

**SECOND AMENDMENT TO  
THE OHIO STATE UNIVERSITY 403(b) PLAN**

WHEREAS, The Ohio State University (the "Employer") maintains The Ohio State University 403(b) Plan, as amended and restated, most recently effective as of January 1, 2022 (the "Plan") and amended once thereafter;

WHEREAS, pursuant to Section 12.2 of the Plan, the Employer has the right by action of its Chief HR Officer to amend the Plan; and

WHEREAS, the Employer by action of its Chief HR Officer desires to amend the Plan to effect a discretionary change, as described herein.

NOW, THEREFORE, effective as of September 1, 2025 (the "Effective Date"), the Employer hereby amends the Plan as follows:

1. Section 8.2.2 of the Plan is hereby deleted in its entirety and replaced with the following:

**8.2.2 Distributions of Discretionary Matching Contributions and Discretionary Non-elective Contributions.** Except as otherwise permitted in the case of termination of the Plan, a Participant may not elect to receive a distribution of the Participant's Matching Contribution Account or Non-elective Contribution Account earlier than the earliest date on which the Participant (a) has a Severance from Employment, (b) dies, (c) becomes Disabled or (d) attains age 59 ½.

2. Section 8.4 of the Plan is hereby deleted in its entirety and replaced with the following:

**8.4 Distributions of Rollover Contributions and After-Tax Contributions.** To the extent permitted by the applicable Individual Agreement, a Participant may at any time elect to receive a distribution of all or any portion of the amount held in the Participant's Rollover Contribution Account, Roth Rollover Contribution Account, or After-Tax Contribution Account.

3. Capitalized terms not otherwise defined in this Second Amendment shall have the meanings ascribed to them in the Plan.
4. All other terms and conditions of the Plan shall remain in full force and effect.

IN WITNESS WHEREOF, the University hereby adopts this Second Amendment effective as of the Effective Date.

THE OHIO STATE UNIVERSITY

  
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By: Michael Papadakis  
Title: Senior Vice President for Business and Finance and Chief Financial Officer

Date: 11/25/25