

**AMENDMENT NUMBER ONE TO  
TIAA-CREF RETIREMENT PLAN FOR FACULTY AND ADMINISTRATORS OF WILKES UNIVERSITY**

**SUMMARY OF  
MATERIAL MODIFICATIONS**

**I  
INTRODUCTION**

This is a Summary of Material Modifications regarding the TIAA-CREF Retirement Plan for Faculty and Administrators of Wilkes University ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of October 1, 2025. 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. Normal Retirement Age**

Your Normal Retirement Age is the date the Participant attains age 65. For Participants hired prior to October 1, 2025, the Normal Retirement Age shall remain as 59.5.