6th AMENDMENT TO THE UNION COLLEGE RETIREMENT PLAN

Union College hereby amends Union College Retirement Plan (the "Plan"), effective January 1, 2015, as follows:

1. Section 12(b)(2) of the Adoption Agreement is amended in its entirety to read as follows:

(2) [x] **Describe.** Credit for eligibility purposes is given for Years of Service performed with another institution of higher education if the Employee was previously eligible for and received employer contributions (i.e., discretionary, nondiscretionary, and/or matching contributions) under the other institution's 401(a), 401(k), or 403(b) plan and still has an account with that institution's plan on the Entry Date. An Employee who provides proof acceptable to the Plan Administrator of eligible prior service within 60 days from the date on which the Employee first performs an Hour of Service for the Employer or 60 days from the date on which the Employer sends the Employee his or her appointment letter, whichever is later, will receive the Employer Nonelective Contribution described in Section 25(f) of this Adoption Agreement on a per pay period basis retroactive to the date on which he or she first performed an Hour of Service for the Employer. Any other Employee who provides proof acceptable to the Plan Administrator of eligible prior service will receive the Employer Nonelective Contribution beginning on the first pay date of the first quarter following the date on which he or she submits acceptable proof of eligible prior service.

2. Section 15(b) of the Adoption Agreement is amended in its entirety to read as follows:

(b) [x] **Subsequent Eligibility Computation Periods.** After the Initial Eligibility Computation Period described in Section 2.02(C), the Plan measures Subsequent Eligibility Computation Periods as *(Choose one of (1) or (2)):*

(1) [x] **Plan Year.** The Plan Year, beginning with the Plan Year which includes the first anniversary of the Employee's Employment Commencement Date.

(2) [ ] **Anniversary Year.** The Anniversary Year, beginning with the Employee's second Anniversary Year.

3. Section 25(f) of the Adoption Agreement is stricken in its entirety, and Section 25(b)(3) is amended to read as follows:

(3) [x] **Describe:** For each eligible Participant who is regularly scheduled to complete at least 1,000 Hours of Service during the Plan Year, 11% of the Participant's Compensation per pay period. For each other eligible Participant (i.e., those who are not regularly scheduled to complete 1,000 Hours of Service during the Plan Year but actually do complete at least 1,000 Hours of Service during the Plan Year), 11% of the Participant's Compensation per Plan Year. For these purposes, the term "Participant"

includes any Participant who is on a paid leave of absence. If an eligible Participant is disabled and eligible to receive benefits under the Employer's long-term disability policy, contributions will continue to be made to the Plan on behalf of the Participant to the extent provided under the long-term disability policy, and subject to the requirements of the Internal Revenue Code. Any such contributions on behalf of a disabled Participant will be based on Compensation in effect immediately prior to disability.

4. Section 27 of the Adoption Agreement is amended in its entirety to read as follows:

27. ALLOCATION CONDITIONS **(3.06(B)).** The Plan does not apply any allocation conditions to: (1) Elective Deferrals; (2) Safe Harbor Contributions; (3) Employee Contributions; (4) Additional Matching Contributions; or (5) Rollover Contributions. To receive an allocation of Matching Contributions, Nonelective Contributions (including QNECs except as described otherwise below and except as provided in Section 3.06(A)), or Participant forfeitures, a Participant must satisfy the following allocation condition(s) (*Choose one or more of (a) through (e) as applicable*):

		(1) All Employer Contributions and Forfeitures		**(2) Matching**	**(3) Nonelective Contributions**
(a) [ ]	**None.**	[ ]	**OR**	[ ]	[ ]
(b) [ ]	**501 HOS/terminees** (91 consecutive days if Elapsed Time).	[ ]	**OR**	[ ]	[ ]
(c) [ ]	**Last day of the Plan Year.**	[ ]	**OR**	[ ]	[ ]
(d) [ ]	**1,000 HOS** (182 Consecutive days if Elapsed Time) **in the Plan Year.**	[ ]	**OR**	[ ]	[ ]

(e) [x] **Describe:** An employee who has satisfied the initial eligibility requirements will receive an allocation of the Employer's Nonelective Contribution each payroll period if he or she is scheduled to complete 1,000 Hours of Service during the Plan Year. If an Employee is not scheduled to complete 1,000 Hours of Service, but does, in fact complete 1,000 Hours of Service during the Plan Year, he or she will receive an allocation of the Employer's Nonelective Contribution for the Plan Year as soon as administratively practicable after the last day of the Plan Year.

(*e.g.,* last day of the Plan Year as to Nonelective Contributions for Related Employer "A" Participants. No allocation conditions for Related Employer "B" Participants.)

[Note: Unless the Plan is governmental or church plan, the Employer under election 27(e) may not impose an Hour of Service condition exceeding 1,000 Hour of Service in a Plan Year.]

5. Section 7.06(B) of the plan document is amended by adding the following provision to the end thereof:

The Vendor may not make a new Plan loan to a Participant who has defaulted on a prior loan until the Participant has repaid that prior loan in full.

IN WITNESS WHEREOF, Union College has caused this Amendment to be signed by its duly authorized representative as of this 29th day of May, 2015.

UNION COLLEGE

By: [signature]

Title: VP Admin & Finance