THIRD CYCLE DEFINED CONTRIBUTION RETIREMENT PLAN AMENDMENT

to Fidelity Basic Plan Document No. 04

FOR THE

Coronavirus Aid, Relief, and Economic Security Act

PREAMBLE

Adoption and Effective Date of Amendment.
This document amends the Basic Plan Document and is adopted by the Provider on behalf of adopting Employers for such Employer's Plan, to reflect statutory changes pursuant to the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") and any related guidance (this "CARES Act Amendment").

Supersession of Inconsistent Provisions.
This CARES Act Amendment shall supersede the provisions of the Basic Plan Document and the Plan to the extent those provisions are inconsistent with the provisions of this CARES Act Amendment. Except as otherwise provided in this CARES Act Amendment, terms defined in the Plan will have the same meaning in this CARES Act Amendment. The Article headings Articles 1 (CARES Act Distribution), and 2 (Modification of Minimum Distribution rules for 2020) and references to those Articles and their subarticles are references for this CARES Act Amendment and do not relate to the Basic Plan Document's numbering and references.

Article 1. CARES Act Distribution

The following is added as a new subsection (d) at the end of Section 7.14, Availability of In-Service Withdrawals, of the Basic Plan Document.

(d) CARES Act Distributions. The Plan allows a Participant to take a CARES Act Distribution from any vested balances in all sub-accounts where available, except for assets transferred from a money purchase pension plan.

An Employee who may make Rollover Contributions to the Plan may recontribute any part of a CARES Act Distribution to the Plan. Any such recontribution will be treated as having been made in a direct rollover to the Plan, provided the recontribution is made during the three-year period beginning on the day after the date on which the Employee received the CARES Act Distribution being recontributed and does not exceed the amount of the CARES Act Distribution to which the rollover relates. CARES Act Recontributions are available for CARES Act Distributions taken from this plan or from another eligible retirement plan as defined under Code section 402(c)(8)(B). Unless the Administrator has actual knowledge to the contrary, the Administrator may rely on the Employee's certification that they satisfy the conditions to recontribute a CARES Act Distribution, in determining whether a distribution is a coronavirus-related distribution that is eligible for recontribution.

(1) A "CARES Act Distribution" is a distribution made from an eligible retirement plan, as defined under Code section 402(c)(8)(B), on or after January 1, 2020, and before December 31, 2020, to a Qualified Individual. The aggregate amount of distributions received by a Qualified Individual that may be treated as coronavirus-related distributions cannot exceed $100,000. However, for the Plan, a CARES Act distribution, when aggregated with all other CARES Act Distributions the Qualified Individual made under the Plan (and under any other plan maintained by the Employer or a Related Employer), cannot exceed $100,000. The Administrator may rely on an individual's certification that they satisfy a condition to be a Qualified Individual unless the Administrator has actual knowledge to the contrary. A CARES Act Distribution must be made in accordance with and pursuant to the distribution provisions of the Plan, except that:

(i) CARES Act Distribution of amounts attributable to eligible Participant's Deferral Contributions, Qualified Nonelective Employer Contributions, Qualified Matching Employer Contributions, 401(k) Safe Harbor Matching Employer Contributions, or 401(k) Safe Harbor Nonelective Employer Contributions Accounts shall be deemed to be made after the occurrence of any distributable events described in Section 7.1 and otherwise applicable under Code section 401(k)(2)(B)(i), such as termination of employment;

(ii) The requirements of Code sections 401(a)(31), 402(f), and 3405 and Section 7.10 shall not apply;

(iii) Restrictions applicable to terminated Participants not allowing for partial distributions do not apply. Terminated Participants may take partial distributions of their Account as a CARES Act Distribution.

(2) A "Qualified Individual" means an individual who meets one or more of the following conditions:

(i) An individual diagnosed with SARS–CoV–2 or coronavirus disease 2019 ("COVID-19") by a test approved by the Centers for Disease Control and Prevention (including a test authorized under the Federal Food, Drug, and Cosmetic Act);

(ii) The individual's Spouse or dependent (as defined in Code section 152) was diagnosed with COVID-19 by a test approved the Centers for Disease Control and Prevention (including a test authorized under the Federal Food, Drug, and Cosmetic Act); or

(iii) The individual has experienced adverse financial consequences because:

(A) The individual or the individual's Spouse, or a Member of the Individual's Household was quarantined, furloughed, or laid off, or had work hours reduced due to COVID-19;

(B) The individual, the individual's Spouse, or a Member of the Individual's Household was unable to work due to lack of childcare due to COVID-19;

(C) A business owned or operated by the individual, the individual's Spouse, or a Member of the Individual's Household closed or reduced hours due to COVID-19; or

(D) the individual, the individual's Spouse, or a Member of the Individual's Household had a reduction in pay (or self-employment income) due to COVID-19 or had a job offer rescinded or start date for a job delayed due to COVID-19.

(3) A "Member of the Individual's Household" is someone who shares the individual's principal residence.

Article 2. Modification of Minimum Distribution Rules for 2020.

2.1. Except to the extent that the Employer, or its previous pre-approved plan provider, has amended the Plan prior to the end of the first plan year beginning on or after January 1, 2022, to provide otherwise and notwithstanding Article 9 of the Plan, a Participant or Beneficiary who would have been required to receive required minimum distributions for 2020, but for the enactment of Code section 401(a)(9)(I) ("2020 RMDs"), and who would have satisfied that requirement by receiving distributions specifically equal to the 2020 RMDs, will not receive those distributions for 2020 unless the Participant or Beneficiary chooses to receive such distributions.

2.2. Any Participant or Beneficiary who has elected a systematic withdrawal plan ("installments") pursuant to Article 9 of the Plan to satisfy (in part or whole) a 2020 RMD is hereby permitted to elect to stop these installments.

2.3. For only those Participants and Beneficiaries who have made the election in Subarticle 2.2, there is hereby added to the Plan a partial withdrawal to allow such a Participant or Beneficiary to withdraw any part of his or her Account prior to December 31, 2020.

2.4. Participants and Beneficiaries described in Subarticle 2.1 will be given the opportunity to elect to receive 2020 RMDs as described in the preceding sentences of this Article 2.

2.5. Notwithstanding Section 7.10 of the Plan, and solely for the purposes of applying the direct rollover provisions of the Plan, 2020 RMDs will be treated as eligible rollover distributions.