



# COUNTY OF HUMBOLDT

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Empower Retirement  
P.O. Box 1583  
Hartford, CT 06144-1583

October 26, 2021

Re: Humboldt County 401(a) Termination

Dear Empower Service Team;

Humboldt County has terminated its 401(a) Defined Contribution Plan, group number 0150021, effective October 26, 2021; the last contribution to the plan was July 23, 2021.

The county is terminating this plan due to the fact that the plan no longer meets IRS guidance for '414(h)(2) pick-up contributions'. This is illustrated by comparison of the Cycle-3 restatement documents whereby the Empower standardized 401(a) Summary of Plan Provisions document under 'Mandatory Contributions' states that "As a condition of employment, you (the employee) must agree to contribute from 1% to 50% of your compensation to the Plan"; as compared to the original county Plan Document and the previous restatement documents which stated under 'Mandatory Employee Contributions' that "Employees may choose to have a portion of their "termination pay" contributed to the Plan as a Pick-up Contribution".

While the plan has been a useful retirement planning tool for employees it has been determined that the plan cannot reasonably be brought into compliance with IRS requirements and still meet the objectives for which the plan was originally adopted; hence this decision to terminate the 401(a) Defined Contribution Plan as approved by the Humboldt County Board of Supervisors on October 26, 2021.

Please begin the termination process.

Sincerely,

John Bartholomew  
Plan Administrator