

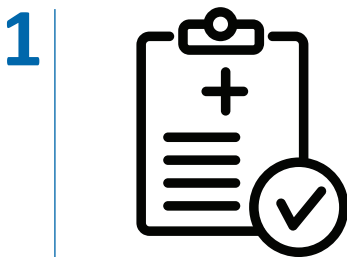
CARES Act | Delay of Loan Repayments for Wespath-Administered Plans

In late March, a law was passed to help Americans with the economic impacts of COVID-19. As part of the CARES Act legislation:

- Wespath-administered retirement plan participants who are currently repaying loans from their plans are allowed to delay those payments until **January 1, 2021**.
- Participants who do not have an outstanding loan can now take a loan and hold off on making repayments until **January 1, 2021**.

Do I qualify for a loan repayment delay?

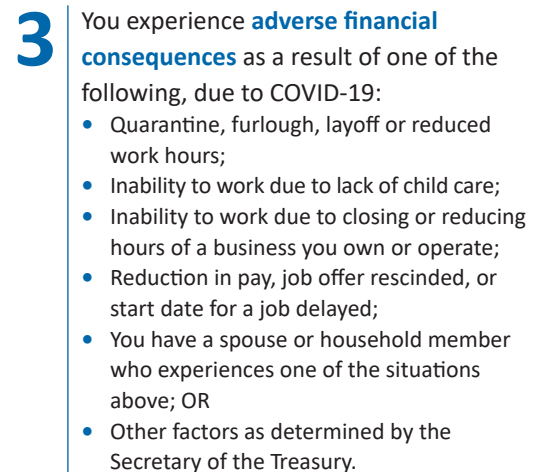
In order to be able to delay loan repayments, you must meet the definition of a qualified individual as defined in the CARES Act and must self-certify to one of the following three categories:



You have been diagnosed with **COVID-19** using a CDC-approved test.



Your spouse or dependent has been diagnosed with **COVID-19** using a CDC-approved test.



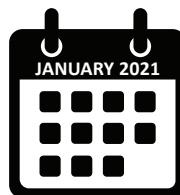
What loan repayments can I delay?



You can request a loan repayment delay if you:

- **Have a UMPIP or Horizon loan** that is currently in repayment, OR
- **Apply for a new UMPIP or Horizon loan before January 1, 2021.**

When will my loan repayments restart?



Your original loan repayment schedule will resume as of January 1, 2021. When repayments resume, the repayments must take into account interest that accrued during the period over which repayments were delayed. Wespath will provide additional information about repayments after receiving IRS guidance.

How do I begin the loan repayment delay process?



Contact Wespath at 1-800-851-2201, and certify that you are a “qualified individual.” You will receive a written confirmation,

and no additional monthly repayments will be required until on or after **January 1, 2021**. Wespath representatives are available business days from 8:00 a.m. to 6:00 p.m., Central time.

For additional information, including FAQs, please visit our COVID-19 webpage at wespath.org/about-wespath/Coronavirus.