

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 8-29-2019.

1. The Adoption Agreement is amended to read:

10-1 **AVAILABILITY OF IN-SERVICE DISTRIBUTIONS.** A Participant may withdraw all or any portion of his/her vested Account Balance, to the extent designated, upon the occurrence of any of the event(s) selected under this AA §10-1. If more than one option is selected for a particular contribution source under this AA §10-1, a Participant may take an in-service distribution upon the occurrence of any of the selected events, unless designated otherwise under this AA §10-1.

Deferral	Match	ER	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(a) No in-service distributions are permitted.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(b) Attainment of age 59½.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(c) Attainment of age ____.
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	(d) A Hardship that satisfies the safe harbor rules under Section 8.10(e)(1) of the Plan. [<i>Note: Not applicable to QNECs, QMACs, or Safe Harbor Contributions.</i>]
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(e) A non-safe harbor Hardship described in Section 8.10(e)(2) of the Plan. [<i>Note: Not applicable to QNECs, QMACs, or Safe Harbor Contributions.</i>]
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(f) Attainment of Normal Retirement Age.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(g) Attainment of Early Retirement Age.
N/A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	(h) The Participant has participated in the Plan for at least <u>60</u> (cannot be less than 60) months.
N/A	<input type="checkbox"/>	<input type="checkbox"/>	(i) The amounts being withdrawn have been held in the Trust for at least two years.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(j) Upon a Participant becoming Disabled (as defined in AA §9-4(b)).
<input type="checkbox"/>	N/A	N/A	(k) As a Qualified Reservist Distribution as defined under Section 8.10(d) of the Plan.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(l) Describe: _____

[Note: Any distribution event described in this AA §10-1 may not discriminate in favor of Highly Compensated Employees. No in-service distribution of Salary Deferrals is permitted prior to age 59½, except for Hardship, Disability or as a Qualified Reservist Distribution. If Normal Retirement Age or Early Retirement Age is earlier than age 59½, such age is deemed to be age 59½ for purposes of determining eligibility to distribute Salary Deferrals. If this Plan has accepted a transfer of assets from a pension plan (e.g., a Money Purchase Plan), no in-service distribution from amounts attributable to such transferred assets is permitted prior to age 62, except for Disability. See AA §11-7 for special rules that may apply to distributions of Qualifying Employer Securities and/or Qualifying Employer Real Property.]

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: 8-29-2019
 - (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 10-1

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 8-29-2019;

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]
_____	_____	_____
[Name of Director]	[Signature]	[Date]
_____	_____	_____
[Name of Director]	[Signature]	[Date]

<p style="text-align: center;">SUMMARY OF MATERIAL MODIFICATIONS PRINCE GEORGE'S CHILD RESOURCE CENTER 401(k) RETIREMENT PLAN (“Plan”)</p>
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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 8-29-2019. 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.

PLAN DISTRIBUTIONS

The Plan contains detailed rules regarding when you can receive a distribution of your benefits from the Plan. Article 8 of the SPD describes when you may receive a distribution and the tax effects of such a distribution. The Plan has been amended to modify the distributions provisions under the Plan. This Section describes the distribution provisions under the Plan, as amended.

In-service distributions. Under the Plan, as amended, you may withdraw vested amounts from the Plan while you are still employed with us, but only if you satisfy the Plan’s requirements for in-service distributions. Different in-service distribution options apply depending on the type of contribution being withdrawn from the Plan.

- **Salary Deferrals.** You may withdraw amounts attributable to Salary Deferrals while you are still employed if:
 - You have incurred a hardship, as described below.

- **Matching Contributions.** You may withdraw amounts attributable to Matching Contributions while you are still employed if:
 - You have incurred a hardship, as described below.
 - You have been a participant in the Plan for at least 60 months.

- **Employer Contributions.** You may withdraw amounts attributable to Employer Contributions while you are still employed if:
 - You have incurred a hardship, as described below.

- You have been a participant in the Plan for at least 60 months.

In addition, you may withdraw amounts attributable to Rollover Contributions at any time.

Hardship distribution. To receive a distribution on account of hardship, you must demonstrate one of the following hardship events.

- (1) You need the distribution to pay unpaid medical expenses for yourself, your spouse or any dependent.
- (2) You need the distribution to pay for the purchase of your principal residence. You must use the hardship distribution for the *purchase* of your principal residence. You may not receive a hardship distribution solely to make mortgage payments.
- (3) You need the distribution to pay tuition and related educational fees (including room and board) for the post-secondary education of yourself, your spouse, your children, or other dependent. You may take a hardship distribution to cover up to 12 months of tuition and related fees.
- (4) You need the distribution to prevent your eviction or to prevent foreclosure on your mortgage. The eviction or foreclosure must be related to your principal residence.
- (5) You need the distribution to pay funeral or burial expenses for your deceased parent, spouse, child or dependent.
- (6) You need the distribution to pay expenses to repair damage to your principal residence (provided the expenses would qualify for a casualty loss deduction on your tax return, without regard to 10% adjusted gross income limit).

Before you may receive a hardship distribution, you must provide the Plan Administrator with sufficient documentation to demonstrate the existence of one of the above hardship events. The Plan Administrator will provide you with information regarding the documentation it deems necessary to sufficiently document the existence of a proper hardship event.

In addition, if you have other distributions or loans available under this Plan (or any other plan we may maintain) you must take such distributions or loans *before* requesting a hardship distribution. (See below for a discussion of the Plan's loan provisions.) Upon receiving a hardship distribution, you will be suspended from making any further Salary Deferrals for six months following the receipt of your hardship distribution.

Some contribution types under the Plan are not eligible for distribution on account of hardship. For example, a hardship distribution is not available with respect to:

- Qualified Nonelective Contributions (QNECs)
- Qualified Matching Contributions (QMACs)

Thus, you will not be able to withdraw from the Plan any amounts which are attributable to such contributions solely on account of a hardship.

You may not receive a hardship distribution of more than you need to satisfy your hardship. In calculating your maximum hardship distribution, you may include any amounts necessary to pay federal, state or local income taxes or penalties reasonably anticipated to result from the distribution. See the Plan Administrator for more information regarding the maximum amount you may take from the Plan as a hardship distribution and the total amount you have available for a hardship distribution. The Plan Administrator will provide you with the appropriate forms for requesting a hardship distribution.

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