

**Fourth 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 through Third Amendments 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 make certain changes to enhance retirement savings under the Plan and to reflect in good faith the provisions of the SECURE and CARES Acts relating to required minimum distributions.

NOW, THEREFORE, the Plan is hereby amended as follows generally effective January 1, 2021 except as otherwise set forth herein:

1. Section 2.1 is amended in its entirety to read as follows:

"2.1 Eligibility to Participate. Each Employee who is not an Eligible Priest of a Participating Employer shall be an Eligible Employee upon satisfying the following requirements:

(a) he is not a member of a religious order, an intern, fellow, student teacher, seminarian, a seasonal worker, a student on a temporary work assignment as part of a cooperative education program, a priest (other than an Eligible Priest), or a member of a union (other than a union that has collectively bargained with the Plan Sponsor for eligibility to participate under this Plan);

(b) he is scheduled to work at least twenty (20) Hours of Service per week (twenty four (24) Hours of Service per week for an Employee who works 10 months during the year) or such other minimum weekly hour threshold established by the Participating Employer of the Employee as authorized in writing by the Plan Administrator;

(c) if he is a substitute teacher or other temporary or variable hour employee, he has completed 90 days of continuous service working at least twenty (20) Hours of Service per week (twenty four (24) Hours of Service per week for an Employee who works 10 months during the year); and

(d) with respect to eligibility for Matching Contributions, he has completed one Year of Service.

An Eligible Priest shall be an Eligible Employee without regard to the above requirements.”

2. Clause (B) of the first sentence of Section 3.1(a)(ii) “Automatic Enrollment Feature” is amended to read as follows, and the second sentence of Section 3.1(a)(ii) is deleted, with the result that, effective July 1, 2021, rehired employees and employees who first become eligible are subject to automatic enrollment:

“(B) has an Employment Date on or after September 1, 2015, or is a rehired Eligible Employee with a rehire date on or after July 1, 2021, or first becomes eligible to participate under Section 2.1 on or after July 1, 2021,”

3. Section 10.3 is amended, effective January 1, 2020, by changing the references to “age 70-1/2” to “age 72” and amending subparagraph (d) thereof to read in its entirety as follows:

“(d) Payment of distributions shall also be subject to the timing and other requirements of Section 10.6.”

4. Section 10.6 is amended to read in its entirety as follows, effective as of January 1, 2020:

“**10.6 Minimum Distribution Requirements.**

(a) Distribution of benefits shall not be deferred beyond the April 1 following the calendar year in which a Former Participant attains age 72. A Participant may defer commencement of Plan distributions until actual retirement from all of the Participating Employers if later than the April 1 following attainment of age 72. Distributions hereunder may be in the form of a single lump sum payment equal to the value of such Participant’s Account or limited to the amount required to be distributed in such Plan Year based on rules prescribed in Code Section 401(a)(9). Upon the death of a Participant or Former Participant, distribution of his remaining Account shall be made to his non-spouse Beneficiary, no later than five years following such Participant’s death. In any event, distributions hereunder shall be made in accordance with Code Section 401(a)(9), including the incidental death benefit requirements of such Code Section, and regulations, thereunder, including Treasury Regulation 1.401(a)(9)-2. Such regulations and applicable rulings or announcements, including any grandfather provisions, are hereby incorporated by reference.

(b) With respect to deaths on or after January 1, 2020, the Plan operates in accordance with the provisions of Code section 401(a)(9) as amended by P.L. 116-94 and the provision of this paragraph (b) shall apply. Accordingly, distribution of the Participant’s entire interest in the Plan must be completed by December 31 of the calendar year containing the tenth anniversary of the Participant’s death, except that in the case of an eligible designated beneficiary, amounts may be distributed over the life of such eligible designated beneficiary beginning not later than 1 year after the date of the Participant’s death (or as otherwise permitted by

Treasury or IRS guidance). For purposes of this paragraph, "eligible designated beneficiary" means an eligible designated beneficiary as defined under Code section 401(a)(9)(E)(ii) (the Participant's surviving spouse, a minor child of the Participant, a person who is disabled or chronically ill, or any other beneficiary who is not more than 10 years younger than the Participant).

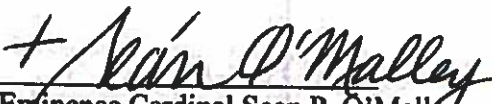
(c) Notwithstanding the provisions of this Section 10.6 or other provisions of the Plan, a Participant or Beneficiary who would have been required to receive required minimum distributions for 2020 but for the enactment of the CARES Act (2020 RMDs) may elect to suspend scheduled distributions in accordance with rules established by the Plan's recordkeeper. A Participant otherwise required to receive 2020 RMDs shall commence or continue to receive 2020 RMDs absent an affirmative election filed with the Plan's recordkeeper to suspend such distributions. In addition, notwithstanding the other provision of the Plan, and solely for purposes of applying the direct rollover provisions of the Plan, 2020 RMDs may be treated as eligible rollover distributions to the extent provided in applicable guidance.

(d) The provisions of Code Section 401(a)(9) override any distribution options under the Plan if inconsistent with the requirement of such Code Section."

IN WITNESS WHEREOF, the Employer has caused this Fourth Amendment to be executed pursuant to Retirement Committee action of December 10, 2020.

THE ROMAN CATHOLIC ARCHBISHOP OF
BOSTON, A CORPORATION SOLE

By:


His Eminence Cardinal Sean P. O'Malley,
OFM Cap., Archbishop of Boston