



Capital Bank and Trust Company  
PO Box 6164  
Indianapolis IN 46206-6164

John Shareholder &  
Jane Shareholder  
3333 Investor Road  
Anytown, TX 12345-6789  
Line 5  
Line 6  
Line 7

Month 00, 2023

**Re: Important — Basic Plan Amendment**

Dear [FINANCIAL PROFESSIONAL NAME],

We have amended the Capital Bank and Trust Company Defined Contribution Prototype Plan document to reflect recent legal and regulatory changes made by The Coronavirus Aid, Relief, and Economic Security (CARES) Act and The Setting Every Community Up for Retirement Enhancement (SECURE) Act.

We are sending the above-mentioned amendments to each plan sponsor who currently has a Capital Bank and Trust (CB&T) Money Purchase Plan (MPPP) and/or Profit-Sharing Plan (PSRP).

**Plan sponsor action(s) required:**

- **CARES Act Amendment** – This was amended to reflect whether the plan provided the Coronavirus-Related Distributions relief provisions. The plan sponsor should review the amendment to determine if it is accurate with regard to this provision.
- **SECURE Act Amendment** – As the document provider for the plan, we have amended the plan document to reflect changes made by the SECURE Act. The plan sponsor should review the default provisions in the amendment. If the provisions are accurate with regard to how they operate their plan, the plan sponsor should retain the amendment with their plan document for their records.

**Note: Amendments do not need to be returned to Capital Bank and Trust Company.**

We have included a list of your clients who currently have a CB&T MPPP and/or PSRP Plan below:

Plan Name	Reference Number	Plan Name	Reference Number
[PLAN NAME 1]	[REF# 1]	[PLAN NAME 2]	[REF# 2]
[PLAN NAME 3]	[REF# 3]	[PLAN NAME 4]	[REF# 4]
[PLAN NAME 5]	[REF# 5]	[PLAN NAME 6]	[REF# 6]
[PLAN NAME 7]	[REF# 7]	[PLAN NAME 8]	[REF# 8]

**The plan sponsor should not make any changes to the amendments.** If the documents do not reflect their current plan provisions, contact us within the next 30 days for additional guidance. You can reach us Monday through Friday between 8 a.m. and 7 p.m. Eastern time at **(800) 421-0180, ext. 37**.

We appreciate the opportunity to be a part of your client’s investment program.

Cordially,

Capital Group, home of American Funds