

John Shareholder &
Jane Shareholder
3333 Investor Road
Anytown, TX 12345-6789
Line 5
Line 6
Line 7

Month 00, 2023

Dear Plan Sponsor,

We are providing amendments to the Capital Bank and Trust Company Defined Contribution Prototype Plan document that reflect recent legal and regulatory changes made by The Coronavirus Aid, Relief, and Economic Security (CARES) Act and The Setting Every Community Up for Retirement Enhancement (SECURE) Act.

Action(s) Required:

- **CARES Act Amendment** — The enclosed amendment was completed to reflect that the plan provided the Coronavirus-Related Distributions relief provisions. If accurate, sign the amendment and retain with your plan document for your records.
- **SECURE Act Amendment** — As the document provider for your plan, we have amended your plan document to reflect changes made by the SECURE Act. Review the default provisions in Section 2.3 of the amendment. If the provisions are accurate with regard to how you operate your plan, retain the enclosed amendment with your plan document for your records.

Note: These documents are for your records and do not need to be returned to Capital Bank and Trust Company.

Do not make any changes to the amendments. If the documents do not reflect your current plan provisions, contact us within the next 30 days for additional guidance. You can reach us Monday through Friday between 8 a.m. and 7 p.m. Eastern time at **(800) 421-4225, ext. 37**.

We appreciate the opportunity to be a part of your investment program.

Cordially,

Capital Group, home of American Funds