

AMENDMENT NO. 4
TO

2016 Restatement

The 2016 Restatement of the Board of Trustees of the Plan (the "Plan")

Financial Hardship

5.05.2 Amounts may be distributed to a participant before a coverage from

employment and before age 59½ in the event that the participant is unable to pay

(b) The cost of housing the participant's principal residence that

(c) Payment of tuition, related educational fees and room and

expenses for the participant's

(e) The cost of burial or funeral expenses for a deceased primary beneficiary, parent, spouse

The cost of repair of damage to the participant's principal

(f)

without regard for the minimum amount to qualify for deduction or Code Section

1.2 Section 6.06-4 is amended to read as follows:

6.06-4 The amount necessary under 6.06-3(b) shall be determined

1.3 Section 6.06-5 is amended to read as follows:

1.4 Section 10.02-5(b)(2) is amended to read as follows:

(2) Notifying Employee of suspension of elective deferrals

1.5 Section 10.02-5(c)(2) is amended to read as follows:

(2) The availability of Plan rollover accounts

determining the amount necessary under 6.06-4 to

Effective Date

2.

The changes made by 1 above are effective as of January 1, 2020.

[SIGNATURE PAGE FOLLOWS]

THE UNIVERSITY OF CHICAGO
DIVISION OF THE PHYSICAL SCIENCES
DEPARTMENT OF CHEMISTRY
5780 SOUTH CAMPUS DRIVE
CHICAGO, ILLINOIS 60637

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