This Safe Harbor Notice provides important information relating to your participation in the Western New England University Defined Contribution Retirement Plan (referred to as the "Plan") for the Plan Year beginning January 1, 2017 (referred to as the "2017 Plan Year"). Western New England University (referred to as the "Company") has established a qualified retirement plan that provides for salary deferral contributions. You should consider the information in this Safe Harbor Notice as you decide how much of your compensation to defer to the Plan as salary deferral contributions for the 2017 Plan Year. Please keep this Notice with your copy of the Summary Plan Description ("SPD") which explains the features of the Plan. Refer to the SPD for additional information concerning your participation in the Plan.

A. Plan Sponsor. The Company is the Plan Sponsor. Additional information concerning the Plan and a copy of the SPD can be obtained from the Plan Sponsor. The Plan Sponsor is located at 1215 Wilbraham Road, Springfield, MA 01119. The Plan Sponsor’s telephone number is: 413-782-1343.

B. Salary Deferral Contributions. You may elect to defer a percentage of your compensation for the 2017 Plan Year by completing an enrollment form and returning it to the Plan Sponsor. You can make or change your salary deferral contribution election during each payroll period as described in the SPD. The compensation that is subject to your salary deferral contribution is described in the SPD.

C. Safe Harbor Nonelective Contribution. For the 2017 Plan Year, the Company will make a safe harbor nonelective contribution. The safe harbor nonelective contribution will be equal to 4% of your compensation. Example: Assume your compensation is $25,000 for the 2017 Plan Year. The Company will provide you with a safe harbor nonelective contribution of $1,000. You will receive the safe harbor nonelective contribution even if you do not make any salary deferral contributions. The Company may amend the Plan during the Plan Year to reduce or suspend the safe harbor contributions. Any such amendment will not be effective until at least 30 days after a supplemental notice is distributed to Plan participants.

D. Eligibility for Safe Harbor Contribution. You are eligible for the safe harbor contribution as of the first of the month coinciding with or next following your completion of one year of service.

E. Other Plan Contributions. In addition to the safe harbor contribution, the Company can make additional contributions to the Plan on your behalf. Refer to the SPD for more information on these contributions.

F. Vesting and Distribution Provisions. You are 100% vested in your account under the Plan.

Your vested account can be distributed following your termination of employment, death or disability. Your salary deferrals can be distributed following your attainment of age 59½. Salary deferral contributions, but not safe harbor contributions, may be withdrawn on account of hardship.

Refer to the SPD for additional information concerning the Plan’s vesting and distribution provisions.