



## How to make changes to your Lippert Components, Inc. Employee Retirement Savings Plan account and request Coronavirus-Related transactions

The Lippert Components, Inc. Employee Retirement Savings Plan is a valuable tool to help you save for your future. We want to take this opportunity to review how you can make changes to your account and request Coronavirus-Related transactions. In determining which relief to request, you may want to consider the differences between the tax, payment, and interest obligations associated with each option. If you have questions, please contact a financial, tax, or legal advisor.

### Contributions

You can increase, decrease, or stop your contributions at any time. Sign on to your account through the Wells Fargo app and select **My Contributions** or at [wellsfargo.com](https://wellsfargo.com) and select **Actions & Investments** and then **My Contributions**.

### Withdrawals

To view amounts available for withdrawal or check the status of your withdrawal, sign on to your account at [wellsfargo.com](https://wellsfargo.com) and select **Actions & Investments** and then **Withdrawals**.

### What does affected by the Coronavirus as specified in the CARES Act mean?

Someone affected by the Coronavirus as specified in the CARES Act is someone:

- who is diagnosed with COVID-19 by a CDC-approved test
- whose spouse or dependent is diagnosed with COVID-19 by such a test
- who experiences adverse financial consequences as a result of
  - being quarantined, furloughed, laid off, having work hours reduced
  - being unable to work due to lack of child care due to COVID-19
  - closing or reducing hours of a business owned or operated by the individual due to COVID-19
  - other factors as determined by the Treasury Secretary

### Coronavirus-Related loan payment pause (and related extension)

If you have been affected by the Coronavirus as specified in the CARES Act, retirement plan loan flexibility is available, allowing for a pause (and related extension) in repayment for payments due through December 31, 2020. Please call the Retirement Service Center at **1-800-SAVE-123 (1-800-728-3123)** to request a Coronavirus-Related loan payment pause (and related extension). Representatives are available Monday through Friday from 7:00 a.m. to 11:00 p.m. Eastern Time.

### Coronavirus-Related loan requests

If you have been affected by the Coronavirus as specified in the CARES Act, the amount available as a plan loan for qualified Coronavirus relief is basically doubled so that the limit is increased to the lesser of \$100,000 or 100% of your available vested account balance in the plan until September 23, 2020. Please call the Retirement Service Center at **1-800-SAVE-123 (1-800-728-3123)** to request a Coronavirus-Related loan. Representatives are available Monday through Friday from 7:00 a.m. to 11:00 p.m. Eastern Time.

### Coronavirus-Related distributions

If you have been affected by the Coronavirus as specified in the CARES Act, you may receive Coronavirus-Related Distributions up to \$100,000 (or 100% of your available vested balance if less) until December 31, 2020. This new provision waives the 10% early withdrawal penalty. You could be subject to tax over three years and may retribute the funds to an eligible retirement plan within three years. Please call the Retirement Service Center at **1-800-SAVE-123 (1-800-728-3123)** to request a Coronavirus-Related Distribution. Representatives are available Monday through Friday from 7:00 a.m. to 11:00 p.m. Eastern Time.

## Beneficiary designation

You can add or update your beneficiary designation at any time. Sign on to your account at [wellsfargo.com](https://wellsfargo.com) and select **My Account** and then **My Profile** and **Manage Beneficiary**.

## Retirement Service Center

You can call the Retirement Service Center at **1-800-SAVE-123 (1-800-728-3123)** to complete any of the requests outlined above. Representatives are available Monday through Friday from 7:00 a.m. to 11:00 p.m. Eastern Time.

Investments in Retirement Plans:		
<b>NOT FDIC-Insured</b>	<b>NO Bank Guarantee</b>	<b>MAY Lose Value</b>

© 2020 Wells Fargo Bank, N.A. All rights reserved. CAR-0420-01494

Recordkeeping, trustee, and/or custody services are provided by Wells Fargo Institutional Retirement & Trust, a business unit of Wells Fargo Bank, N.A., a bank affiliate of Wells Fargo & Company.

This communication provides general information and is not intended to constitute tax or legal advice. This communication is intended to summarize certain aspects of recent legislation that may impact Wells Fargo services. Additional regulatory or administrative guidance is expected that may further impact Wells Fargo services. The information contained herein is not intended to suggest that you engage in or refrain from taking a particular course of action and is provided without regard to the individualized needs of any plan, plan participants, or beneficiaries. Wells Fargo Institutional Retirement & Trust does not provide tax or legal advice. Please contact an investment, financial, tax, or legal advisor regarding your specific situation.

This information and any information provided by employees and representatives of Wells Fargo Bank, N.A. and its affiliates is intended to constitute investment education under U.S. Department of Labor guidance and does not constitute "investment advice" under the Employee Retirement Income Security Act of 1974. Wells Fargo Institutional Retirement and Trust does not provide tax or legal advice. Please contact an investment, financial, tax, or legal advisor regarding your specific situation. The information shown is not intended to provide any suggestion that you engage in or refrain from taking a particular course of action.