

April 23, 2026

Roger Michaud
Town of Lake Park

Re: Town of Lake Park 401(a) Plan (Plan ID: 107986)

Dear Valued Client,

Thank you for your recent request to amend the above-mentioned plan's document(s). We've attached a draft of an amended version, including your request to:

- Indicate special effective date of 7/1/2025 for addition of FRS-Ineligible Employees and fixed employer contribution – Section II, page 2
- Add FRS-Ineligible Employees as a covered employment classification – Section V.1., page 3
- Update to “see addendum” for fixed employer contributions – Section VI, page 4
- Add addendum for fixed employer contribution – page 14

The amended document is effective April 24, 2026. To complete the process, please review and sign the amended document(s) via DocuSign. Alternatively, you may sign and return the document(s) by returning scans of the full document package with wet signatures to:

Email to:
MSQPLND@SSCINC.COM

Please Note: The amended document supersedes prior versions; however, you should retain prior versions should the Internal Revenue Service ever request a copy. These documents are important legal documents and should be carefully reviewed with your legal counsel prior to adoption.

After receipt of the executed document(s), a copy of the document(s) will be posted to your plan sponsor website. Our recordkeeping system won't be updated to reflect your changes until your signed and dated document is returned.

If you have any questions, please contact your Retirement Plan Account Manager at (800) 326-7272. Thank you for entrusting us with your retirement plan administration. We look forward to continuing to serve you.

Sincerely,

MissionSquare Plan Services

Enclosures