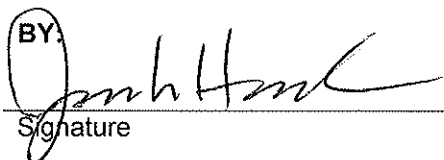


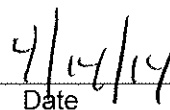
Wilkes University
SUMMARY OF MATERIAL MODIFICATION (SMM)

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

Employees are eligible for a minimum of \$50,000 in life insurance with a maximum of one (1) times their salary up to \$200,000.

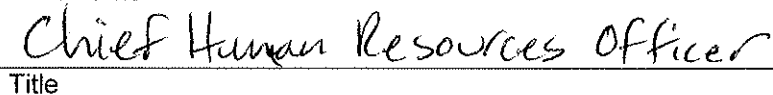
IN WITNESS WHEREOF, this instrument is executed by Wilkes University as of the day and year written below.

BY: 
Signature


Date

Joseph Housenick

Print Name


Title