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| **Coronavirus Related Distribution (CRD)**   | • 10% penalty does not apply                                                                                                                                   | TDI Participant who:  
1) 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  
2) Whose spouse or dependent is so diagnosed, OR  
3) Who, due to such virus or disease, experiences adverse financial consequences as a result of:  
1) being quarantined, 2) being furloughed or laid off, 3) having work hours reduced, 4) being unable to work due to lack of child care or 5) being unable to work due to the closing or reducing of the hours of a business owned or operated by the individual. | Participants will self-certify that they meet the criteria. Documentation will not be required. Distributions will be approved by the record keeper.  
Plan Document will need an Amendment to add this provision by the last day of the plan year that begins in 2024.  
Payback of distribution will not affect contribution limits during the years it is paid back.  
More guidance is expected from IRS on payback of distribution and taxes. |
| **Loans (increase in amount and deferment of payment)** | Maximum loan of $50,000 or 50% of the participant account balance is increased to $100,000 or 100% of participant account balance. Available on or after March 27, 2020 through December 31, 2020.  
Repayment can be delayed by one year from the date of the loan.  
Participants who get a loan after March, 27 may delay their loan payments for one year and participants who already have a loan may also defer those payments for one year. After that one year period, the loan will be re-amortized to | TDI Participants  
Eligibility is the same as it is for CRDs. | Participants can self-certify that they meet criteria.  
No changes are needed to Plan document. |
RMDs required to be made in calendar year 2020 are waived, including RMDs due as a death benefit in accordance with the five-year rule and that time is extended by one year.

This would include those who turned 70½ in 2019 (prior to the recent law that moved the age to 72) and who delayed their RMDs to April 15, 2020. (it may be too late to implement that April payment)

**ORP and TDI Participants are eligible.**

The age for RMDs as of 12/31/2019 is 72 – this was a recent change from the SECURE Act of 2019.

Plan Document will need an Amendment to add this provision by the last day of the plan year that begins in 2024.