

AMENDMENT TO PRINCE GEORGE'S CHILD RESOURCE CENTER 401(K) RETIREMENT PLAN (“the Plan”)

WHEREAS, PRINCE GEORGE'S CHILD RESOURCE CENTER (the “Employer”) maintains the PRINCE GEORGE'S CHILD RESOURCE CENTER 401(k) RETIREMENT PLAN (the “Plan”) for its employees;

WHEREAS, PRINCE GEORGE'S CHILD RESOURCE CENTER has decided that it is in its best interest to amend the Plan;

WHEREAS, Section 14.01(b) of the Plan authorizes the Employer to amend the selections under the PRINCE GEORGE'S CHILD RESOURCE CENTER 401(k) RETIREMENT PLAN Adoption Agreement.

NOW THEREFORE BE IT RESOLVED, that the PRINCE GEORGE'S CHILD RESOURCE CENTER 401(k) RETIREMENT PLAN Adoption Agreement is amended as follows. The amendment of the Plan is effective as of 1-1-2020.

1. The Adoption Agreement is amended to read:

5-3 **PLAN COMPENSATION:** Plan Compensation is **Total Compensation** (as defined in AA §5-1 above) with the following exclusions described below.

Deferral	Match	ER	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(a) No exclusions.
N/A	<input type="checkbox"/>	<input type="checkbox"/>	(b) Elective Deferrals (as defined in Section 1.46 of the Plan), pre-tax contributions to a cafeteria plan or a Code §457 plan, and qualified transportation fringes under Code §132(f)(4) are excluded.
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	(c) All fringe benefits (cash and noncash), reimbursements or other expense allowances, moving expenses, deferred compensation, and welfare benefits are excluded.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(d) Compensation above \$___ is excluded. (See Section 1.97 of the Plan.)
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	(e) Amounts received as a bonus are excluded.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(f) Amounts received as commissions are excluded.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(g) Overtime payments are excluded.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(h) Amounts received for services performed for a non-signatory Related Employer are excluded. (See Section 2.02(c) of the Plan.)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(i) “Deemed §125 compensation” as defined in Section 1.141(d) of the Plan.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(j) Amounts received after termination of employment are excluded. (See Section 1.141(b) of the Plan.)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(k) Differential Pay (as defined in Section 1.141(e) of the Plan).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(l) Describe adjustments to Plan Compensation: _____

[Note: Any exclusions selected under this AA §5-3 that do not meet the safe harbor exclusions under Treas. Reg. §1.414(s)-1, as described in Section 1.97(a) of the Plan may cause the definition of Plan Compensation to fail to satisfy a safe harbor definition of compensation under Code §414(s). Failure to use a definition of Plan Compensation that satisfies the nondiscrimination requirements under Code §414(s) will cause the Plan to fail to qualify for any contribution safe harbors, such as the permitted disparity allocation or Safe Harbor 401(k) Plan safe harbors. Any adjustments to Plan Compensation under this AA §5-3 must be definitely determinable and preclude Employer discretion. See AA §6C-4 for the definition of Plan Compensation as it applies to Safe Harbor Contributions.]

EMPLOYER SIGNATURE PAGE

PURPOSE OF EXECUTION. This Signature Page is being executed for PRINCE GEORGE'S CHILD RESOURCE CENTER 401(k) RETIREMENT PLAN to effect:

- (a) The adoption of a **new plan**, effective ___ [insert Effective Date of Plan]. [Note: Date can be no earlier than the first day of the Plan Year in which the Plan is adopted.]
- (b) The **restatement** of an existing plan, in order to comply with the requirements of PPA, pursuant to Rev. Proc. 2011-49.
 - (1) Effective date of restatement: __. [Note: Date can be no earlier than January 1, 2007. Section 14.01(f)(2) of Plan provides for retroactive effective dates for all PPA provisions. Thus, a current effective date may be used under this subsection (1) without jeopardizing reliance.]
 - (2) Name of plan(s) being restated: _____
 - (3) The original effective date of the plan(s) being restated: _____
- (c) An **amendment or restatement** of the Plan (other than to comply with PPA). If this Plan is being amended, a snap-on amendment may be used to designate the modifications to the Plan or the updated pages of the Adoption Agreement may be substituted for the original pages in the Adoption Agreement. All prior Employer Signature Pages should be retained as part of this Adoption Agreement.
 - (1) Effective Date(s) of amendment/restatement: 1-1-2020
 - (2) Name of plan being amended/restated: PRINCE GEORGE'S CHILD RESOURCE CENTER 401(k) RETIREMENT PLAN
 - (3) The original effective date of the plan being amended/restated: 1-1-2012
 - (4) If Plan is being amended, identify the Adoption Agreement section(s) being amended: AA 5-3

VOLUME SUBMITTER SPONSOR INFORMATION. The Volume Submitter Sponsor (or authorized representative) will inform the Employer of any amendments made to the Plan and will notify the Employer if it discontinues or abandons the Plan. To be eligible to receive such notification, the Employer agrees to notify the Volume Submitter Sponsor (or authorized representative) of any change in address. The Employer may direct inquiries regarding the Plan or the effect of the Favorable IRS Letter to the Volume Submitter Sponsor (or authorized representative) at the following location:

Name of Volume Submitter Sponsor (or authorized representative): ELLEN E. MILLER

Address: 7104 AMBASSADOR ROAD, STE. 225, BALTIMORE, MD 21244

Telephone number: 410-944-5574

IMPORTANT INFORMATION ABOUT THIS VOLUME SUBMITTER PLAN. A failure to properly complete the elections in this Adoption Agreement or to operate the Plan in accordance with applicable law may result in disqualification of the Plan. The Employer may rely on the Favorable IRS Letter issued by the National Office of the Internal Revenue Service to the Volume Submitter Sponsor as evidence that the Plan is qualified under Code §401(a), to the extent provided in Rev. Proc. 2011-49. The Employer may not rely on the Favorable IRS Letter in certain circumstances or with respect to certain qualification requirements, which are specified in the Favorable IRS Letter issued with respect to the Plan and in Rev. Proc. 2011-49. In order to obtain reliance in such circumstances or with respect to such qualification requirements, the Employer must apply to the office of Employee Plans Determinations of the Internal Revenue Service for a determination letter. See Section 1.66 of the Plan.

By executing this Adoption Agreement, the Employer intends to adopt the provisions as set forth in this Adoption Agreement and the related Plan document. By signing this Adoption Agreement, the individual below represents that he/she has the authority to execute this Plan document on behalf of the Employer. This Adoption Agreement may only be used in conjunction with Basic Plan Document #04. The Employer understands that the Volume Submitter Sponsor has no responsibility or liability regarding the suitability of the Plan for the Employer's needs or the options elected under this Adoption Agreement. It is recommended that the Employer consult with legal counsel before executing this Adoption Agreement.

PRINCE GEORGE'S CHILD RESOURCE CENTER

(Name of Employer)

(Name of authorized representative)

(Title)

(Signature)

(Date)

**ACTION BY UNANIMOUS CONSENT OF THE BOARD OF DIRECTORS
AMENDMENT OF QUALIFIED RETIREMENT PLAN**

The undersigned, being all the members of the Board of Directors of PRINCE GEORGE'S CHILD RESOURCE CENTER ("Employer"), hereby consent to the following resolutions:

WHEREAS, the Employer has maintained the PRINCE GEORGE'S CHILD RESOURCE CENTER 401(k) RETIREMENT PLAN ("Plan") since 1-1-2012 for the benefit of eligible employees;

WHEREAS, the Employer has decided to amend the above-referenced Plan;

WHEREAS, the Board of Directors has reviewed and evaluated the proposed amendment(s) to the Plan; and

WHEREAS, Section 14.01(b) of the Plan authorizes the Employer to amend the selections under the Adoption Agreement.

NOW, THEREFORE, BE IT RESOLVED, that the Board of Directors hereby approves the proposed amendment(s) to the PRINCE GEORGE'S CHILD RESOURCE CENTER 401(k) RETIREMENT PLAN, and authorizes the Employer to adopt the amendment(s), to be effective on 1-1-2020;

RESOLVED FURTHER that the President of the Employer is authorized to execute the Plan amendment and authorize the performance of any other actions necessary to implement the adoption of the Plan amendment. The President may designate any other authorized person to execute the Plan amendment and perform the necessary actions to adopt the amended Plan. The Employer will maintain a copy of the Plan amendment, as approved by the Board of Directors, in its files; and

RESOLVED FURTHER, if the Plan amendment modified the provisions of the Summary Plan Description, Plan participants will receive a Summary of Material Modifications summarizing the changes under the Plan amendment.

DIRECTORS:

[Name of Director]

[Signature]

[Date]

[Name of Director]

[Signature]

[Date]

**SUMMARY OF MATERIAL MODIFICATIONS
PRINCE GEORGE'S CHILD RESOURCE CENTER 401(k) RETIREMENT PLAN (“Plan”)**

Due to the recent amendment of the above-referenced Plan, changes have been made that could affect your rights under the Plan. This Summary of Material Modifications (SMM) describes the recent Plan amendment and how that amendment may affect you. This Summary of Material Modifications overrides any inconsistent information included in the Plan’s Summary Plan Description (SPD) or other Plan forms.

The modifications described in this Summary of Material Modifications are effective as of 1-1-2020. All other provisions are effective as described in the Summary Plan Description.

GENERAL INFORMATION AND DEFINITIONS

Article 2 of the SPD describes general information and definitions applicable to the Plan. The Plan has been amended to change certain general information or definitions. This section describes the changes that were made to the information contained in Article 2 of the SPD.

Compensation: The definition of “compensation” under the Plan has been amended. Unless designated otherwise, the new definition of compensation under the Plan includes your total taxable wages or salary increased to include any Salary Deferrals you make to this 401(k) plan and any pre-tax salary reduction contributions you make under any other plans we maintain (including any pre-tax contributions you make under a medical reimbursement plan (i.e., a cafeteria plan)). Plan Compensation also generally includes compensation for services that is paid after termination of employment, as long as such amounts are paid by the end of the year or within 2½ months following termination of employment, if later. However, in determining the amount of compensation taken into account under the Plan, the following types of compensation are excluded from the definition of compensation:

- All fringe benefits (cash and noncash), reimbursements or other expense allowances, moving expenses, deferred compensation, and welfare benefits
- Bonuses
- Continuation payments to disabled Participants paid after severance of employment

Additional Information

If you have any questions about the modifications described in this Summary of Material Modifications or about the Plan in general, or if you would like a copy of the Summary Plan Description or other Plan documents, you may contact:

PRINCE GEORGE'S CHILD RESOURCE CENTER
9475 LOTTSFORD ROAD, STE. 202
LARGO MD 20774
301-772-8420