summary of Material Modifications describes recent changes made to the University of Notre Dame 403(b) Retirement Plan (the “403(b) Plan”). These changes are effective January 1, 2019. You should keep a copy of this Summary of Material Modifications with your Summary Plan Description.

The Plan has been amended to eliminate the requirement that you stop making Voluntary Employee Contributions to the Plan for at least six months after you receive a hardship distribution. Specifically, Voluntary Employee Contributions will not be suspended on or after January 1, 2019 for any hardship distribution received on or after July 1, 2018.

If you have any questions regarding this Summary of Material Modifications or need another copy of your summary plan description, please contact the University’s Office of Human Resources.

December, 2018