

**DOANE COLLEGE
DEFINED CONTRIBUTION RETIREMENT PLAN**

Summary of Material Modifications

Employer Identification No. 47-0377991
Plan No. 001

This document provides a summary of amendments the Employer has made to the Plan. You should keep this document with your Summary Plan Description. You may want to mark the sections of your Summary Plan Description that have changed so that you will refer to this Summary of Material Modifications when reviewing those sections.

Pursuant to the U.S. Supreme Court's decision in U.S. v. Windsor and subsequent guidance issued by the IRS, effective June 26, 2013, the term "spouse" as used in the Plan and the Summary Plan Description, means the individual to whom the Participant is married, including an individual of the same sex, if the marriage was validly entered into under the laws of a state or jurisdiction whose laws authorize the marriage of two individuals of the same sex.

Conclusion

Your Summary Plan Description and this Summary of Material Modifications are intended to briefly highlight the provisions of the Plan to help you understand how this plan will benefit you. Although the plan document is written in technical language, it, too, may help you understand the Plan. If a provision of this description conflicts with a Plan provision, the provision of the Plan controls. Therefore, you should rely solely on the provisions of the Plan. We invite you to consult with the Plan Administrator concerning the actual Plan.