



[First Name] [Last Name]
[Plan Name]

[Statement Plan Name One] [Statement Plan Name Two]

Review today to determine whether you need to take action

Our records indicate that you received one or more Coronavirus Aid, Relief, and Economic Security Act distributions (“CARES Act Distributions”) from the above-referenced retirement plan. We are confirming your certification of eligibility for this distribution and reminding you of your option to recontribute all or a portion of the amount you received to your plan or an individual retirement account (IRA) in order to replenish your retirement savings.

Certification of Eligibility

Only “qualified individuals” are eligible to obtain CARES Act Distributions. The IRS expanded the definition of “qualified individual” in June 2020 to include participants whose household member experienced adverse financial consequences, and included additional causes of financial adversity. You are considered a qualified individual if:

1. You, your spouse, or your dependent (as defined in Internal Revenue Code section 152) is diagnosed with the virus SARS-CoV-2 or with coronavirus disease 2019 (both referred to as “COVID-19”) by a test approved by the Centers for Disease Control and Prevention (including a test authorized under the Federal Food, Drug, and Cosmetic Act); or
2. You have experienced adverse financial consequences because:
 - a. you, your spouse, or a member of your household was quarantined, furloughed or laid off, or had work hours reduced due to COVID-19;
 - b. you, your spouse, or a member of your household was unable to work due to lack of childcare due to COVID-19;
 - c. a business owned or operated by you, your spouse, or a member of your household closed or reduced hours due to COVID-19; or
 - d. you, your spouse, or a member of your household had a reduction in pay (or self-employment income) due to COVID-19 or had a job offer rescinded or start date for a job delayed due to COVID-19.

Note: A “member of your household” is someone who shares your principal residence.

This communication confirms your certification that you satisfy one or more of the above conditions. If you believe that you were not eligible to receive a CARES Act Distribution, or have any questions, please contact us.

Option to Recontribute CARES Act Distributions

We understand that taking a CARES Act Distribution may have been your only accessible financial resource; however, your plan account is also a critical vehicle for retirement savings. CARES Act Distributions may be recontributed to the plan (if your plan permits) or IRA within a three-year period beginning on the day after the distribution was received. Any recontribution will be deposited into your plan account as a rollover contribution. If you are able, please consider recontributing all or a portion of your CARES Act Distribution to the plan (if your plan permits) during the applicable three-year period. Please contact us to learn more.

Additional CARES Act Distribution Information

Please review the [CARES Act Distributions Income Tax Overview](#) for information about eligibility, the definition of a qualified individual, federal income tax benefits, income tax withholding and tax reporting, recontributions, and other features and requirements of this distribution.

Key Dates for New CARES Act Distributions

- December 14, 2020: Initiation date if you are required to submit paperwork to process your request (for example you need spousal consent) and/or Fidelity’s or your employer’s review and approval.

The request and any required documentation to process a new CARES Act Distribution must be received by Fidelity, in good order, and by market close (generally 4:00pm ET or prior market close date) on the date(s) below:

- December 23, 2020: If you hold certain investments, such as assets in a self-directed brokerage account or employer stock.
- December 30, 2020: Deadline for a distribution from assets invested in mutual funds.

Please consult with your tax advisor about the tax consequences of your CARES Act Distribution and any recontribution. If you have any questions about any of the information in this communication, please contact us at [Plan phone][800-835-5097].



This information is general in nature and should not be construed as tax advice.