

**AMENDMENT TO THE
MEMORIAL HEALTHCARE SYSTEM RSP GOLD PLAN
TO IMPLEMENT SECURE ACT, SECURE 2.0, AND OTHER CHANGES**

**ARTICLE 1
PREAMBLE**

- 1.1 **Adoption and effective date of Amendment.** The South Broward Hospital District, DBA Memorial Healthcare System (the “**Employer**”) hereby adopts this Amendment to the Memorial Healthcare System RSP Gold Plan (the “**Plan**”). Where articles specify effective dates, their provisions begin on that date or shortly thereafter as administratively practicable.
- 1.2 **Superseding of inconsistent provisions.** This Amendment supersedes the provisions of the Plan to the extent those provisions are inconsistent with the provisions of this Amendment. Except as otherwise provided in this Amendment, terms defined in the Plan will have the same meaning in this Amendment. Many Articles include definitions which are specific to that Article.
- 1.3 **Numbering.** Except as otherwise provided in this Amendment, any “Section” reference in this Amendment refers only to this Amendment and is not a reference to the Plan. The Article and Section numbering in this Amendment is solely for purposes of this Amendment, and does not relate to the Plan article, section, or other numbering designations.
- 1.4 **Intention; Construction.** The primary purpose of this Amendment is to amend the Plan in accordance with the pension-related provisions of the Further Consolidated Appropriations Act of 2019 (“**FCAA**”) in general, and Division O of that Act, the Setting Every Community Up for Retirement Enhancement Act of 2019 (“**SECURE Act**”), specifically. It also adds an age 59½ in-service withdrawal right that complies with applicable law, including a provision of the Bipartisan American Miners Act (“**BAMA**”), which is also part of FCAA. In addition, this Amendment amends the Plan to conform to the provisions of the SECURE 2.0 Act of 2022 (“**SECURE 2.0**”), enacted by Congress as Division T of the Consolidated Appropriations Act of 2023, the provisions of Prop. Treas. Reg. §1.401(k)-5 dealing with long-term part-time employees, and the provisions of Treasury Regulations released in 2024 interpreting Code §401(a)(9), and shall be interpreted and applied accordingly. The provisions of this Amendment, and any policies and procedures issued or modified pursuant to this Amendment, shall be interpreted and applied to be consistent with FCAA, CARES (as defined below), SECURE 2.0 and IRS and DOL guidance issued in connection therewith, whether such guidance is issued before or after the date of this Amendment. The Administrator of the Plan may, but is not required to, reduce such policies or procedures to writing.

This Amendment is also intended to amend the rollover rules application to Roth Elective Deferrals to clarify that rollover contributions may be made only by Participants who are

active employees of the Employer, which Roth Elective Deferral provisions were added to the Plan by the Fifth Amendment to the Plan.

1.5 **403(b) Plan.** With respect to the distribution options provided by this Amendment, such distribution options will apply only to the extent permitted under the relevant investment agreement documentation.

1.6 **Limit Rollovers to Employee-Participants.** The second paragraph of Section 14.5 of the Plan is amended to read as follows:

“The Plan may accept a rollover contribution to a Participant’s Roth Elective Deferral account only if it is a direct rollover from another Roth elective deferral account of an applicable retirement plan described in Code Section 402A(e)(1), it is made by a Participant who is an active employee of the Employer at the time of the rollover contribution, and only to the extent otherwise permitted under the rollover rules of Code Section 402(c), including that the Plan Administrator obtain information regarding the Participant’s tax basis under Code Section 72 in the amount to be rolled over. The Employer, may operationally and on a uniform and nondiscriminatory basis, decide whether to accept any such rollovers. The Plan shall not accept a Participant rollover contribution of any portion of a distribution from a Roth IRA described in Code Section 408A(b).”

ARTICLE 2

REQUIRED MINIMUM DISTRIBUTIONS – SECURE Act §114; SECURE 2.0 §§107, 201, 202, 204

2.1 **Application.** This Article 2 is effective with regard to RMDs required to be made after December 31, 2019. For calendar years beginning after 2024, the plan will make RMDs as required by Treas. Reg. §1.401(a)(9)-1 through -9, and, to the extent they are consistent with such regulations, the provisions of the Plan as amended by this Article.

2.2 **Delay of Required Beginning Date.** An Affected Participant’s RBD shall not be earlier than April 1 of the calendar year following the year the Affected Participant attains RMD Age. For purposes of determining an Affected Participant’s RBD, an Affected Participant will be treated as a more than 5% owner if the Participant was a 5-percent owner (as defined in Code §416(i)(1)(B)) as to the Plan Year ending in the calendar year the Participant attains RMD Age.

2.3 **Spousal Distributions.** If an Affected Participant dies prior to the Participant’s RBD, and the Participant’s sole Designated Beneficiary is the Participant’s surviving spouse, then the RMDs to the surviving spouse will begin by December 31 of the calendar year immediately following the calendar year in which the Participant died, or by December 31 of the calendar year in which the Participant would have attained RMD Age, if later. However, this Section will apply only if the Plan, prior to this Amendment, permitted a surviving spouse to delay RMD distributions to December 31 of the calendar year in which the Participant would have attained age 70½.

- 2.4 **Spousal election.** This Section is effective January 1, 2024. It is limited to situations in which a Participant dies and his or her surviving spouse is the sole designated beneficiary.
- (a) If the Participant dies before the RBD, then life expectancy RMDs to the spouse shall be determined under the ULT if the Participant would have attained RMD Age after 2023.
 - (b) If the Participant dies on or after the RBD, then, unless the surviving spouse elects otherwise, life expectancy distributions to the spouse shall be determined under the ULT, as described more fully in Prop. Treas. Reg. §1.401(a)(9)-5(g)(3)(ii)(C), if the Participant died after 2022.
- 2.5 **Roth accounts.** In determining the amount of an RMD to be paid to a Participant for a DCY beginning after December 31, 2023, the Plan shall disregard amounts in designated Roth accounts (as defined in Code §402A(b)(2)). This provision will not apply to DCYs beginning after the Participant's death.
- 2.6 **Commercial Annuities.** The Administrator of the Plan may adopt and implement nondiscriminatory policies relating to the purchase and use of commercial annuities in connection with RMDs. Such policies shall comply with Code §401(a)(9), and with IRS guidance as modified by SECURE Act §§201, 202, and 204.
- 2.7 **Definitions.** The following definitions apply for this Article 2:
- (a) A Participant is an “**Affected Participant**” if the Participant was born after June 30, 1949.
 - (b) An “**RMD**” is a Required Minimum Distribution as described in Code §401(a)(9).
 - (c) A Participant's “**RBD**” is the Participant's Required Beginning Date as described in Code §401(a)(9)(C), as amplified by Section 2.2.
 - (d) A Participant's “**RMD Age**” is age 70½ if the Participant was born before July 1, 1949, age 72 if the Participant was born between July 1, 1949 and December 31, 1950, age 73 if the Participant was born between January 1, 1951 and December 31, 1959, and otherwise age 75.
 - (e) A “**DCY**” is a Distribution Calendar Year as defined in Treas. Reg. §1.401(a)(9)-5.
 - (f) “**Life Expectancy RMDs**” means distributions under Code §401(a)(9)(B)(iii) or under Treas. Reg. §1.401(a)(9)-6, as further set forth in the Plan.
 - (g) The “**ULT**” is the Uniform Lifetime Table in Treas. Reg. §1.401(a)(9)-9(c).

ARTICLE 3
IN-SERVICE DISTRIBUTION – CODE §403(b)(11)(A)

- 3.1 **Application.** This Article 3 is effective for distributions made after December 31, 2024.
- 3.2 **Distribution at 59½.** The Administrator of the Plan, at the election of a Participant who has attained at least age 59½ and has not severed employment with the Employer, shall direct the distribution of up to the entire vested amount then credited to the Accounts maintained on behalf of such Participant. For purposes of this Section 3.2, a Participant shall include an Employee who has an Account balance in the Plan. In the event that the Administrator makes such a distribution, the Participant shall continue to be eligible to participate in the Plan on the same basis as any other Employee. The Plan may, however, make a partial distribution pursuant to this Section regardless of whether partial distributions are otherwise permitted pursuant to the provisions of the Plan. Furthermore, the Administrator may determine any ordering of a Participant's in-service distribution from his or her Accounts. The Administrator may adopt a policy imposing frequency limitations or other reasonable administrative conditions on in-service distributions made pursuant to this Section.

ARTICLE 4
EMERGENCY PERSONAL EXPENSE DISTRIBUTIONS – SECURE 2.0 §115

- 4.1 **Application.** This Article 4 is effective after December 31, 2023.
- 4.2 **Distribution Authorized.** A Participant may request a distribution of up to the Maximum Amount as an EPED. The Participant may request the distribution whether or not the Participant has severed employment. The Administrator of the Plan may adopt a policy imposing reasonable administrative conditions for EPEDs.
- 4.3 **Definitions.** The following definitions apply for this Article 4:
- (a) An “**EPED**” is an Emergency Personal Expense Distribution described in Code §72(t)(2)(I)(iv) and Notice 2024-55, §A for the purposes of meeting unforeseeable or immediate financial needs relating to necessary personal or family emergency expenses.
- (b) The “**Maximum Amount**” with regard to any Participant is the lesser of (i) \$1,000 or (ii) the excess of the participant’s vested interest in his or her Accounts under the Plan over \$1,000. The Maximum Amount shall be reduced by EPEDs to the Participant from any plan maintained by the Related Employer Group.
- (c) A plan maintained by the “**Related Employer Group**” includes any plan maintained by the Employer or by any related employer described in Code §414(b), (c), (m), or (o).
- 4.4 **Rollover.** A Participant who received one or more EPEDs from this Plan may, if the Plan then permits the Participant to make rollover contributions, make one or more contributions in an aggregate amount not to exceed the amount of such EPEDs. Such contributions may

be made at any time during the 3-year period beginning on the day after the date on which such distribution was received. The Plan will treat such a contribution as a rollover contribution made by a direct trustee-to-trustee transfer within 60 days of distribution.

- 4.5 **Reliance.** The Administrator of the Plan may rely on an individual's written or electronic representation that the individual is eligible to receive an EPED.
- 4.6 **Timing.** In no event shall a Participant receive more than one EPED in a calendar year from any plan maintained by the Related Employer Group. If a Participant receives an EPED during a calendar year, the Participant shall not be eligible to receive another EPED during the following three calendar years if the Participant has not "repaid" the distribution. The Participant will be treated as having repaid the distribution if the sum of the Participant's elective deferrals and contributions made under Section 4.4 made after receiving the EPED are at least equal to the amount of the EPED.

ARTICLE 5

DOMESTIC ABUSE VICTIM DISTRIBUTION (DAVD) – SECURE 2.0 §314

- 5.1 **Application.** This Article 5 is effective after December 31, 2023.
- 5.2 **Distribution Authorized.** A Participant may request a distribution of up to the Maximum Amount as a DAVD. The Participant may request the distribution whether or not the Participant has severed employment. The Administrator of the Plan may adopt a policy imposing reasonable administrative conditions for DAVDs.
- 5.3 **Definitions.** The following definitions apply for this Article 5:
- (a) A "**DAVD**" is an "eligible distribution to a domestic abuse victim" described in Code §72(t)(2)(K)(iii) and Notice 2020-54, §B. A distribution is a DAVD only if it is made to an individual during the one-year period beginning on any date on which the individual is a victim of Domestic Abuse by a spouse or domestic partner.
- (b) "**Domestic Abuse**" means physical, psychological, sexual, emotional, or economic abuse, including efforts to control, isolate, humiliate, or intimidate the victim, or to undermine the victim's ability to reason independently, including by means of abuse of the victim's child or another family member living in the household.
- (c) The "**Maximum Amount**" with regard to any Participant is the lesser of (i) \$10,000 (adjusted for changes in the cost-of-living under Code §72(t)(2)(K)(vii)) or (ii) 50% of the Participant's vested interest in his accounts under the Plan. The Maximum Amount shall be reduced by DAVDs made to the Participant under any plan maintained by the Employer or by any related employer described in Code §414(b), (c), (m), or (o).
- 5.4 **Rollover.** A Participant who received one or more DAVDs from this Plan may, if the Plan then permits the Participant to make rollover contributions, make one or more contributions in an aggregate amount not to exceed the amount of such DAVDs. Such contributions may

be made at any time during the 3-year period beginning on the day after the date on which such distribution was received. The Plan will treat such a contribution as a rollover contribution made by direct trustee-to-trustee transfer within 60 days of distribution.

- 5.5 **Reliance.** The Plan Administrator may rely on an individual's written or electronic representation that (1) the individual is eligible for a domestic abuse victim distribution and (2) the distribution is made during the 1-year period beginning on any date on which the individual is a victim of domestic abuse.

ARTICLE 6 INCREASE IN 403(B) HARDSHIP SOURCES – SECURE 2.0 §602

- 6.1 **Application.** This Article 6 applies for distributions after December 31, 2023.
- 6.2 **Modification of amounts that may be withdrawn on account of a hardship.** In addition to amounts which can be withdrawn on account of hardship prior to this Amendment, the following amounts are available for hardship distributions: QNECs (defined in Code §401(k)(3)(D)(ii)(I)), QMACs (defined in Code §401(m)(4)(C)), and the earnings on such amounts and on elective deferrals.

ARTICLE 7 INCREASE IN CATCH-UP CONTRIBUTIONS – SECURE 2.0 §109

- 7.1 **Application.** This Article 7 will apply for the 2025 and later calendar years.
- 7.2 **Increased Limits.** If a Participant turns 60, 61, 62 or 63 during a calendar year, the limit on catch-up contributions, as defined in Code §414(v), is the adjusted dollar amount described in Code §414(v)(2)(E), which is generally 150% of the limit which would otherwise apply.

ARTICLE 8 DISASTER RELIEF – SECURE 2.0 §331

- 8.1 **Application; Effective Date.** This Article 8 is effective January 1, 2020, but see Section 8.8.
- 8.2 **Disaster Relief Policy.** The Plan may make Qualified Disaster Recovery Distributions (QDRDs). The Administrator of the Plan shall adopt a uniform, nondiscriminatory disaster relief policy to authorize Qualified Individuals to receive the disaster relief described in this Article as authorized in the policy. The disaster relief policy may (1) specify the Qualified Disasters for which relief applies, (2) limit the amount available with respect to a Qualified Disaster Distribution to an amount less the Maximum Amount, (3) provide lower loan limits than those described in Section 8.5, (4) impose (within the limitations described in this Section) different conditions or different relief for different Qualified Disasters, or (5) impose other reasonable nondiscriminatory limitations. Relief shall be available on a consistent basis for all Participants impacted by a covered disaster. With regard to disasters

declared after the adoption of this Amendment, the Plan will inform impacted Participants of the relief available under this Article.

- 8.3 **QDRD Availability; Limitation.** A Qualified Individual may take one or more QDRDs as authorized in the Plan's disaster relief policy. The total amount of QDRDs to a Qualified Individual pursuant to this Amendment from all plans maintained by the Employer or any related employer will not exceed the Maximum Amount per Qualified Disaster, or such lesser amount as prescribed in the policy. The Qualified Disaster Distributions from the Plan to a Qualified Individual will not exceed the amount of the individual's vested account balance.
- 8.4 **Repayment of QDRDs.** If the Plan permits rollover contributions, then, in accordance with the Plan's disaster relief policy, an individual who receives a Qualified Disaster Distribution (from this Plan or another eligible retirement plan as defined in Code §402(c)(8)(B)), at any time during the 3-year period beginning on the day after receipt of the distribution, may make one or more contributions to the Plan, as rollover contributions, in an aggregate amount not to exceed the amount of such distribution.
- 8.5 **Increased Loan Limit.** Notwithstanding the loan limitation that otherwise would apply under the plan's loan policy, in accordance with the Plan's disaster relief policy, the Plan will determine the loan limit under Code §72(p)(2)(A) for a loan to a Qualified Individual, made during the Loan Relief Period, by substituting "\$100,000" for "\$50,000," and by substituting "the present value of the nonforfeitable accrued benefit of the employee under the Plan (or loan program or policy)" for "one-half of the present value of the nonforfeitable accrued benefit of the employee under the Plan."
- 8.6 **Suspension and Extension of Repayments.** If a Qualified Individual has an outstanding loan from the Plan on or after the first day of the Loan Suspension Period, then, to the extent provided in the Plan's disaster relief policy: (1) if the date for any repayment of such loan occurs during the Loan Relief Period, the due date is extended for the Extension Period; (2) the Plan will adjust any subsequent repayments to reflect the extension of the due date under (1) above and any interest accrued during the extension; and (3) the Plan will disregard the period of extension described in (1) above in determining the 5-year period and the loan term under Code §72(p)(2)(B) or (C). The disaster relief policy may specify whether the suspension and extension described herein will apply automatically or will be available upon the Qualified Individual's request.
- 8.7 **Recontribution of Home Purchase Withdrawal.** A Participant who received a hardship distribution during the Hardship Distribution Period to purchase or construct a principal residence in a Qualified Disaster Area, but who, on account of the disaster, did not use the funds to purchase or construct a principal residence, may, to the extent provided in the Plan's disaster relief policy, make one or more contributions to the Plan, as rollover contributions, during the Recontribution Period, in an aggregate amount not to exceed the amount of such hardship distribution. This Section 8.7 will not apply to CARES (as defined in Subsection 8.9(d) below).

8.8 **Construction; Effective Date.** This Article will be interpreted and applied in accordance with the provisions of the Disaster Laws and IRS Guidance related thereto. The effective date of this Article with regard to any Qualified Disaster is the date the disaster was declared, or such later date specified in the Plan's disaster relief policy. If the Plan has previously been amended to provide for the disaster relief described in this Section, such amendment shall be treated as part of the Plan's disaster relief policy and amended to the extent necessary to conform to this Article.

8.9 **Definitions.** This Section is intended to provide relief authorized in the Disaster Laws specified in Subsection 8.9(d), as provided in the Plan's disaster relief policy. There are definitions which vary with regard to the Disaster Laws, which are described in this Section.

(a) The “**Maximum Amount**” with regard to any Qualified Disaster is \$100,000 (\$22,000 for the Qualified Disasters described in SECURE 2.0 §331), or a lesser amount specified in the Disaster Law or the Plan's disaster relief policy.

(b) A “**Major Disaster**” is a disaster declared by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

(c) “**Qualified Individuals.**” Participants, alternate payees and beneficiaries of deceased participants can be treated as Qualified Individuals, as defined in the relevant Disaster Law. The Administrator of the Plan may rely on an individual's certification that the individual satisfies a condition to be a Qualified Individual unless the Administrator has actual knowledge to the contrary.

(d) “**Disaster Laws.**” This Article 8 provides for the relief outlined in the disaster relief laws (the “**Disaster Laws**”). In general, each Disaster Law defines the **Major Disasters** to be treated as **Qualified Disasters**, the persons who can be treated as **Qualified Individuals**, the distributions which can be **Qualified Disaster Distributions**, the **Loan Relief Period**, the **Loan Suspension Period**, the **Extension Period**, the **Hardship Distribution Period** and the **Recontribution Period**. Different laws use different terms to describe these concepts, but the underlying concepts are the same. The Disaster Laws include: (1) The Taxpayer Certainty and Disaster Tax Relief Act of 2020, §301 et seq.; (2) the Coronavirus Aid, Relief, and Economic Security Act (**CARES**), §2201 et seq. and IRS Notice 2020-50; and (3) the SECURE 2.0, §331, which relates to Major Disasters declared by the President after December 27, 2020. The Maximum Amount with regard to SECURE 2.0 shall not exceed \$22,000.

ARTICLE 9 HARDSHIP DOCUMENTATION POLICY – SECURE 2.0 §312

9.1 **Application.** This Article 9 is effective for Plan Years beginning after December 29, 2022.

9.2 **Policy.** The Administrator of the Plan may adopt and modify from time to time a uniform policy regarding the documentation required in connection with a Hardship Distribution.

Such a policy may, but is not required to, provide for reliance upon an employee's written certification as described in Code §403(b)(7)(D) and 403(b)(11) in the absence of the Administrator's actual knowledge to the contrary.

9.3 **Definition.** The following definition applies for this Article 9:

(a) A "**Hardship Distribution**" is a distribution from the Plan which is on account of an immediate and heavy financial need described in Treas. Reg. §1.401(k)-1(d)(3)(ii)(B).

ARTICLE 10

BIRTH/ADOPTION DISTRIBUTIONS – SECURE Act §113; SECURE 2.0 §311

10.1 **Application.** This Article 10 permits Qualified Birth and Adoption Distributions ("QBADs") as defined below, and it is effective as of December 29, 2022.

10.2 **Distribution Authorized.** A Participant may request a distribution of up to \$5,000 (per child or Eligible Adoptee) as a QBAD. QBADs may only be made from accounts in which the Participant is fully vested. The Participant may request the distribution if he or she has not severed employment. This \$5,000 limit shall be reduced by QBADs to the Participant made with respect to the same child or Eligible Adoptee by other plans maintained by the Employer or a related employer described in Code §414(b), (c), (m), or (o). The Administrator of the Plan may adopt a policy imposing frequency limitations or other reasonable administrative conditions for QBADs.

10.3 **Definitions.** The following definitions apply for this Article 10:

(a) A "**QBAD**" is a Qualified Birth or Adoption Distribution described in Code §72(t)(2)(H)(iii). A QBAD must be made during the 1-year period beginning on the date on which a child of the Participant is born or on which the legal adoption of an Eligible Adoptee by the Participant is finalized.

(b) An "**Eligible Adoptee**" is an individual, other than a child of the Participant's spouse, who has not attained age 18 or is physically or mentally incapable of self-support. An individual is considered physically or mentally incapable of self-support if that individual is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or to be of long-continued and indefinite duration. This provision shall be applied in a manner consistent with Part D of IRS Notice 2020-68.

10.2 **Rollover; Deadline.** A Participant who received one or more QBADs from this Plan may, if the Plan then permits the Participant to make rollover contributions, make one or more contributions in an aggregate amount not to exceed the amount of such QBADs. Such contributions may be made at any time during the 3-year period beginning on the day after the date on which such distribution was received. The Plan will treat such a contribution as a rollover contribution made by a direct trustee-to-trustee transfer within 60 days of

distribution. However, any such contribution must be received by the Plan no later than December 31, 2025, or prior to Plan termination (if earlier than December 31, 2025).

- 10.5 **Reliance.** The Administrator of the Plan may rely on an individual's reasonable representation that the individual is eligible to receive a QBAD unless the Administrator of the Plan has actual knowledge to the contrary.
- 10.6 **Status.** A QBAD is not an eligible rollover distribution for purpose of the obligation to permit a direct rollover under Code §401(a)(31), the notice requirement of Code §402(f), or the mandatory withholding rules of Code §3405(c)(1).

ARTICLE 11 NOTICES TO UNENROLLED PARTICIPANTS – SECURE 2.0 §320

- 11.1 **Application.** This Article 11 is effective for Plan Years beginning after December 31, 2022.
- 11.2 **Optional Elimination of Notices to Unenrolled Participants.** No disclosure, notice, or other plan document (other than the Alternative Notices) shall be required to be furnished under this Plan to any Unenrolled Participant who is furnished with the Alternative Notices.
- 11.3 **Definitions.** The following definitions apply for this Article 11:
- (a) An “**Unenrolled Participant**” is a Participant in the Plan who (1) has been furnished the summary plan description of the Plan described in ERISA §104(b) and any other notices related to eligibility under the Plan and required to be furnished under the Plan, the Code or ERISA in connection with such Participant's initial eligibility to participate in such plan, (2) is not participating in the Plan, and (3) satisfies such other criteria as determined by the IRS and/or DOL.
- (b) The “**Alternative Notices**” consist of the Annual Reminder Notice and any document the Participant requests that the Participant would be entitled to receive notwithstanding this Article.
- (c) An “**Annual Reminder Notice**” is a notice which (1) is provided in accordance with DOL Reg. §2520.104b-1; (2) is furnished in connection with the annual open season election period with respect to the Plan or, if there is no such period, is furnished within a reasonable period prior to the beginning of each Plan Year; (3) notifies the Unenrolled Participant of the Unenrolled Participant's eligibility to participate in the Plan, the key benefits and rights under the Plan, with a focus on Employer contributions and vesting provisions, and any applicable election deadlines; and (4) provides such information in a prominent manner calculated to be understood by the average participant.

ARTICLE 12
DE MINIMIS FINANCIAL INCENTIVES – SECURE 2.0 §113

- 12.1 **Application.** This Article 12 is effective for Plan Years beginning after December 29, 2022.
- 12.2 **Optional Provision of De Minimis Financial Incentives.** A de minimis financial incentive (not paid for with plan assets) may be provided to Participants who elect to have the Employer make contributions under the arrangement in lieu of receiving cash.

ARTICLE 13
ROLLOVERS FROM SIMPLE IRA ACCOUNTS PERMITTED – SECURE 2.0 §332(B)

- 13.1 **Application.** This Article 13 is effective for rollovers after December 31, 2023.
- 13.2 **SIMPLE IRA Rollovers.** The Administrator of the Plan may adopt a policy permitting the Plan to accept rollover contributions from SIMPLE IRA arrangements described in Code §72(t)(6)(B). Such rollover contributions will thereafter be subject to the distribution restrictions which apply to elective deferrals.

IN WITNESS WHEREOF, the Employer has caused this Amendment to the Memorial Healthcare System RSP Gold Plan to Implement SECURE Act, SECURE 2.0, and Other Changes to be executed on this 16th day of June, 2025.

**South Broward Hospital District, DBA
Memorial Healthcare System**

By: Shan Sun
Its: Interim CEO
(Title)