

**AMENDMENT NO. 25-2
TO THE
RULES AND REGULATIONS
OF THE MEBA 401(K) PLAN**

At their June 26, 2025 meeting, the Trustees of the MEBA 401(k) Plan (the “Plan”) amended the Plan’s Rules and Regulations pursuant to the SECURE 2.0 Act of 2022 (“Secure 2.0”) to permit Participants to take (i) Qualified Disaster Recovery Distributions, (ii) Domestic Abuse Distributions; and (iii) Terminal Illness Distributions, as set forth below.

1. The following new items are added to the list at Section 6.06(a):
 - (10) The Participant’s experiencing a Qualified Disaster (as defined in Section 6.14).
 - (11) A Participant or Spouse experience Domestic Abuse (as defined in Section 6.15).
 - (12) The Participant is a Terminally Ill Individual (as defined in Section 6.16).
2. Section 6.13 (Qualified Birth or Adoption Distribution) is amended, as a technical correction, by deleting the phrase “this Section 6.14” and replacing it with “this Section 6.13”.
3. New Sections 6.14, 6.15, and 6.16 are added to the Plan to read as follows:

6.14 Qualified Disaster Recovery Distributions.

Effective January 1, 2025 and as permitted under Code section 72(t)(2)(M) and regulations thereunder, a Participant who is a Qualified Individual may request a Qualified Disaster Recovery Distribution from the Participant’s Accumulated 401(k) Share. The aggregate amount of Qualified Disaster Recovery Distributions with respect to a Qualified Disaster shall not exceed the lesser of (i) \$22,000 or (ii) the Participant’s Accumulated 401(k) Share (determined as of the date of the distribution). For the avoidance of doubt, a Qualified Disaster Recovery Distribution shall not be treated as an “eligible rollover distribution” (as defined in Section 6.07(b) of the Plan). The following definitions shall apply to this Section:

- a. “Qualified Disaster” means any disaster with respect to which the President of the United State has declared a major disaster under section 401 of the Stafford Act occurring on or after December 27, 2020.
- b. “Qualified Individual” means a Participant (i) whose principal residence at any time during the Incident Period of any Qualified Disaster is located in the Qualified Disaster Area with respect to such Qualified Disaster, and (ii) who has sustained an Economic Loss by reason of that Qualified Disaster.
- c. “Qualified Disaster Recovery Distribution” means any distribution made to a Qualified Individual on or after the first day of the incident period of a Qualified Disaster and before the date that is 180 days after the latest of the following three dates: (A) December 29, 2022, (B) the first date of the period

specified by FEMA as the period during which such disaster occurred; and (C) the date the Qualified Disaster is declared under the Stafford Act.

- d. The “Incident Period” means, with respect to any Qualified Disaster, the period specified by FEMA as the period during which such disaster occurred.
- e. “Economic Loss” includes, but is not limited to, loss damage to, or destruction of real or personal property from fire, flooding, looting, vandalism, theft, wind, or other cause, loss related to displacement from the individual’s home, or loss of livelihood due to temporary or permanent layoffs.

A Qualified Disaster Recovery Distribution may be repaid to the Plan within three years of the distribution in accordance with the repayment rules established by the Plan Administrator for a Qualified Birth or Adoption Distribution under Section 6.13 of the Plan.

6.15 Domestic Abuse Victim Distributions.

Effective June 25, 2025 and as permitted under Code section 72(t)(2)(K) and regulations thereunder, a Participant or their Spouse may request a distribution from their Accumulated 401(k) Share to the extent that the Participant or Spouse has experienced domestic abuse within the preceding year (beginning on any date on which the individual is a victim of domestic abuse by a Spouse or domestic partner). Distributions shall not exceed the lesser of (i) \$10,000 (as adjusted for inflation) or (ii) 50% of the Participant’s Accumulated 401(k) Share (determined as of the date of the distribution). For the avoidance of doubt, a Domestic Abuse Victim Distribution shall not be treated as an “eligible rollover distribution” (as defined in Section 6.07(b) of the Plan).

For the purpose of this Section, “domestic abuse” means physical, psychological, sexual, emotional, or economic abuse, including efforts to control, isolate, humiliate, or intimidate the victim or to undermine the victim’s ability to reason independently, including by means of abuse of the victim’s child or another family member living in the household. To the extent permitted by any applicable regulations, the Plan Administrator may rely on the Participant’s written self-certification that they are eligible to receive a distribution under this Section.

A Domestic Abuse Victim Distribution may be repaid to the Plan within three years of the distribution in accordance with the repayment rules established by the Plan Administrator for a Qualified Birth or Adoption Distribution under Section 6.13 of the Plan.

3. A new Section 6.16 is added to the Plan to read as follows:

6.16 Withdrawals for Individuals with Terminal Illness.

Effective June 25, 2025 and as permitted under Code section 72(t)(2)(L) and regulations thereunder, a Participant who is (i) a Terminally Ill Individual, and (ii) otherwise eligible for a distribution under the Plan, may request a distribution from the Participant’s Accumulated 401(k) Share on or after the date the Participant has been certified by a

physician as having a terminal illness. A “Terminally Ill Individual” means an individual who has been certified by a physician who is not the Participant as having an illness or physical condition that can reasonably be expected to result in death in 84 months or less after the date of the certification. A Participant must provide to the Plan Administrator sufficient evidence of the terminal illness. For the avoidance of doubt, a Withdrawal for a Terminally Ill Individual shall not be treated as an “eligible rollover distribution” (as defined in Section 6.07(b) of the Plan).

A Withdrawal for a Terminally Ill Individual may be repaid to the Plan in accordance with the repayment rules established by the Plan Administrator for a Qualified Birth or Adoption Distribution under Section 6.13 of the Plan.

Adopted in Principle: June 26, 2025

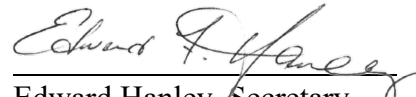
Language Approved: November 14, 2025

CHAIRMAN



Adam Vokac, Chairman

SECRETARY



Edward Hanley, Secretary