This notice is to inform you of relief available to those impacted by the California wildfires. The federal government is allowing, and the Plan has adopted, provisions to provide relief to the victims of the California wildfires.

Through December 31, 2018, the Plan allows special withdrawals and loan relief to individuals who suffered economic loss as a result of the California wildfires. Specifically, individuals whose principal residence is or was located in the California wildfire disaster area at any time between October 8, 2017 and December 31, 2017 and sustained an economic loss (whether personal or business) as a result of the wildfires may be eligible to:

- **Withdrawals:** Take withdrawals up to $100,000 before January 1, 2019 without application of the 10% penalty tax that ordinarily applies to withdrawals taken before age 59 1/2, from the Plan. The federal income tax impact of the withdrawal can be spread over up to 3 years from the date of withdrawal, or the tax may be avoided entirely by repaying the full amount to the Plan within the same 3 year period. The California Franchise Tax Board generally follows federal disaster relief, but an early withdrawal penalty of 2.5% may still apply.

- **Loan Relief:**
  - **Extension:** Individuals may be granted an extension of up to one (1) year to repayments due on Plan loans that were outstanding on or after October 8, 2017. Interest will continue to accrue during the extension.
  - **New Plan Loans:** New loans taken out before January 1, 2019 have an increased allowable maximum, up to $100,000 or 100% of the vested retirement plan account (increased from $50,000 or 50%). The limit is reduced by an amount equal to the highest outstanding loan balance during the prior twelve (12) months.

This notice has general information related to the California wildfire tax relief provisions. The Trustees cannot provide tax advice. You should consult your own tax advisor before taking advantage of the California wildfire relief provisions.

This notice is only a summary of the changes that have been made to the Plan. As such, it cannot cover each and every Plan provision or address all issues that may be relevant to your particular situation. These changes must also be considered in light of the other provisions of the Plan. If the language of the Plan’s rules conflict with this notice, the language of the Plan’s rules govern. In order to more fully understand your entitlement to benefits, rules and obligations, you should refer to your Summary Plan Description and the Plan’s rules. You may also write or call the Administrative Office at the address or telephone number listed below.