

EXTENDED!! Temporary In-Service Distribution for Coronavirus-Related Reasons

Initially, the Board of Trustees offered this temporary benefit between April 1, 2020 and June 30, 2020 but now has extended this benefit to further assist you. Effective November 15, 2020 through December 30, 2020, Plan Participants may receive a coronavirus-related distribution if:

- The Participant, the Participant's spouse, or the Participant's dependent is diagnosed with SARS-CoV-2 or COVID-19 by a test approved by the Centers for Disease Control and Prevention;
- The Participant experiences adverse financial consequences as a result of:
 1. The Participant, the Participant's spouse or member of the Participant's household being quarantined because of SARs-CoV-2 or COVID-19;
 2. The Participant, the Participant's spouse or member of the Participant's household being laid off or furloughed or having work hours reduced or a reduction in pay (or self-employment income) or having a job offer rescinded or start date for a job delayed because of SARs-CoV-2 or COVID-19;
 3. The Participant, the Participant's spouse or member of the Participant's household being unable to work due to lack of childcare because of SARs-CoV-2 or COVID-19; or
 4. Closing or reducing hours of a business owned or operated by the Participant, the Participant's spouse or member of the Participant's household because of SARs-CoV-2 or COVID-19.

You will be required to certify on the applicable form(s) provided by the Fund Office that your request for a coronavirus-related distribution meets the applicable requirements. The Fund Office may request additional information to support your certification.

You may receive up to three (3) coronavirus-related distributions between November 15, 2020 and December 30, 2020. The total combined limit of coronavirus-related distributions you may receive is \$75,000 (assuming you have this amount available in your Plan account). For example, a request for \$28,000 could be made on November 20, a second request for \$30,000 could be made on December 5, but the third and final request would need to be made by December 30 and for no more than \$17,000 (for a combined total of \$75,000).

You have the option to repay all or part of the coronavirus-related distribution (this is not a loan, there is no interest tied to the repayments) at any time during the 3-year period beginning on the date after you receive the distribution. Repayments may be made in any amount or frequency of your choosing.