INSTRUCTIONS AND INFORMATION FOR PLAN ADMINISTRATORS OF A DEFINED CONTRIBUTION RETIREMENT PLAN

Instructions for Your Good Faith Amendments

1. Review both the **Coronavirus Aid, Relief, and Economic Security (CARES) Act amendment and the Setting Every Community Up for Retirement Enhancement (SECURE) Act/SECURE 2.0 Act amendment** documents.
2. Retain both amendment documents with your permanent plan records.

Important Information

- **No signature is required.** You adopt these amendments by maintaining them with your plan records.
- The IRS-established deadline to adopt these amendments is **December 31, 2026.**
- **No documents need to be returned to Fidelity.**
- Failure to adopt and retain the required amendments by the deadline may result in a plan document compliance failure and could affect the plan's tax-qualified status.
- These amendments are required because federal legislation periodically changes the rules governing retirement plans. Laws such as the CARES Act, the SECURE Act, and the SECURE 2.0 Act included provisions that became effective before formal plan document updates could be completed. Retaining these amendments with your plan records helps ensure your plan reflects applicable legal requirements and preserves its tax-qualified status, provided the amendments are adopted by the applicable deadline.
- The CARES Act provisions included in these amendments relate to temporary relief measures that were available during the COVID-19 pandemic and are no longer available.
- Certain SECURE 2.0 Act provisions included in these amendments may not currently be available under your plan but may become available as future plan enhancements are implemented.