SUPPLEMENT TO THE SUMMARY PLAN DESCRIPTION

FOR THE

GRAND VALLEY STATE UNIVERSITY

MAINTENANCE, GROUNDS AND SERVICE EMPLOYEES RETIREMENT PLAN B

Applicable to employees in the Maintenance, Grounds and Service Employees classifications subject to a collective bargaining agreement with the American Federation of State, County and Municipal Employees

December 2014

This is a supplement to the summary of the major provisions of the Plan. Together with the summary, this supplement is intended to provide an accurate outline of the provisions of the Plan as amended to date. If, however, there are any discrepancies between this summary and the supplement and the provisions of the Plan document, the Plan document will be controlling. Copies of the Plan document are available in the Human Resources Office.
CONTRIBUTIONS TO THE PLAN

University Contributions.

In addition to the University Contribution for each year as determined by the collective bargaining agreement between AFSCME and the University from time to time, effective September 2013, the University also contributes a Matching Contribution for each eligible participant as determined under the collective bargaining agreement between AFSCME and the University. The University will make the Matching Contribution on a biweekly basis coordinated with University payroll, or as soon as administratively possible thereafter.

The amount of the Matching Contribution for each participant is based on the participant’s elective deferrals to the University’s 403(b) plan each payroll period. Under the current collective bargaining agreement, the Matching Contribution is equal to the first one percent of the participant’s elective deferrals to the University’s 403(b) plan for the payroll period, provided the participant’s elective deferrals are at least one percent of the participant’s plan compensation. Beginning in January 2016, the Matching Contribution will be equal to the participant’s elective deferrals to the University’s 403(b) plan for the payroll period, provided the participant’s elective deferrals are at least one percent of the participant’s plan compensation, up to a maximum of two percent of the participant’s plan compensation. Contributions to the University’s 403(b) plan must be made in whole percentages of plan compensation (e.g., 1%, 2%, etc.). The University may use forfeitures to partially fund the Matching Contributions. The Matching Contribution is subject to change if the collective bargaining agreement changes.

Make-Up Contributions Under USERRA.

If you return to work with the University after qualified military service within the time limits established by the Uniformed Services Employment and Reemployment Rights Act ("USERRA"), you are entitled to receive an allocation of University Base Retirement and Matching Contributions that you would have received if you had been employed during your time of qualified military service. Your Matching Contributions will
be based on the elective deferrals that you would have made during your period of qualified military service if you had been working. For more information, contact the Human Resources Office.

ACCOUNTS AND ALLOCATION

Accounts and Allocation of Contributions.

Each Custodian and Insurer must maintain a separate account for the contributions to this Plan on your behalf, except that your University Base Retirement and Matching Contributions may be combined in one contract or accounting record.

Allocation of Forfeitures.

After your employment terminates, any nonvested amounts in your accounts (see page 8 of the Summary Plan Description for an explanation of vesting) will be forfeited. Generally, forfeited amounts are allocated to participants as part of the University Base Retirement or Matching Contribution or to reduce the administrative expenses of this Plan for the year. Forfeitures are not returned to the University.

VESTING

Percentage Vesting. You will become vested in your University Base Retirement and Matching Contributions account according to the following schedule:

<table>
<thead>
<tr>
<th>Years of Vesting Service</th>
<th>Percentage Vested</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 2 years</td>
<td>0%</td>
</tr>
<tr>
<td>2 years or more</td>
<td>100%</td>
</tr>
</tbody>
</table>

Regardless of your years of vesting service, you will also automatically become 100% vested in your University Base Retirement and Matching Contributions account when you reach normal retirement age (age 65) while still employed by the University, or if your employment terminates due to your death or total disability.