

**Second Amendment
to the
Roman Catholic Archdiocese of Boston 401(k) Retirement Savings Plan
(As Amended and Restated Effective November 1, 2017)**

WHEREAS, the Roman Catholic Archbishop of Boston, a Corporation Sole (the “Employer”) amended and restated the Roman Catholic Archdiocese of Boston 401(k) Retirement Savings Plan (the “Plan”) effective as of November 1, 2017, as further amended by the First Amendment made June 20, 2018; and

WHEREAS, Section 13.2 of the Plan reserves the right of the Employer to amend the Plan at any time through the written action or vote of the Retirement Committee; and

WHEREAS, the Employer desires to amend the Plan to reflect recent statutory and regulatory changes, including the Tax Cuts and Jobs Act, Publ. L. 115-97 and the Bipartisan Budget Act of 2018, Publ. L. 115-123.

NOW, THEREFORE, the Plan is hereby amended effective January 1, 2019 except as otherwise provided herein, as follows:

1. Section 3.2(d) is amended by adding to the words “or, in accordance with such procedures as established by the Plan Administrator, such later time as may be permitted by the Code or relevant guidance provided by the Internal Revenue Service” immediately after the words “no later than 60 days following the date the Participant receives the amount distributed”.

2. The last sentence of Section 8.3 is amended in its entirety to read as follows:

“The amount so forfeited shall be applied to reduce the contribution which the Employer is otherwise required to make (including Matching Contributions pursuant to Section 4.1), and any amount not so applied shall be used by the Employer to defray reasonable administration expenses in its sole discretion.”

3. The first sentence of Section 9.4 is amended, effective January 1, 2019 or such later date as determined by the Plan Administrator, by deleting the words “(excluding any investment earnings thereon)”.

4. New subsections (vii) and (viii) are added to Section 9.4(a) to read in their entirety as follows:

“(vii) Expenses and losses (including loss of income) incurred by the Participant on account of a disaster declared by the Federal emergency Management Agency (FEMA) under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, Pub. L. 100-708, provided that the Participant’s principal residence or principal place of employment at the time of the disaster was located in an area designate by FEMA for individual assistance with respect to the disaster; or


(viii) For any other purpose permitted by the Internal Revenue Service in its rulings or published guidance as deemed immediate and heavy financial need for purposes of Code Section 401(k).”

5. Section 9.4(b) is amended by deleting subsections (ii) and (iii) thereof, renumbering present subsection (iv) as subsection (ii), and adding a new subsection (iii) to read in its entirety as follows:

“In addition, for a distribution that is made on or after January 1, 2020, the Participant must represent (in writing, by an electronic medium or in such other form as may be prescribed by the Internal Revenue Service) that he or she has insufficient cash or other liquid assets to satisfy the need. The Plan Administrator shall rely on the representation unless the Plan Administrator has actual knowledge to the contrary.”

IN WITNESS WHEREOF, the Employer has caused this Second Amendment to be executed pursuant to Retirement Committee action of December 5, 2018.

THE ROMAN CATHOLIC ARCHBISHOP OF
BOSTON, A CORPORATION SOLE

By: 
Sean O'Malley
Title: Archbishop of Boston