

**FIRST AMENDMENT TO THE  
TTT WEST COAST, INC. 401(K) RETIREMENT SAVINGS PLAN  
(AS ADOPTED EFFECTIVE JANUARY 1, 2021)  
("PLAN")**

1. Effective January 1, 2020, Subsection 11.4.3 is deleted and the following is inserted in lieu thereof:

**11.4.3 AMOUNT NECESSARY TO SATISFY FINANCIAL NEED.** A withdrawal based upon financial hardship pursuant to this Section 11.4 must be necessary to satisfy the financial need. In order to be "necessary" to satisfy the financial need, the following requirements must be satisfied:

- (1) The withdrawal does not exceed the amount that is required to meet the immediate financial need created by the hardship (which may include any additional amounts necessary to pay any federal, state, or local income taxes or penalties reasonably anticipated to result from the distribution);
- (2) The Participant provides to the Plan Administrator a representation in writing that he or she has insufficient cash or other liquid assets reasonably available to satisfy the need, and the Plan Administrator does not have actual knowledge that is contrary to the Participant's representation; and
- (3) The Participant has obtained all other currently available withdrawals and distributions (excluding hardship distributions under this Section 11.4) under the Plan and all other qualified and nonqualified plans of deferred compensation maintained by the Employer or AT&T Controlled Group Member of which the Participant is a participant.

2. Section 11.5 is deleted and the following is inserted in lieu thereof:

**11.5 HEROES ACT DISTRIBUTIONS.** In addition to the in-service withdrawals under this Article, the Plan will permit a distribution consistent with the Heroes Earnings Assistance and Relief Tax Act of 2008, a Participant who is otherwise an Eligible Employee and who is on active military duty for more than 30 days may elect a distribution from the Plan while on such military leave (and will be treated as having had a Termination of Employment solely for purposes of distributions under the Plan); provided such employee may not make Deferrals for a period of six months following any distribution under this Section.

3. Effective January 1, 2020, Section 12.6 (1) is deleted and the following is inserted in lieu thereof:

- (1) Except as provided in Paragraph (2) below, the Vested Account Balance of each Participant, other than a Participant who is a 5-percent owner within the meaning of section 416 of the Code, will be distributed beginning no later than April 1 of the calendar year following the year in which occurs the later of (a) the date such Participant attains age 72 (or 70½ if born on or before June 30, 1949), or (b) the date such Participant incurs a Termination of Employment. If a Participant is a 5-

percent owner within the meaning of section 416 of the Code, his Vested Account Balance will be distributed beginning no later than April 1 of the calendar year following the year in which such Participant attains age 72 (or 70½ if born on or before June 30, 1949), regardless of whether he has incurred a Termination of Employment. The Vested Account Balance of each such Participant will be distributed pursuant to this Subsection 12.6(1) in annual installments, reduced by any prior partial period payments (pursuant to Subsection 12.3.1(3)) or annual installments paid during the Plan Year, the number of which shall not exceed the number of whole years remaining in such Participant's life expectancy determined as of December 31 in the year prior to the year payments commence in accordance with sections 72 and 401(a)(9) of the Code.

4. Section 20.3 is deleted and the following is inserted in lieu thereof:

**20.3 UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT REQUIREMENTS (USERRA) AND FAMILY AND MEDICAL LEAVE ACT OF 1993 (FMLA).**

**20.3.1 USERRA.** Notwithstanding any provision of the Plan to the contrary, contributions, benefits, and service credit with respect to qualified military service will be provided in accordance with section 414(u) of the Code, and the Plan will comply with all other provisions of USERRA applicable to Participants on qualified military leave.

In the case of a Participant who dies while performing qualified military service, the survivors of the Participant will be entitled to any additional benefits (other than contributions relating to the period of qualified military service) provided under the Plan determined as if the Participant had resumed and then terminated employment on account of death. For purposes of this paragraph, "qualified military service" means any service in the uniformed services (as defined in Chapter 43 of Title 38 of the United States Code) by any individual if such individual is entitled to reemployment rights under such Chapter with respect to such service.

For purposes of (i) applying the limits of Code section 415, (ii) identifying highly compensated employees under Code section 414(q), (iii) identifying key employees and determining top-heavy minimum benefits for purposes of Code section 416, (iv) performing the actual deferral percentage test of Code section 401(k) or the actual contribution percentage test of Code section 401(m), or (v) satisfying the nondiscrimination requirements of Code section 401(a)(4) (but not for purposes of determining contributions or benefits under the Plan), an Employee's compensation will include any payment which (A) is made by the Plan Sponsor or an affiliated company to such Employee with respect to any period during which the Employee is performing service in the uniformed services (as defined in Chapter 43 of Title 38, United States Code) while on active duty for a period of more than thirty (30) days, and (B) represents all or a portion of the wages the Employee would have received from the Employer or any AT&T Controlled Group Member if the Employee were performing service for the Employer or the AT&T Controlled Group Member.

**20.3.2 FMLA.** Notwithstanding any provision of the Plan to the contrary, contributions, benefits, and service credit with respect to qualified family medical leave will be provided to the extent required by the Family and Medical Leave Act of 1993, and the Plan will comply with all provisions of such act with respect to Participants on a qualified leave under the provisions of such act.

5. Effective September 13, 2021, Supplement 1 is amended to remove EHM Productions, Inc. and MBLC Productions, Inc. as Participating Employers.

**NOW THEREFORE**, this Amendment to the TTT West Coast, Inc. 401(k) Retirement Savings Plan is hereby adopted and executed this 14<sup>th</sup> day of December 2021, to be effective as of the dates hereinabove specified.

**AT&T, Inc.**



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Julianne Galloway  
Vice President – Global Benefits  
AT&T Services Inc.  
By delegation from the Senior Executive  
Vice President – Human Resources, AT&T Inc.



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Date