

SECURE 2.0 - TRA DEFAULT PROVISIONS

This form provides TRA's defaults for the below SECURE 2.0 optional provisions. If you choose to not use TRA's defaults, an individual SECURE 2.0 amendment for your plan will be required in 2025 and you should complete a [SECURE 2.0 - Operation Checklist](#) for your records. Please contact your Client Relationship Manager with questions.

1. Employer Matching and Non-Elective Contributions Designated as Employer Roth Contributions

The Plan does not permit.

2. Eligibility, Entry, and Vesting for Military Spouses

The Plan does not permit.

3. Qualified Student Loan Payments (*plans with matching contributions only*)

The Plan does not permit.

4. Emergency Personal Expense Distributions

The Plan does not permit.

5. Auto-Portability Rollovers

The Plan does not permit.

6. Involuntary Force-Out Limit Increase

Any plans with a force-out maximum limit of \$5,000 will be increased to \$7,000.

7. Top-Heavy Rules Applicable to Otherwise Excludable Employees

The Plan does not permit.

8. Domestic Abuse Distributions

The Plan does not permit.

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