

SUMMARY OF MATERIAL MODIFICATIONS TO YOUR SUMMARY PLAN DESCRIPTION

To all Participants, Beneficiaries and Alternate Payees under the Occidental College 403(b) Retirement Plan (the Plan).

This notice, called a “Summary of Material Modifications,” advises you of **changes** to the information contained in your Summary Plan Description with respect to the Plan. Please keep this notice with your Summary Plan Description and note the following **changes**:

What kind of contributions may I make to the Plan and how do my contributions affect my taxes? (Pages 2 - 3)

As a participant under the Plan, you may elect to reduce your compensation by a specific percentage or dollar amount and have that amount contributed to the Plan. The

