

AMENDMENT TWO
to the
CONTRA COSTA COUNTY ELECTRICAL WORKERS RETIREMENT PLAN

Recitals

WHEREAS, the federal government has adopted legislation (Senate Bill 3578, having the title Coronavirus Aid, Relief, and Economic Security Act (known as the "CARES Act") that permits a Retirement Plan to provide for distributions to Participants in certain situations as a result of the Coronavirus pandemic;

WHEREAS, the Board of Trustees of the Contra Costa County Electrical Workers Retirement Plan ("Plan") has determined that it is necessary, given the seriousness of the Coronavirus pandemic and the effect on the Plan Participants (losing their jobs for indefinite periods); that the Plan be amended to permit a partial distribution that qualifies as a Coronavirus-Related Distribution under the CARES Act;

WHEREAS, the ability to take a distribution under this provision terminates as of July 31, 2020, unless extended by the Plan's Chair and Co-Chair;

THEREFORE, the Board of Trustees amends the Plan as follows:

Amendment

Article VI, Section 6.11 of the Contra Costa County Electrical Workers Retirement Plan ("Plan") is added to the Plan effective as of March 27, 2020, as follows:

4. **Partial Distribution Upon Termination of Employment—Resulting from Coronavirus Pandemic.** A Participant who is terminated from Covered Employment on or after March 1, 2020, as a result of impacts of the Coronavirus (also known as a Coronavirus-Related Distribution as defined in the Coronavirus Aid, Relief, and Economic Security Act known as "CARES"), is entitled to a one-time distribution of one-half of his or her Individual Account with the Plan up to \$25,000. A Coronavirus-Related Distribution will be permitted for any of the following reasons:

- a. A Participant who is diagnosed with the virus SARS-CoV-2 or with coronavirus disease 2019 (COVID-19) by a test approved by the Centers for Disease Control and Prevention,
- b. A Participant whose spouse or dependent (as defined in section 152 of the Internal Revenue Code of 1986) is diagnosed with such virus or disease by such a test; or
- c. A Participant who experiences adverse financial consequences as a result of being quarantined, being furloughed or laid off or having work hours reduced due to such

virus or disease, being unable to work due to lack of child care due to such virus or disease, closing or reducing hours of a business owned or operated by the individual due to such virus or disease.

- d. Other factors as determined by the Secretary of the Treasury for the (or the Secretary's delegate).

The Plan Office may rely on a Participant's certification that he or she satisfies the conditions noted above.

To be entitled to the distribution, the Participant cannot have performed any work in the Electrical Industry for a non-signatory employer. The ability to take a distribution pursuant to this provision terminates as of July 31, 2020, unless extended by the Chair and Co-Chair of the Plan.

Approved: March 27, 2020



Tom Hansen, Chair



Mike Geller, Co-Chair