

**AMENDMENT NUMBER FOUR TO
NATIONAL UNIVERSITY RETIREMENT SAVINGS PLAN**

**SUMMARY OF
MATERIAL MODIFICATIONS**

**I
INTRODUCTION**

This is a Summary of Material Modifications regarding the National University Retirement Savings Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of January 1, 2026. This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Plan Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

**II
SUMMARY OF CHANGES**

1. Automatic Deferral

The Plan no longer includes an automatic deferral feature. Accordingly, you must enter a Salary Reduction Agreement if you wish to make elective deferrals to the Plan.