

planwithease.com® OPTIONAL SERVICES AMENDMENT TO THE planwithease.com® SERVICES AGREEMENT(S)



THIS AMENDMENT (this "Amendment") to the planwithease.com services agreement(s) (the "Agreement(s)"), is made and entered into this 26th day of May, 2020 (the "Effective Date") by and between Milwaukee Public Schools or its authorized representative with its principal place of business located in Milwaukee, Wisconsin <City and State> (the "Employer"), and Voya Retirement Insurance and Annuity Company ("VRIAC") with its principal place of business located in Windsor, Connecticut (the "Administrator"). Capitalized terms used herein but not defined shall have the meanings set forth in the Agreement.

RECITALS

WHEREAS, the Employer has engaged the administrative services of the Administrator offered through planwithease.com for their retirement plan(s) (the "Plan(s)"); and

WHEREAS, the Employer has engaged the administrative services of the Administrator for Distributions and Loans as outlined in the Addendum for Standard Services in the planwithease.com services agreement; and

WHEREAS, the Employer confirms their intent to amend the Plan(s) based on the rule changes stated the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act"); and

WHEREAS, the Employer wishes to engage the Administrator to provide additional optional services, as described in this Amendment, as further Services for the Plan(s) specified below; and

WHEREAS, pursuant to Section 4.01 of the Agreement(s), the Agreement(s) may be amended by mutual agreement of the parties;

NOW, THEREFORE, in consideration of the mutual promises contained herein, the parties do hereby agree as follows:

1. The Agreement is hereby amended to add a new "CARES Act Addendum for Coronavirus-Related Distributions and Loans" as set forth in Exhibit A which is attached hereto and incorporated herein (the "Addendum") to the extent the Agreement(s) covers the Plan(s) indicated in the Addendum.

2. Except with respect to Section 3.01 of the Agreement(s), the term "Services" under the Agreement(s) shall include the services set forth in the Addendum as of the specified date.

3. Except as expressly provided for in this Amendment, the Agreement(s) shall remain in full force and effect.

IN WITNESS WHEREOF, the parties hereto have reviewed this Amendment, and have caused this Amendment to be executed by their respective officers thereunto duly authorized as of the day and year first above written.

VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

Authorized Name (Please print.) Carol Keen

Title Vice President

Authorized Signature Carol Keen

Employer Name Milwaukee Public Schools

Authorized Name (Please print.) _____

Title _____

Authorized Signature _____

EXHIBIT A: CARES ACT ADDENDUM FOR CORONAVIRUS-RELATED DISTRIBUTIONS AND LOANS

The Employer authorizes and directs the Administrator to provide the following services for its Plan(s) as of this 27th day of March, 2020. Subject to Section 3.03 of the Agreement, such services in this Addendum for Optional Services, as selected by the Employer, shall be provided by the Administrator to the Plan(s) at no additional cost unless otherwise noted and by mutual agreement of the parties.

The Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") allows for a new type of distribution from a 401(a), 401(k), 403(b) or governmental 457(b) retirement plan referred to as a "coronavirus-related distribution". A plan participant is eligible to take a coronavirus-related distribution if he or she meets one of the following eligibility requirements ("Eligibility Requirements"):

- the individual 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 and Prevention; or
- the individual's spouse or dependent being diagnosed with such virus or disease by such a test; or
- the individual experiencing adverse financial consequences as a result of:
 - being quarantined, furloughed or laid off or having work hours reduced due to such virus or disease;
 - being unable to work due to lack of child care due to such virus or disease, closing or reducing hours of a business owned or operated by the individual due to such virus or disease; or
 - meeting such other factors as may be issued in Treasury guidance.

Coronavirus-Related Distribution Review Service

If the Plan permits coronavirus-related distributions, such withdrawals under the Plan will be administered in accordance with the rules described in the CARES Act. Upon receipt of a request for a coronavirus-related distribution from a Plan participant, the Administrator shall request the participant to self-certify (either via a form or electronically) that he or she meets the Eligibility Requirements for such distribution. The distribution must take place between March 27, 2020 and before December 31, 2020.

The Administrator shall electronically notify the requesting participant of the amount, if any, of the authorized coronavirus-related distribution, up to \$100,000. The Administrator will electronically furnish an Approval Certificate document which confirms approval of the distribution request. The participant can print the Approval Certificate to submit to the Investment Provider(s). If requested by the participant, the Administrator may instead mail the Approval Certificate document to the participant. Approval Certificates will be valid for 30 calendar days. Approval Certificates furnished in December shall not be valid beyond the December 31, 2020 CARES Act deadline for taking a coronavirus-related distribution. Any coronavirus-related distributions made to the participant from any other plan(s) of the Employer for which planwithease.com is not the administrator will not be taken into account when determining the maximum amount available under the Plan.

The Coronavirus-Related Distribution Review Service is elected for the Plan(s) specified below:

Plan Type (e.g., 403(b))	Plan Name
403 (b)	VFG0310, VFG0196
403 (b) 7	VFZ278
Sick Pay	VFP080

Coronavirus-Related Loan Review Service

If the Plan(s) permit coronavirus-related loans, such loans under the Plan(s) will be administered in accordance with the rules described in the CARES Act. Upon receipt of a request for a coronavirus-related loan from a Plan participant, the Administrator shall request the participant to self-certify (either via a form or electronically) that he or she meets the Eligibility Requirements for such loan. A participant who satisfies the Eligibility Requirements may take a loan from a 401(a), 401(k), 403(b) or governmental 457(b) plan during the 180-day period beginning on March 27, 2020 of up to the lesser of \$100,000 (taking into account the outstanding balance of all other loans taken from plans of the employer) or 100% of the nonforfeitable value of the participant's account under the plan. Existing outstanding loan amounts and number of loans permitted under the plan will serve to decrease the amount available. Any outstanding loan(s) made to the participant from any other plan(s) of the Employer for which planwithease.com is not the administrator will not be taken into account when determining the maximum amount available under the Plan.

A participant who satisfies the eligibility requirements for a coronavirus-related loan may delay repayment of a new or existing loan from a 401(a), 401(k), 403(b) or governmental 457(b) plan for a period of one year for loan repayments outstanding on March 27, 2020 through December 31, 2020. The delay of the loan repayment will not cause the loan to fail to meet the Internal Revenue Code requirements for the maximum five-year loan term for nonresidential loans or substantially level reamortized payment schedule. Once repayments recommence, the loan will be adjusted to reflect the delay, including accrued interest. Employers may rely on a participant's certification that the participant satisfies the eligibility conditions for delaying loan repayments. This provision may affect payroll processing for loans repaid through payroll deduction. If applicable, the Employer will need to consider this impact and coordinate with payroll providers and plan Investment Provider(s) receiving these repayments through payroll deductions in order to make any necessary updates to support this provision.

The Administrator shall electronically notify the requesting participant of the amount, if any, of the authorized coronavirus-related loan, up to \$100,000. The Administrator will electronically furnish an Approval Certificate document which confirms approval of the loan request. The Approval Certificate will also notify Investment Providers that the Plan allows loan repayments to be delayed as described above. The participant can print the Approval Certificate to submit to the Investment Provider(s) and must notify the Investment Provider of any intention to defer loan repayments. If requested by the participant, the Administrator may mail the Approval Certificate document to the participant. Approval Certificates will be valid for 30 calendar days; Approval Certificates furnished, however, shall not be valid beyond the 180 day September 23, 2020 CARES Act deadline for taking a coronavirus-related loan.

The Coronavirus-Related Loan Review Service is elected for the Plan(s) specified below:

Plan Type (e.g., 403(b))	Plan Name
403(b)	VFG0310, VFG0196
403(b) 7	VFZ278
Sick Pay Plan	VFP080

Investment Provider Notification Service

The Employer authorizes and directs the Administrator to notify Investment Providers that the Administrator will provide the additional services elected herein. The Employer agrees to provide the Administrator with current contact information for the investment providers, if requested by the Administrator.