

Section 403(b) Plan (Full Scope)

Company Data:

Company Information:

1. [Company~~Name~~] Name of adopting employer (Plan Sponsor):
- 2a. [Company~~Address1~~] Plan Sponsor address line 1:
- 2b. [Company~~Address2~~] Plan Sponsor address line 2:
3. [Company~~City~~] Plan Sponsor city:
4. [Company~~State~~] Plan Sponsor state:
5. [Company~~Zip~~] Plan Sponsor zip:
6. [Company~~PhoneAC~~] Plan Sponsor phone AC/Number:
7. [Company~~FaxAC~~] Plan Sponsor fax AC/Number:
8. [Company~~EmployerID~~] Plan Sponsor EIN:
9. [Company~~TaxYear~~] Plan Sponsor fiscal year end:
- 10a. [Entity~~Type~~] Plan Sponsor entity type:
 C Corporation S Corporation Non profit Partnership Limited Liability Company
Limited Liability Partnership Sole Proprietorship Union Government agency Other
- 10b. [Union~~Admin~~] If 10a is "Union", enter name of the representative of the parties who established or maintain the Plan:
- 10c. [Entity~~TypeOther~~] If 10a is "Other", enter Plan Sponsor entity type:
11. [Entity~~State~~] State of organization of Plan Sponsor:
- 12a. [Company~~AffilServGrp~~] The Plan Sponsor is a member of an affiliated service group:
 Yes No
- 12b. [Company~~AffiliatePartCo~~] If 12a is "Yes", list all members of the group (other than the Plan Sponsor):
- 13a. [Company~~ContGrp~~] The Plan Sponsor is a member of a controlled group:
 Yes No
- 13b. [Company~~ContGrpPartCo~~] If 13a is "Yes", list all members of the group (other than the Plan Sponsor):

Contact Information:

21. [Name] Contact name:
22. [Title] Contact title:
23. [Salutation] Contact salutation:
24. [Contact~~Phone~~] Contact phone:
25. [Contact~~Fax~~] Contact fax:
26. [Contact~~Email~~] Contact email:

Notes:

30. [Notes] Notes

Plan Data:

A. GENERAL INFORMATION

General

1. [PlanNumber] Plan Number:
- 2a. [PlanLine1] First line of Plan name:
- 2b. [PlanLine2] Second line of Plan name:
- 3a. [OrigEffectDate] Original effective date of Plan:
- 3b. [AmendRestate] Is this a restatement of a previously-adopted plan?
 Yes No
- 3c. [EffectiveDate] If A.3b is "Yes", effective date of Plan restatement:
4. [PlanYearEnd] Plan Year End (Month Day):
5. [ERISAPlan] Is the Plan subject to ERISA?
 Yes No
6. [PlanSponsorType] Type of Plan Sponsor:
 Public School Non Profit Organization Minister
7. [FICACHurch] Is the Plan a FICA Church Plan (Article 2)?
 Yes No

Plan Features

- 10a. [RothElectDef] Roth Elective Deferrals are permitted:
 Yes No
- 10b. [RothElectDefEffDate] If A.10a is "Yes", enter the effective date for Roth Elective Deferrals:
11. [AfterTax] Voluntary (after-tax) Contributions are permitted (Section 4.01) (If "No", questions regarding Voluntary Contributions are disregarded):
 Yes No Formerly Allowed
12. [Matching] Matching Contributions are permitted (Section 4.02) (If "No", questions regarding Matching Contributions are disregarded):
 Yes No
13. [ProfitSharing] Non-Elective Contributions are permitted (Section 4.03) (If "No", questions regarding Non-Elective Contributions are disregarded):
 Yes No

Compensation

20. [Compensation] Definition of Compensation:
 W-2 Withholding 415 Safe Harbor
21. [CompInclDefer] Include deferrals in definition of Compensation?
 Yes No
- 22a. [CompensationPostSev] Include **Post Severance Compensation** in definition of Compensation:
 Yes No
- 22b.i. [CompensationPostSevElective] A.22a applies for Elective Deferrals and Voluntary Contributions:
 Yes No
- 22b.ii. [CompensationPostSevMatch] A.22a applies for Matching Contributions:
 Yes No
- 22b.iii. [CompensationPostSevPS] A.22a applies for Nonelective Contributions:
 Yes No
- 22c. [CompensationPostSevEffDate] A.22a is "Yes", effective date of inclusion of Post Severance Compensation shall be limitation years beginning on of after:
- 23a. [CompensationPostYrEnd] Compensation is determined using Post Year End Compensation:
 Yes No

- 23b. [CompensationPostYrEndEffDate] If A.23a is "Yes", effective date of using Post Year End Compensation shall be limitation years beginning on of after:

Compensation Exclusions

- 24a. [CompExclB4Entry] Exclude **pay earned before participation** in Plan from definition of Compensation:
 Yes No
- 24b.i. [CompExclB4EntryMatch] A.24a applies for Matching Contributions:
 Yes No
- 24b.ii. [CompExclB4EntryPS] A.24a applies for Nonelective Contributions:
 Yes No
- 25a. [CompExclSHFringe] Exclude **certain fringe benefits** from definition of Compensation:
 Yes No
- 25b.i. [CompExclSHFringeElective] A.25a applies for Elective Deferrals and Voluntary Contributions:
 Yes No
- 25b.ii. [CompExclSHFringeMatch] A.25a applies for Matching Contributions:
 Yes No
- 25b.iii. [CompExclSHFringePS] A.25a applies for Nonelective Contributions:
 Yes No
- 26a. [CompOtherExcl] Exclude other pay from definition of Compensation for the following Participants:
 None HCEs only All Participants
- 26b. [CompOtherExclText] If A.26a is "HCEs only" or "All Participants", describe other pay excluded from definition of Compensation:

Highly Compensated Employee

30. [HCETopGroup] Use top-paid group election in determining Highly Compensated Employees:
 Yes No
31. [HCECalendarElection] Use calendar year beginning with or within the preceding Plan Year in determining Highly Compensated Employees:
 Yes No

Miscellaneous

40. [SPDDate] Enter date to place on cover of Summary Plan Description:
41. [FileNumber] File Number:
42. [TrustEIN] Trust EIN:
43. [UDF1] User Defined Field #1
44. [UDF2] User Defined Field #2
45. [UDF3] User Defined Field #3
46. [UDF4] User Defined Field #4
47. [UDF5] User Defined Field #5

B. ELIGIBILITY

Exclusions - Elective Deferrals

- 1a.i. [ExcludeUnder200] Exclude Employees whose maximum Elective Deferrals would not exceed \$200:
 Yes No
- 1a.ii. [ExcludeGovt457] Exclude Employees who are eligible to participate in an eligible governmental plan under section 457(b) which permits contributions or deferrals at the election of the employee:
 Yes No
- 1a.iii. [ExcludeOtherCODA] Exclude Employees who are eligible to participate in a plan of the Employer offering a qualified cash or deferred election under Code section 401(k) or a contract described in Code section 403(b):
 Yes No

- 1a.iv. **[ExcludeNRA]** Exclude Employees who are nonresident aliens:
 Yes No
- 1a.v. **[ExcludeStudents]** Exclude Employees who are students performing services described in Code section 3121(b)(10):
 Yes No
- 1a.vi. **[ExcludeLess20Hrs]** Exclude Employees who normally work fewer than 20 hours per week as defined in Treas. Reg. section 1.403(b)-5(b)(4)(iii)(B):
 Yes No
- 1b.i. **[ChurchExclude]** If A.7 is "Yes" (the Plan is a FICA Church Plan), indicate whether there are other exclusions from the term "Eligible Employee"
 Yes No
- 1b.ii. **[ChurchExcludeFmt]** If 1b.i is not "No", describe other exclusions from the term "Eligible Employee":

Exclusions - Other Contributions

- 2a. **[ExcludeOther]** For purposes of all contributions other than Elective Deferrals indicate whether the Plan will make any other revisions to the term "Eligible Employee":
 Yes No
- 2b. **[ExcludeOtherText]** If B.2a is "Yes", describe any further modifications to the term "Eligible Employee":

Eligibility - Elective Deferrals

- 5. **[ChurchElectDef]** If the Plan is a FICA Church Plan, indicate what eligibility rules shall apply to Elective Deferrals:
 Eligibility rules for Other Contributions Eligibility rules for Elective Deferrals only

Eligibility - Other Contributions

- 10. **[PSEligibleAge]** Minimum age requirement for Contributions other than Elective Deferrals:
- 11a. **[PSEligibleYOS]** Minimum service requirement for contributions other than Elective Deferrals:
 None Specified number of Year(s) of Eligibility Service Specified number of Hours of Service in a period of months Specified number of Hours of Service within a twelve month period Specified number of Month(s)
- 11b. **[MonthsofService]** If B.11a is "Specified number of Year(s) of Eligibility Service", "Specified number of Month(s)" or "Specified number of Hours of Service in a period of months", specify the number of years or months required:
- 11c. **[EligHoursofService]** If B.11a is not "Specified number of Month(s)", specify the number of hours of service required in the applicable period:
- 11d. **[EligibilityServMethod]** Eligibility service computation method for Contributions other than Elective Deferrals:
 Hours of Service Elapsed Time
- 12a. **[PSEntryDate]** Frequency of entry dates for contributions other than Elective Deferrals:
 Immediate first day of the calendar month first day of each plan quarter first day of the first month and seventh month of the Plan Year first day of the Plan Year Other
- 12b. **[PSEntryDateTime]** If B.12a is not "Immediate", selection of entry date:
 coincident with or next following next following coincident with or immediately preceding immediately preceding nearest to
- 12c. **[PSEntryDateOther]** If B.12a is "Other", describe the other entry dates:
- 13a. **[PSModification]** For purposes of all contributions other than Elective Deferrals indicate whether the Plan will make any other revisions to the eligibility rules specified in B.10 - B.12:
 Yes No
- 13b. **[PSModificationDesc]** If B.13a is "Yes", describe any further modifications to the eligibility rules specified in B.10 - B.12:

Eligibility Service Computation Rules

- 15a.** [EligSwitchPlanYr] If **B.11d** is "Hours of Service", does Eligibility Computation Period switch to Plan Year:
 Yes No
- 15b.** [EligHourEquiv] If **B.11d** is "Hours of Service", select hours equivalency for eligibility purposes:
 None 10 hours per day 45 hours per week 95 hours per semi-monthly payroll period 190 hours per month
- 15c.** [EligHourEquivEmployee] If **B.15b** is not "None", the equivalency shall apply to the following employees:
 All Employees Only Employees not paid on a per-hour basis

C. CONTRIBUTIONS

ACP Safe Harbor

- 1.** [ADPACPSafe] Is this a safe-harbor 401(m) plan exempt from most testing?
 No Yes - safe harbor match Yes - nonelective contribution Yes - QACA safe harbor match Yes - QACA nonelective contribution Yes - to another plan
- 2.** [ADPACPSafeEffDate] If **C.1a** is not "No", enter effective date of safe harbor provisions:
- 3a.** [FKNegativeElectionSHPercent0] If **C.1a** is "QACA", enter the amount of the election for the initial period as percentage of Compensation (3 -> 10):
- 3b.** [FKNegativeElectionSHPercent1] If **C.1a** is "QACA", enter the amount of the election for the first year after the initial period as a percentage of Compensation (4 -> 10):
- 3c.** [FKNegativeElectionSHPercent2] If **C.1a** is "QACA", enter the amount of the election for the second year after the initial period as a percentage of Compensation (5 -> 10):
- 3d.** [FKNegativeElectionSHPercent3] If **C.1a** is "QACA", enter the amount of the election for the third and subsequent years after the initial period as a percentage of Compensation (6 -> 10):
- 3e.** [FKNegativeElectionSHExcludeCurrent] If **C.1a** is "QACA", indicate whether the arrangement will apply to Participants who had Elective Deferral elections in effect prior to the effective date of the QACA:
 Yes No
- 4.** [ADPACPSafeOther] If **C.1** is "to another plan", name of other plan to which safe harbor contributions are made:
- 5a.** [QNECSH] If **C.1** is "nonelective", safe harbor nonelective contributions will be made on behalf of:
 All Participants Nonhighly Compensated Employees only Non Key Employees only Participants meeting the greatest minimum age and service under section 410(a)
- 5b.** [QNECSHRequireService] If **C.1** is "nonelective", and **C.4a** is "All Participants", require service for Highly Compensated Employees to receive safe harbor nonelective contribution:
 Yes No
- 5c.** [QNECSHContribHoS] If **C.1** is "nonelective", **C.4a** is "All Participants", and **C.4b** is "Yes", Hours of Service required in the Plan Year for Highly Compensated Employees to receive safe harbor nonelective contribution (1000 maximum without commas):
- 5d.** [QNECSHRequireLastDay] If **C.1** is "nonelective" and **C.4a** is "All Participants", require employment on last day of Plan Year for Highly Compensated Employees to receive safe harbor nonelective contribution:
 Yes No

Elective Deferrals - Voluntary Contributions

- 10.** [FKMaximum] Maximum contribution (as % of compensation, without % sign):
- 11a.** [FKModifications] When may Participants modify/start/stop elections regarding Elective Deferrals/Voluntary Contributions?
 Each pay period Monthly Quarterly Semi Annual Annual Pursuant to Plan Administrator procedures
- 11b.** [FKStopAnyTime] May Participants stop election to contribute at any time?
 Yes No
- 12.** [MatchingAT] If **A.11** and **A.12** are "Yes" (Voluntary and Matching permitted), the Company will base Matching Contributions on a Participant's Voluntary Contributions:
 Yes No

- 13a.** **[FKNegativeElection]** Should Plan provide for traditional automatic enrollment?
 No Yes - Static percentage Yes - Increasing percentage
- 13b.** **[FKNegativeElectionAmt]** If **C.11a** is not "No", amount of automatic enrollment election (as a percentage of pay):
 one percent (1%) two percent (2%) three percent (3%) four percent (4%) five percent (5%)
- 13c.** **[FKNegativeElectionIncrease]** If **C.11a** is "Yes - Increasing percentage", the amount specified in **C.8b** shall increase in the following manner:
- 13d.** **[EACA]** If **C.1.iv**, **C.1.v**, or **C.11a** are "Yes" (the Plan provides for automatic enrollment), does the Plan intend to be an eligible automatic contribution arrangement (EACA) (Section 4.01(h)):
 Yes No
- 13e.** **[EACAEffDate]** If **C.11d** is "Yes", enter effective date of EACA refunds (enter January 1, 2008 or a later date):
- 13f.** **[EACADefaultInvest]** If **C.11d** is "Yes" (The Plan is an EACA), enter required information about default Investments:
- 13g.** **[EACASelfDirect]** If **C.11d** is "Yes" (the Plan is an EACA), enter required information about the right to self direct, including fees and expenses

Catchup Contributions

- 14a.** **[FKCatchUp]** Allow Participants to make EGTRRA catch-up contributions (Section 5.01(c)):
 Yes No
- 14b.** **[FKCatchUpEffDate]** If **C.14a** is "Yes", the election shall apply with respect to contributions on or after:
- 14c.** **[F403BCatchUp]** Permit Participants with fifteen years of service to make special Code section 403(b) catch-up contributions (Section 5.01(a)):
 Yes No
- 14d.** **[F403BCatchUpEffDate]** If **C.14c** is "Yes", the election shall apply with respect to contributions on or after:
- 15a.** **[FKCatchUpMatch]** If **C.14a** is "Yes", the Company will include a Participant's EGTRRA catch-up contributions in the definition of Matched Employee Contributions:
 Yes No
- 15b.** **[F403BCatchUpMatch]** If **C.14c** is "Yes", the Company will include a Participant's special Code section 403(b) catch-up contributions in the definition of Matched Employee Contributions:
 Yes No

Testing Elections

- 16a.** **[ADPACPPriorYear]** Actual Contribution Percentages of Nonhighly Compensated Employees are determined using:
 Current year - no exceptions Current year - with exceptions Prior year - no exceptions Prior year - with exceptions
- 16b.** **[ADPACPExceptions]** If **C.16a** is "with exceptions", enter years for which exceptions apply:
- 16c.** **[ADPACPFIRSTYEAR]** If **C.16a** is "Prior year" designate NHCE percentage for first Plan Year:
 3% Current year percentages

Matching - Service

- 20a.** **[MatchingRequireServiceSH]** A Participant will receive an allocation of Matching Contributions if he or she is employed by the Company on the last day of Plan Year or completes the Hours of Service specified in **C.20b**
 Yes No
- 20b.** **[MatchingRequireServiceSHHours]** If **C.20a** is "Yes", enter Hours of Service Required:
- 21a.** **[MatchingRequireService]** If **C.20a** is "No", require service for a Participant to receive an allocation of Matching Contributions?
 Yes No
- 21b.** **[MatchContribHoS]** If **C.20a** is "No" and **C.21a** is "Yes", Hours of Service required in the applicable

- Plan Year for a Participant to receive an allocation of Matching Contributions (without commas):
- 21c.** **[MatchingRequireLastDay]** If **C.20a** is "No", require employment by the Company on the last day of Plan Year for a Participant to receive an allocation of Matching Contributions?
 Yes No
- 22a.** **[MatchContribHoSEquiv]** If **C.20a** is "Yes" or **C.21a** is "Yes", select equivalency for purposes of **C.10/C.21b**:
 None 10 hours per day 45 hours per week 95 hours per semi-monthly payroll period 190 hours per month
- 22b.** **[MatchContribHoSEquivEmployee]** If **C.20a** is "Yes" or **C.21a** is "Yes" and if **C.22a** is not "None", the hours equivalency selected in **C.21c** shall apply to:
 All Employees Only Employees not paid on a per-hour basis
- 23a.i.** **[MatchingExceptionDeath]** Modify Hour of Service requirement or last day requirement in accordance with **C.23b** for a Participant who Terminates employment with the Employer during the Plan Year due to death:
 Yes No
- 23a.ii.** **[MatchingExceptionDis]** Modify Hour of Service requirement or last day requirement in accordance with **C.23b** for a Participant who Terminates employment with the Employer during the Plan Year due to Disability:
 Yes No
- 23a.iii.** **[MatchingExceptionNRD]** Modify Hour of Service requirement or last day requirement in accordance with **C.23b** for a Participant who Terminates employment with the Employer during the Plan Year due to attainment of Normal Retirement Age:
 Yes No
- 23b.** **[MatchingExceptionType]** Any Hour of Service requirement and last day requirement shall be modified upon the occurrence of the events described in **C.23a** as follows:
 Waive service and last day Waive service only Waive last day only
- 23c.** **[MatchContribModification]** Indicate whether any modifications shall be made to **C.21a - C.23b**:
 Yes No
- 23d.** **[MatchContribModificationDesc]** If **C.23c** is "Yes", describe the modifications:
- 24.** **[MatchingFix410bMethod]** Method to fix Matching Contribution Code section 410(b) ratio percentage coverage failures
 Do not automatically fix Add just enough Add all

Matching - Formula

- 25.** **[MatchingFormula]** Matching Contribution formula:
 Discretionary Single rate Two rates Years of service Special schedule
- 26a.** **[FirstMatchRate]** If **C.25** is "Single rate" or "Two rates", rate of Matching Contributions (without % sign):
- 26b.** **[FirstMatchMax]** If **C.25** is "Single rate" or "Two rates", maximum amount of Employee contributions matched on single rate or first rate (without % sign)
- 26c.** **[SecondMatchRate]** If **C.25** is "Two rates", rate of Matching Contributions on second rate (without % sign):
- 26d.** **[SecondMatchMax]** If **C.25** is "Two rates", maximum amount of Employee contributions matched on second rate (without % sign):
- 26e.i.** **[SecondMatchOther]** If **C.25** is "Single rate" or "Two rates", will any further tiered Matching Contributions to be made in addition to those described in **C.26a** through **C.26d**:
 Yes No
- 26e.ii.** **[SecondMatchOtherDesc]** If **C.25** is "Single rate" or "Two rates", and **C.26e.i** is "Yes", describe any further tiered Matching Contributions:
- 26f.** **[MatchingSupplement]** If **C.25** is "Single rate" or "Two rates", permit the Board to provide for Matching Contributions to be made in addition to the foregoing:
 Yes No
- 26g.i.** **[MatchingAllocYOSOneYears]** If **C.25** is "Years of service", describe years of service that applies to the first band:
- 26g.ii.** **[MatchingAllocYOSOnePercent]** If **C.25** is "Years of service", describe the matching percentage that

- applies to the first band:
- 26g.iii.** **[MatchingAllocYOSTwoYears]** If **C.25** is "Years of service", describe years of service that applies to the second band:
- 26g.vi.** **[MatchingAllocYOSTwoPercent]** If **C.25** is "Years of service", describe the matching percentage that applies to the second band:
- 26g.v.** **[MatchingAllocYOSThreeYears]** If **C.25** is "Years of service", describe years of service that applies to the third band:
- 26g.vi.** **[MatchingAllocYOSThreePercent]** If **C.25** is "Years of service", describe the matching percentage that applies to the third band:
- 26g.vii.** **[MatchingAllocYOSFourYears]** If **C.25** is "Years of service", describe years of service that applies to the fourth band:
- 26g.viii.** **[MatchingAllocYOSFourPercent]** If **C.25** is "Years of service", describe the matching percentage that applies to the fifth band:
- 26h.i.** **[MatchingAllocYOSMax]** If **C.25** is "Years of service", the formula applies to all matched contributions:
 Yes No
- 26h.ii.** **[MatchingAllocYOSMaxAmount]** If **C.25** is "Years of service" and **C.26h.i** is "No", only Matched Contributions that are not in excess of the following percentage of the Participant's Compensation shall be matched:
- 26i.** **[MatchingAllocYOSMethod]** If **C.25** is "Years of service", describe the service to use:
 Years of Eligibility Service Years of Vesting Service
- 26j.** **[MatchingAllocYOSHoS]** If **C.25** is "Years of service", please enter the number of Hours of Service necessary to earn a year of service described in **C.26i**:
- 26k.** **[MatchingSpecial]** If **C.25** is "Special schedule", describe method of contribution/allocation that will be attached as an appendix to the Adoption Agreement.

Matching - Maximum Allocation

- 27a.** **[MatchingMax]** Plan limits Matching Contributions:
 Yes - maximum % that applies to all Participants Yes - maximum % that applies to HCEs only Yes - maximum dollar amount that applies to all Participants Yes - maximum dollar amount that applies to HCEs only No
- 27b.** **[MatchingMaxAmount]** If **C.27a** is "Yes", maximum amount of Matching Contributions for each Participant in each Plan Year (without \$ sign or commas):

Matching - Allocations

- 28a.** **[MatchingAllocateDate]** Matching Contributions are allocated to Participant Accounts at the following time(s):
 End of Plan Year Semi-annually Quarterly Each calendar month Each pay period At Company discretion
- 28b.** **[MatchingAllocateMethod]** If **C.27a** is a maximum dollar amount and **C.28a** is not End of Plan Year, apply the dollar limit in **C.27b**:
 On a Plan Year basis only Pro rata as of each allocation period

Non-Elective - Service

- 30a.** **[PSRequireServiceSH]** A Participant will receive an allocation of Non-Elective Contributions if he or she is employed by the Company on the last day of Plan Year or completes the Hours of Service specified in **C.30b**
 Yes No
- 30b.** **[PSRequireServiceSHHours]** If **C.30a** is "Yes", enter Hours of Service Required:
- 31a.** **[PSRequireService]** If **C.30a** is "No", require service for a Participant to receive an allocation of Non-Elective Contributions?
 Yes No
- 31b.** **[PSContribHoS]** If **C.30a** is "No" and **C.31a** is "Yes", Hours of Service required in the applicable Plan Year for a Participant to receive an allocation of Non-Elective Contributions (1000 maximum without

- comma):
- 31c.** **[PSRequireLastDay]** If **C.30a** is "No", require employment by the Company on the last day of Plan Year for a Participant to receive an allocation of Non-Elective Contributions?
 Yes No
- 32a.** **[PSContribHoSEquiv]** If **C.30a** is "Yes" or **C.31a** is "Yes", select equivalency for purposes of **C.31b**:
 None 10 hours per day 45 hours per week 95 hours per semi-monthly payroll period 190 hours per month
- 32b.** **[PSContribHoSEquivEmployee]** If **C.30a** is "Yes" or **C.31a** is "Yes" and if **C.32a** is not "None", the hours equivalency selected in **C.21c** shall apply to:
 All Employees Only Employees not paid on a per-hour basis
- 33a.i.** **[PSExceptionDeath]** Modify Hour of Service requirement and last day requirement in accordance with **C.33b** for a Participant who Terminates employment with the Employer during the Plan Year due to death:
 Yes No
- 33a.ii.** **[PSExceptionDis]** Modify Hour of Service requirement and last day requirement in accordance with **C.33b** for a Participant who Terminates employment with the Employer during the Plan Year due to Disability:
 Yes No
- 33a.iii.** **[PSExceptionNRD]** Modify Hour of Service requirement and last day requirement in accordance with **C.33b** for a Participant who Terminates employment with the Employer during the Plan Year due to attainment of Normal Retirement Age:
 Yes No
- 33b.** **[PSExceptionType]** Any Hour of Service requirement and last day requirement shall be modified upon the occurrence of the events described in **C.33a** as follows:
 Waive service and last day Waive service only Waive last day only
- 33c.** **[PSContribModification]** Indicate whether any modifications shall be made to **C.31a - C.33b**:
 Yes No
- 33d.** **[PSContribModificationDesc]** If **C.33c** is "Yes", describe the modifications:
- 34.** **[PSFix410bMethod]** Method to fix Non-Elective Contribution Code section 410(b) ratio percentage coverage failures:
 Do not automatically fix Add just enough Add all

Non-Elective - Formula

- 35a.** **[PSFormula]** Non-Elective allocation formula:
 Pro rata Integrated Points Fixed Amount Age Weighted New Comparability - Defined Groups New Comparability - One Group per Participant Other
- 35a.viii.** **[PSFormulaOther]** If **35a** is "Other", enter the Non-Elective allocation formula
- 35b.** **[PSAllocateDate]** Non-Elective Contributions are allocated to Participant Accounts at the following time(s):
 End of Plan Year Semi-annually Quarterly Each calendar month Each pay period
- 35c.i.** **[PSAllocateMin]** Non-Elective Contributions are subject to a minimum amount:
 Yes No
- 35c.ii.** **[PSAllocateMinAmount]** If **C.35c.i** is "Yes", describe the minimum amount:
- 35d.i.** **[PSAllocateMax]** Non-Elective Contributions are subject to a maximum amount:
 Yes No
- 35d.ii.** **[PSAllocateMaxAmount]** If **C.35d.i** is "Yes", describe the maximum amount:

Non-Elective - Integration

- 36a.** **[IntegrationLevel]** If **C.35** is "Integrated", integration level for determining Excess Compensation:
 Taxable wage base 80% of the taxable wage base plus 1.00 Fixed percentage Fixed dollar amount
- 36b.** **[IntegrationLevelOther]** If **C.35** is "Integrated", and **C.36a** is "fixed percentage" or "fixed dollar amount", enter fixed percentage or fixed dollar amount (without % or \$ or commas):
- 36c.** **[DisparityAmountReg]** If **C.35** is "Integrated", enter amount of permitted disparity:
 5.7 5.4 4.3

Non-Elective - New Comparability

- 37a.** [NewComparabilityGroups] If C.35 is "New Comparability - Defined Groups", number of New Comparability groups
 2 3 4 5
- 37b.i.** [GroupOneMembers] If C.35 is "New Comparability - Defined Groups", members of Group One:
37b.ii. [GroupOneType] If C.35 is "New Comparability - Defined Groups", Group One allocation method:
 Percentage of Compensation Fixed dollar amount Greater of percentage or fixed dollar
- 37c.i.** [GroupTwoMembers] If C.35 is "New Comparability - Defined Groups", members of Group Two:
37c.ii. [GroupTwoType] If C.35 is "New Comparability - Defined Groups", Group Two allocation method:
 Percentage of Compensation Fixed dollar amount Greater of percentage or fixed dollar
- 37d.i.** [GroupThreeMembers] If C.35 is "New Comparability - Defined Groups", members of Group Three:
37d.ii. [GroupThreeType] If C.35 is "New Comparability - Defined Groups", Group Three allocation method:
 Percentage of Compensation Fixed dollar amount Greater of percentage or fixed dollar
- 37e.i.** [GroupFourMembers] If C.35 is "New Comparability - Defined Groups", members of Group Four:
37e.ii. [GroupFourType] If C.35 is "New Comparability - Defined Groups", Group Four allocation method:
 Percentage of Compensation Fixed dollar amount Greater of percentage or fixed dollar
- 37f.i.** [GroupFiveMembers] If C.35 is "New Comparability - Defined Groups", members of Group Five:
37f.ii. [GroupFiveType] If C.35 is "New Comparability - Defined Groups", Group Five allocation method:
 Percentage of Compensation Fixed dollar amount Greater of percentage or fixed dollar

Profit Sharing - Points

- 38a.** [PointsMethod] If C.35 is "Points", points will be computed on basis of:
 Age, Service and Compensation Age and Service Age and Compensation Service and Compensation Age Only Service Only
- 38b.** [PointsComp] If C.35 is "Points", points awarded for \$100 of Compensation:
38c. [PointsService] If C.35 is "Points", points awarded for each year of participation:
38d. [PointsAge] If C.35 is "Points", points awarded for each year of age:

Non-Elective - Former Participants

- 40a.** [PSDisabilityAlloc] Allocate Non-Elective Contributions to former Participants (Section 4.03(e)):
 Yes No
- 40b.** [DisabilityEnd] If C.40a is "Yes", select the date allocation end as the last day of the tax year following the tax year in which date of Termination occurs:
 first second third fourth fifth
- 40c.** [PSDisabilityAllocEff] If C.40a is "Yes", the election shall apply with respect to terminations on or after:
41a. [QNEC] Eligibility requirements for a former Participant to receive an allocation of Non-Elective Contributions:
 Age Service Age and Service Other
- 41b.** [QNECFormula] If C.41a is "Age" or "Age and Service" enter the age component required:
41c. [QNECElectingPart] If C.41a is "Service" or "Age and Service" enter the service required:
41d. [QNECRequireService] If C.41a is "Other", describe the eligibility requirements for a former Participant to receive an allocation of Non-Elective Contributions:
- 42a.** [QNECContribHoS] Indicate whether any modifications shall be made to the requirements specified in C.41:
 Yes No
- 42b.** [QNECRequireLastDay] If C.42a is "Yes", indicate the modifications to be made to the requirements specified in C.41:

Rollovers

- 50.** [Rollover] Rollover Contributions are permitted (Section 4.05):
 Yes No
- 51a.** [RolloverPlans] If C.50 is "Yes", Rollover Contributions are permitted from:

All permissible plans Only 403(b) plans and conduit IRAs
51b. **[RolloverPlansEffDate]** If C.50 is "Yes" and C.51a is "All permissible plans", enter the effective date:

D. VESTING

Vesting Service Computation Rules:

1. **[VestingServMethod]** Vesting service computation method:
 Hours of Service Elapsed Time
2. **[VestingHoursofService]** Number of Hours of Service necessary for Year of Vesting Service (without commas):
3. **[VestingHourEquiv]** Select equivalency for vesting purposes:
 None 10 hours per day 45 hours per week 95 hours per semi-monthly payroll period 190 hours per month
4. **[VestingCompPeriod]** Vesting Computation Period:
 Calendar year Plan Year Anniversaries of employment date

Vesting Exceptions/Exclusions

5. **[VestingDeath]** Provide for full vesting for a Participant who Terminates employment with the Employer due to death while an Employee (Section 6.02):
 Yes No
6. **[VestingDisability]** Provide for full vesting for a Participant who Terminates employment with the Employer due to Disability while an Employee (Section 6.02):
 Yes No
7. **[VestingExclAge18]** Exclude Years of Vesting Service earned before age 18:
 Yes No
8. **[VestingExclPredPlan]** Exclude Years of Vesting Service earned before the Employer maintained this Plan or a predecessor plan:
 Yes No
- 9a. **[NonERISAVest]** Are there other vesting exceptions/exclusions?
 Yes No
- 9b. **[NonERISAVestFmt]** If D.9a is "Yes", describe the other vesting exceptions/exclusions:

Matching

10. **[EGTRRAVesting]** Matching Contribution Account Vesting Schedule:
 100% 2-6 Year Graded 1-5 Year Graded 1-4 Year Graded 3 Year Cliff 2 Year Cliff Other
- 11a. **[EGTRRAVestOther0]** Other Matching Schedule - less than 1 year (without % sign):
- 11b. **[EGTRRAVestOther1]** Other Matching Schedule - 1 year but less than 2 years (without % sign):
- 11c. **[EGTRRAVestOther2]** Other Matching Schedule - 2 years but less than 3 years (without % sign):
- 11d. **[EGTRRAVestOther3]** Other Matching Schedule - 3 years but less than 4 years (without % sign):
- 11e. **[EGTRRAVestOther4]** Other Matching Schedule - 4 years but less than 5 years (without % sign):
- 11f. **[EGTRRAVestOther5]** Other Matching Schedule - 5 years but less than 6 years (without % sign):
12. **[EGTRRAVestingSafeHarbor]** If the Plan provides for a traditional matching safe harbor (C.1 is "Yes - safe harbor match") and D.10 is not "100%", the following Matching Contributions are 100% vested:
 All fixed Matching Contributions Only basic safe harbor Matching Contributions

Non-Elective

20. **[PPAProfitSharingVesting]** Non-Elective Contribution Account Vesting Schedule:
 100% 2-6 Year Graded 1-5 Year Graded 1-4 Year Graded 3 Year Cliff 2 Year Cliff Other
- 21a. **[PPAPSVestOther0]** Other Non-Elective Schedule - less than 1 year (without % sign):
- 21b. **[PPAPSVestOther1]** Other Non-Elective Schedule - 1 year but less than 2 years (without % sign):

- 21c. [PPAPSVestOther2] Other Non-Elective Schedule - 2 years but less than 3 years (without % sign):
 21d. [PPAPSVestOther3] Other Non-Elective Schedule - 3 years but less than 4 years (without % sign):
 21e. [PPAPSVestOther4] Other Non-Elective Schedule - 4 years but less than 5 years (without % sign):
 21f. [PPAPSVestOther5] Other Non-Elective Schedule - 5 years but less than 6 years (without % sign):

QACA

25. [QACAVest] Specify the vesting schedule for contributions made pursuant to C.1a.iv or C.1a.v:
 100% 2 Year Cliff Other
 26a. [QACAVestOther0] Other QACA Schedule - less than 1 year (without % sign):
 26b. [QACAVestOther1] Other QACA Schedule - 1 year but less than 2 years (without % sign):

E. DISTRIBUTIONS

Normal Retirement

- 1a. [NormalRetireRule] Requirement for Normal Retirement Age:
 Age only Age and Plan Participation Other
 1b. [NormRetireAge] Age component of Normal Retirement Age:
 1c. [NormRetireServ] If E.1a is "Age and Plan Participation", anniversary of participation for Normal Retirement Age (may not be more than "fifth" if subject to ERISA):
 1d. [NormRetireOther] If E.1a is "Other", Normal Retirement Age means:
 2. [NormalRetireVest] If the Plan is not subject to ERISA, will a Participant become fully vested (100%) upon his attainment of Normal Retirement Age while an Employee?
 Yes No
 3. [RetireAllowInService] Allow in-service distributions after attainment of Normal Retirement Age (Section 7.01(b)):
 Yes No

Time and Form of Payment after Termination for Reasons other than Death

- 3a. [DistributionTime] Distributions after Termination of Employment for reasons other than death shall commence (Section 7.02):
 Immediate End of Plan Year Normal Retirement Age Other
 3b. [DistributionTimeOther] If E.3a is "Other", enter time when distributions after Termination of Employment commence:
 5. [DistributionForm] Distributions from the Plan after Termination for reasons other than death may be made in the following forms:
 Lump sum only Lump sum and installments Continuous right of withdrawal
 6. [DistributionAnnuity] Permit distributions in the form of an annuity:
 Yes No

Payment on Participant Death

7. [DistributionTimeDeath] Distributions on account of the death of the Participant shall be made in accordance with one of the following:
 Pay by end of fifth year Pay no later than end of Plan Year of death Allow extended payments for all beneficiaries

Cash Out

8. [CashOutAmount] Involuntary cash-out amount for purposes of Sections 7.03 and 7.09 (not more than 5000 without dollar sign \$ or commas):
 9. [DistributionTermDefer] Involuntary cash-out of a terminated Participant's Account balance when it exceeds the cash-out amount specified in E.8 is deferred under Section 7.03(b) until:
 Later of age 62 or Normal Retirement Age Required Beginning Date - allow lump sum and

- installments Required Beginning Date - allow lump sum only
- 10a.** **[CashOutExclRoll]** Exclude amounts attributable to Rollover Contributions in determining the value of the Participant's nonforfeitable account balance for purposes of the Plan's involuntary cash-out rules:
 Yes No
- 10b.** **[CashOutExclRollEffDate]** If **E.10a** is "Yes", the election shall apply with respect to distributions made on or after:
- 11a.** **[CashOutTrans]** It is necessary to provide an effective date for the cash out amount specified in **E.8**:
 Yes No
- 11b.** **[CashOutEffDate]** If **E.11a** is "Yes", enter the effective date of the change in the cash-out amount:

Mandatory Cash Out

- 12a.** **[CashOutIRAName]** If **E.8** is greater than \$1,000, enter the name of the IRA provider for mandatory rollovers:
- 12b.** **[CashOutCostDesc]** If **E.8** is greater than \$1,000, describe how fees and expenses of the IRA will be allocated:

Spousal Death Benefits

- 20.** **[TransferJS]** If **A.5** is "Yes" (the Plan is subject to ERISA), the Plan has received a transfer of assets from a plan subject to the survivor annuity rules of Code sections 411(a)(11) and 417:
 Yes No

Required Beginning Date

- 30.** **[RequiredBeginDate]** Required Beginning Date for a Participant other than a More Than 5% Owner:
 Later of age 70-1/2 or retirement Age 70-1/2 Election of age 70-1/2 or retirement

F. IN SERVICE WITHDRAWALS/LOANS

General

- 1.** **[WDVest]** In-service withdrawals under **F** are allowed from Accounts that are only partially vested:
 No - fully vested only Yes

Hardship

- 10.** **[WDHardship]** Hardship withdrawals are allowed from the portion of a Participant's Accounts described in F.1 as follows (Section 8.01) (If "None", questions regarding Hardship withdrawals are disregarded.):
 All Accounts Selected Accounts None
- 11.** **[WDHardshipType]** The criteria used in determining whether a Participant is entitled to receive a Hardship withdrawal:
 Safe Harbor Non Safe Harbor
- 12a.** **[WDHardshipElective]** If **F.10** is "Selected Accounts", hardship withdrawal is permitted from Elective Deferral Account:
 Yes No
- 12b.** **[WDHardshipMatch]** If **F.10** is "Selected Accounts", hardship withdrawal is permitted from Matching Contribution Account:
 Yes No
- 12c.** **[WDHardshipPS]** If **F.10** is "Selected Accounts", hardship withdrawal is permitted from Non-Elective Contribution Account:
 Yes No
- 12d.** **[WDHardshipAfterTax]** If **F.10** is "Selected Accounts", hardship withdrawal is permitted from Voluntary Contribution Account:
 Yes No
- 12e.** **[WDHardshipRollover]** If **F.10** is "Selected Accounts", hardship withdrawal is permitted from Rollover

Contribution Account:

Yes No

12f. **[WDHardshipTransfer]** If **F.10** is "Selected Accounts", hardship withdrawal is permitted from Transfer Account:

Yes No

13. **[WDHardshipRothElectDef]** If Roth Elective Deferrals are permitted and hardships allowed from Elective Deferral Account, permit hardships from Roth Elective Deferral Account:

Yes Yes - only if qualified distribution No

Specified Age

20. **[WDEarlyAge]** In-service withdrawals are allowed on attainment of the age specified in **F.21** from the portion of a Participant's Accounts described in **F.1**. (Section 8.02)

All Accounts Selected Accounts None

21. **[WDEarlyAgeNum]** In-service withdrawal permitted after age:

22a. **[WDEarlyAgeElective]** If **F.20** is "Selected Accounts", specified age withdrawal is permitted from Elective Deferral Account.

Yes No

22b. **[WDEarlyAgeMatch]** If **F.20** is "Selected Accounts", specified age withdrawal is permitted from Matching Contribution Account.

Yes No

22c. **[WDEarlyAgePS]** If **F.20** is "Selected Accounts", specified age withdrawal is permitted from Non-Elective Contribution Account.

Yes No

22d. **[WDEarlyAgeQNEC]** If **F.20** is "Selected Accounts", specified age withdrawal is permitted from Qualified Nonelective Contribution Account.

Yes No

22e. **[WDEarlyAgeAfterTax]** If **F.20** is "Selected Accounts", specified age withdrawal is permitted from Voluntary Contribution Account.

Yes No

22f. **[WDEarlyAgeRollover]** If **F.20** is "Selected Accounts", specified age withdrawal is permitted from Rollover Contribution Account.

Yes No

22g. **[WDEarlyAgeTransfer]** If **F.20** is "Selected Accounts", specified age withdrawal is permitted from Transfer Account.

Yes No

23. **[WDEarlyAgeRothElectDef]** If Roth Elective Deferrals are permitted and specified age withdrawals are allowed from Elective Deferral Account, permit specified age withdrawals from Roth Elective Deferral Account:

Yes Yes - only if qualified distribution No

Other Withdrawals

25a. **[WD5yrMatch]** In-service withdrawals allowed from Matching Contribution Account after a specified number of years of Participation:

Yes No

25b. **[WD5yrProfitSharing]** In-service withdrawals allowed from Non-Elective Contribution Account after a specified number of years of Participation:

Yes No

25c. **[WD5yrNumber]** If **F.30a** or **F.30b** is "Yes", enter the number of years participation (no less than 5)

26a. **[WD24monthMatch]** In-service withdrawals allowed from Matching Contribution Accounts on funds held for a specified period:

Yes No

26b. **[WD24monthProfitSharing]** In-service withdrawals allowed from Non-Elective Contribution Account on funds held for a specified period:

Yes No

- 26c. [WD24monthNumber] If F.31a or F.31b is "Yes", enter the number of years funds must be held in plan (no less than 2)
- 27a. [WDDistAT] In-service withdrawals allowed from Voluntary Contribution Account at any time to the extent that such Account is not invested in Custodial Accounts:
 Yes No
- 27b. [WDDistRollover] In-service withdrawals allowed from Rollover Account at any time:
 Yes No
- 28a. [WDQualifiedReservist] Permit Qualified Reservist Distributions:
 Yes No
- 28b. [WDQualifiedReservistEffDate] If F.28a is "Yes", enter the effective date:

Loans

30. [Loans] Loans are permitted (Section 8.05) (If "No", questions regarding loans are disregarded. Skip to G):
 Yes No
31. [LoanHardship] Require showing of financial hardship or unusual or special situation to receive loan:
 Yes No
32. [Loan10000] Permit loans in excess of 1/2 of account balance up to \$10,000 with adequate security:
 Yes No
33. [LoanAmortExtend] Allow extended loan amortization for purchase of principal residence:
 Yes No
34. [LoanMinimumAmount] Minimum loan amount:
35. [LoanMaxNumber] Maximum number of loans outstanding:
 1 2 3 4 5
36. [LoanSegregate] If G.2 does not permit participant self-direction, are loans treated as a segregated investment:
 Yes No
37. [LoanReqConsent] A Participant must obtain the consent of his or her spouse, if any, to use the Account balance as security for a loan:
 Yes No

G. PLAN OPERATIONS

Participant Self Direction

2. [TrustSelfDirect] Specify the extent to which the Plan permits Participant self direction and the Plan's intent to comply with ERISA section 404(c) (Section 9.02) (If "None", questions regarding Participant self direction are disregarded. Skip to G.4a):
 All Accounts with 404(c) All Accounts w/o 404(c) Some Accounts None
- 3a. [TrustSelfDirElective] If G.2 is "Some Accounts", self direct Elective Deferral Account:
 Yes No
- 3b. [TrustSelfDirMatch] If G.2 is "Some Accounts", self direct Matching Contribution Account:
 Yes No
- 3c. [TrustSelfDirAfterTax] If G.2 is "Some Accounts", self direct Voluntary Contribution Account:
 Yes No
- 3d. [TrustSelfDirPS] If G.2 is "Some Accounts", self direct Non-Elective Contribution Account:
 Yes No
- 3e. [TrustSelfDirQNEC] If G.2 is "Some Accounts", self direct Qualified Nonelective Contribution Account:
 Yes No
- 3f. [TrustSelfDirRollover] If G.2 is "Some Accounts", self direct Rollover Contribution Account:
 Yes No
- 3g. [TrustSelfDirTransfer] If G.2 is "Some Accounts", self direct Transfer Account:
 Yes No

Valuation Date

- 4a. **[ValuationDate]** Enter Valuation Date (if **G.2** is "All Accounts with 404(c)", then Valuation Date must be at least quarterly)
 Last day of Plan Year Last day of Plan quarter Last day of each month Each business day Other
- 4b. **[ValuationDateOther]** If **G.4a** is "Other", enter Valuation Date:

Plan Administration

- 5a. **[PlanAdmin]** Designation of Plan Administrator (Section 11.01):
 Plan Sponsor Committee appointed by Plan Sponsor Other
- 5b. **[PlanAdminFormat]** If **G.5a** is "Other", Name of Plan Administrator:
6. **[PlanAdminProc]** Establishment of procedures for the Plan Administrator and the Investment Fiduciary (Sections 12.01(c) and 12.02(c)):
 Plan fiduciary adopts own procedures Board sets procedures
- 7a. **[IndemnifyAdmin]** Type of indemnification for the Plan Administrator and Investment Fiduciary:
 None Standard Custom
- 7b. **[IndemnifyCustom]** If **G.7a** is "Custom", enter indemnification for the Plan Administrator and Investment Fiduciary:

State Law Rules

- 8a. **[AppStateLawRules]** If the Plan is not subject to ERISA, is the Plan subject to other state law rules?
 Yes No
- 8b. **[StateLawRules]** If **G.8a** is "Yes" enter any state law rules that apply:

H. CUSTOM LANGUAGE APPENDICES

Custom Language

1. **[CustomLanguage]** Enter custom language that is to be added as an Addendum to the Adoption Agreement.

Custom Effective Date

2. **[CustomEffDate]** Enter custom effective date(s) that are to be added as an Addendum to the Adoption Agreement:.