



Subject Line: Important information about your CARES Act Loan

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

Review today to determine whether you need to take action

Our records indicate that you requested a Coronavirus Aid, Relief, and Economic Security Act (CARES Act) loan from your retirement plan. This serves as a reminder that **your loan payments will be deferred until December 31, 2020, with repayments beginning in January 2021.**

Action by Fidelity

In January 2021, Fidelity will reamortize your outstanding loan balance, plus the interest accrued during the deferment period, over the term of the loan. You will be advised when the new loan payment amount is available to view on Fidelity NetBenefits®.

Payroll deduction repayments

If your loan repayments are made through payroll deductions, your loan payments will resume in January 2021, or as soon as administratively feasible. No action is required.

ACH repayments

If you use ACH to make loan repayments, we will notify you of the new payment amount in January 2021. **Action required: after you receive notification** you must promptly go to Fidelity NetBenefits® to re-establish ACH with your new payment amount.

Contact Information

So that we can ensure appropriate communications with you, please confirm that this is your preferred email address [email]. If this is incorrect, please go to [NetBenefits.com/Profile](https://netbenefits.com/Profile) today and update your email within your profile.

Confirmation of Eligibility

As a reminder, only “qualified individuals” are eligible to obtain CARES Act loans. 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 COVID19;
 - 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 one or more of the above eligibility requirements have been met.

If you have any questions regarding your CARES Act loan or your plan’s procedures, you may contact a Fidelity Representative at <Plan number><800-835-5097>. Representatives will be available to assist you Monday through Friday during your plan’s normal service hours. You can confirm the current terms of your loan or view your current amount due online at NetBenefits.com.



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

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Fidelity Investments Institutional Operations Company, LLC 245 Summer Street, Boston, MA 02210

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Subject Line: Important information about your Loan Deferment

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

Review today to determine whether you need to take action

Our records indicate that you elected to defer your existing loan(s) payments as a result of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). This serves as a reminder that **your loan payments will be deferred until December 31, 2020, with repayments beginning in January 2021.**

Action by Fidelity

In January 2021, Fidelity will reamortize your outstanding loan balance, plus the interest accrued during the deferment period. The term of the loan will be extended by the length of the deferment period. You will be advised when the new loan payment amount is available to view on Fidelity NetBenefits®.

Payroll deduction repayments

If your loan repayments are made through payroll deductions, your loan payments will resume in January 2021 or as soon as administratively feasible. No action is required.

ACH repayments

If you use ACH to make loan repayments, we will notify you of the new payment amount in January 2021. **Action required: after you receive notification** you must promptly go to Fidelity NetBenefits® to re-establish ACH with your new payment amount.

Contact Information

So that we can ensure appropriate communications with you, please confirm that this is your preferred email address [email]. If this is incorrect, please go to NetBenefits.com/Profile today and update your email within your profile.

Confirmation of Eligibility

As a reminder, only “qualified individuals” are eligible to defer loan(s) under the CARES Act. 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 COVID19;
 - 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 one or more of the above eligibility requirements have been met.

If you have any questions regarding your loan or your plan’s procedure, you may contact a Fidelity Representative at <Plan number><800-835-5097>. Representatives will be available to assist you Monday through Friday during your plan's normal service hours. You can confirm the current terms of your loan or view your current amount due online at NetBenefits.com.



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