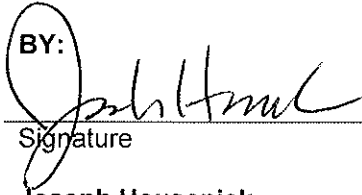


Wilkes University
SUMMARY OF MATERIAL MODIFICATION (SMM)

Effective June 1, 2014, an amendment to the Summary Plan Description for the Sun Life LTD plan is as follows:

The monthly benefit amount has been updated to reflect 60% of basic monthly earnings with a maximum benefit of \$10,000 per month.

IN WITNESS WHEREOF, this instrument is executed by Wilkes University as of the day and year written below.

BY:  _____
Signature 4/14/14
Date

Joseph Housenick _____
Print Name

Chief Human Resources Officer _____
Title