

**SECOND AMENDMENT TO THE
CITY OF CRETE, NEBRASKA POLICE OFFICERS PENSION PLAN
(SECURE Act)**

WHEREAS, the City of Crete, Nebraska (the “Employer”) desires to amend the City of Crete, Nebraska Police Officers Pension Plan (the “Plan”) should be amended to include changes required by the Setting Every Community Up for Retirement Enhancement Act of 2019 (“SECURE Act”), which was adopted as part of the Further Consolidated Appropriations Act, 2020 (Pub. L. 116-94).

NOW THEREFORE the Plan is amended to read as follows effective January 1, 2020:

1. Section 1.33 is amended to read as follows:

1.33 “Required Beginning Date” means, for persons who attained age 70½ after December 31, 2019, April 1 following the later of the calendar year in which the Participant attains age 72 or retires. For persons who attained age 70½ before January 1, 2020, “Required Beginning Date” means April 1 following the later of the calendar year in which a Participant attains age 70½ or retires.

2. Section 6.3(b)(2)(i) is added and reads as follows:

(i) If the Participant’s surviving Spouse is the Participant’s sole Designated Beneficiary, distributions to the surviving Spouse will begin by December 31 of the calendar year immediately following the calendar year in which the Participant died, or by December 31 of the calendar year in which the Participant would have attained age 72 (70½ for Participants who attained age 70½ before January 1, 2020), if later.

IN WITNESS WHEREOF this Amendment has been executed by the Employer on _____, 2022.

CITY OF CRETE, NEBRASKA

By: _____
Dave Bauer, Mayor