

**BOWDOIN COLLEGE RETIREMENT PLAN**  
**(July 1, 2013 Amendment and Restatement)**

ARTICLE I. PURPOSE AND SCOPE

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

furnish the claimant with written notice indicating the special circumstances requiring an extension of time and the date by which the Plan Administrator expects to render the benefit determination. In no event shall an extension exceed a period of ninety (90) days from the end of the initial ninety (90) day period.

10.3 *Appeal of Denied Claim.* A claimant or his or her authorized representative may appeal an adverse benefit determination by filing a written request

(d) a statement of the claimant's right to bring a civil action under Section

505 of ERISA

4. This Amendment shall be effective as of April 1, 2018.

IN WITNESS WHEREOF, the Employer has caused this Amendment to be executed  
this 2<sup>nd</sup> day of April, 2018.