

Section 403(b) Plan (Limited Scope)

Company Data:

Company Information:

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

Contact Information:

21. Contact name:
22. Contact title:
23. Contact salutation:
24. Contact phone:
25. Contact fax:
26. Contact email:

Notes:

30. Notes

Plan Data:

A. GENERAL INFORMATION

General

1. Plan Number:
- 2a. First line of Plan name:
- 2b. Second line of Plan name:
- 3a. Original effective date of Plan:
- 3b. Is this a restatement of a previously-adopted plan?
 Yes No
- 3c. If **A.3b** is "Yes", effective date of Plan restatement:
4. Plan Year End (Month Day):
5. Type of Plan Sponsor:
 Public School Non Profit Organization Minister
6. Is the Plan a FICA Church Plan (Article 2)?
 Yes No
7. Is the Plan a Church Plan (Article 2)?
 Yes No
8. Is the Plan a Governmental Plan (Article 2)?
 Yes No

Plan Features

- 10b. Roth Elective Deferrals are permitted:
 Yes No
- 10c. If **A.10b** is "Yes", enter the effective date for Roth Elective Deferrals:

Miscellaneous

40. Enter date to place on cover of Summary Plan Description:
41. File Number:
42. Trust EIN:
43. User Defined Field #1
44. User Defined Field #2
45. User Defined Field #3
46. User Defined Field #4
47. User Defined Field #5

B. ELIGIBILITY

Exclusions - Elective Deferrals

- 1a.i. Exclude Employees whose maximum Elective Deferrals would not exceed \$200:
 Yes No
- 1a.ii. 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. 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. Exclude Employees who are nonresident aliens:
 Yes No

- 1a.v.** Exclude Employees who are students performing services described in Code section 3121(b)(10):
 Yes No
- 1a.vi.** 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.** If **A.6** is "Yes" (the Plan is a FICA Church Plan), indicate whether there are other exclusions from the term "Eligible Employee"
 Yes No
- 1b.ii.** If **1b.i** is "Yes", describe other exclusions from the term "Eligible Employee":

C. CONTRIBUTIONS

Elective Deferrals

- 6a.** When may Participants modify/start/stop elections regarding Elective Deferrals?
 Each pay period Monthly Quarterly Semi Annual Annual Pursuant to Plan Administrator procedures Pursuant to the individual agreements
- 6b.** May Participants stop election to contribute at any time?
 Yes No
- 8a.** Should Plan provide for traditional automatic enrollment?
 No Yes - Static percentage Yes - Increasing percentage
- 8b.** If **C.8a** 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%)
- 8c.** If **C.8a** is "Yes - Increasing percentage", the amount specified in **C.8b** shall increase in the following manner:
- 8d.** If **C.8a** is "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
- 8e.** If **C.8d** is "Yes", enter effective date of EACA refunds (enter January 1, 2008 or a later date):

Catchup Contributions

- 9a.** Allow Participants to make age 50 catch-up contributions:
 Yes No
- 9b.** If **C.9a** is "Yes", the election shall apply with respect to contributions on or after:
- 9c.** Permit Participants with fifteen years of service to make special Code section 403(b) catch-up contributions (Section 5.03):
 Yes Individual Agreements No
- 9d.** If **C.9c** is "Yes", the election shall apply with respect to contributions on or after:

Rollovers

- 10.** Rollover Contributions are permitted (Section 4.03):
 Yes No
- 11a.** If **C.10** is "Yes", Rollover Contributions are permitted from:
 Individual Agreements All permissible plans Only 403(b) plans and conduit IRAs
- 11b.** If **C.10** is "Yes" and **C.11a** is "All permissible plans", enter the effective date:

Transfers to the Plan

- 15.** Should the Plan provide for transfers to the Plan:
 Yes No
- 16a.** If **C.15** is "Yes" Transfers to the Plan are permitted, indicate who will authorize transfers to the Plan
 Plan Vendor(s) Employer(s) Other
- 16b.** If **C.16a** is "Other", indicate who will authorize transfers to the Plan:

E. DISTRIBUTIONS

In General

- 1a.** Does the Plan impose any limitations or conditions on distributions in addition to those specified in Section 7.01 and 7.03?
[] Yes [] No
- 1b.** If **E.1a** is "Yes", describe the limitations or conditions on distributions:

Cash Out

- 8.** Involuntary cash-out amount for purposes of Sections 7.02 (not more than 5000 without dollar sign \$ or commas):
- 9a.** It is necessary to provide an effective date for the cash out amount specified in **E.8**:
[] Yes [] No
- 9b.** If **E.9a** is "Yes", enter the effective date of the change in the cash-out amount:

F. IN SERVICE WITHDRAWALS/LOANS

Hardship

- 10.** Hardship withdrawals are allowed as follows (Section 8.01) (If "None", questions regarding Hardship withdrawals are disregarded.):
[] All Accounts [] Selected Accounts [] None [] Individual Agreements
- 11.** The criteria used in determining whether a Participant is entitled to receive a Hardship withdrawal:
[] Safe Harbor [] Non Safe Harbor
- 12a.** If **F.10** is "Selected Accounts", hardship withdrawal is permitted from Elective Deferral Account:
[] Yes [] No
- 12b.** If **F.10** is "Selected Accounts", hardship withdrawal is permitted from Rollover Contribution Account:
[] Yes [] No
- 12c.** If **F.10** is "Selected Accounts", hardship withdrawal is permitted from Transfer Account:
[] Yes [] No
- 13.** 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

Distributions from Rollover Account

- 14.** In-service withdrawals allowed from Rollover Account at any time:
[] Yes [] No [] Individual Agreements

Transfers From the Plan

- 15.** Should the Plan provide for transfers from the Plan:
[] Yes [] No
- 16a.** If **G.15** is "Yes" Transfers from the Plan are permitted, indicate who will authorize transfers to the Plan
[] Plan Vendor(s) [] Employer(s) [] Other
- 16b.** If **G.16a** is "Other", indicate who will authorize transfers to the Plan

Loans

- 30.** Loans are permitted (Section 8.03) (If "No", questions regarding loans are disregarded. Skip to **G**):
[] Yes - to the extent permitted by the Plan Administrator [] Yes - to the extent permitted by the Individual Agreements [] No
- 31.** If **F.30** is "Yes - to the extent permitted by the Administrator", minimum loan amount:

32. If **F.30** is "Yes - to the extent permitted by the Administrator", maximum number of loans outstanding:
 1 2 3 4 5

G. PLAN OPERATIONS

Valuation Date

- 4a. Enter Valuation Date
 Last day of Plan Year Last day of Plan quarter Last day of each month Each business day As provided in the Individual Agreements Other
- 4b. If **G.4a** is "Other", enter Valuation Date:

Plan Administration

- 5a. Designation of Administrator (Article 2):
 Plan Sponsor Committee appointed by Plan Sponsor Other
- 5b. If **G.5a** is "Other", Name of Plan Administrator:
- 6a. Designation of the Vendor(s) approved under the Plan (Article 2):
- 6b. Will the Vendor perform all the duties specified for the Vendor in the Plan?
 Yes No
- 6c. If **G.6b** is "No", name the other person that will perform all or some of the duties of the Vendor:
- 6d. If **G.6b** is "No", describe the duties of the person named in **G.6c**

State Law Rules

- 7a. Is the Plan subject to other state law rules?
 Yes No
- 7b. If **G.7a** is "Yes" enter any state law rules that apply:

H. CUSTOM LANGUAGE APPENDICES

Custom Language

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

Custom Effective Date

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

J. ADMINISTRATIVE ELECTIONS

General

1. Indicate the employee identification method that is used on all forms:
 Employee ID Social Sec Number None

Joinder Agreement

10. For purposes of generating a Joinder Agreement, enter the names of all employers who have adopted the plan other the lead plan sponsor separated by a semicolon:

Annual Notice

- 30a.** Indicate the method of making deferral elections:
 Paper form Web site VRU Web site or VRU Other
- 30b.** If **J.30a** is not "Paper form" provide web site address/phone number/other instructions:
- 31a.** Indicate the method of making investment elections:
 Paper form Web site VRU Web site or VRU Other
- 31b.** If **J.31a** is not "Paper form" provide web site address/phone number/other instructions:
- 32.** Indicate the due date of election forms for auto enrollment:

QDIA Information

- 50a.** Indicate whether the Plan is intended to provide for a QDIA
 Yes No
- 50b.** If **J.50a** is "Yes" (the Plan is a QDIA), enter required information about default investments:
- 50c.** If **J.50a** is "Yes" (the Plan is a QDIA), enter required information about the right to self direct, including fees and expenses
- 50d.** If **J.50a** is "Yes" (the Plan is a QDIA), enter where Participants can find required information about the Plan's investment funds and procedures for changing how accounts are invested:

Distributions

- 60.** Indicate how a rollover check will be distributed:
 Mail to participant Deliver to participant Mail to rollover institution Participant option
- 61.** If the Plan allows Roth Elective Deferrals, indicate the distribution order for Roth Elective Deferrals:
 Roth Acct first Other Accts first Pro rata from each Acct At Participant election
- 62a.** If **E.8** is greater than \$1,000, enter the name of the IRA provider for mandatory rollovers:
- 62b.** If **E.8** is greater than \$1,000, describe how fees and expenses of the IRA will be allocated:

Loans

- 80a.** A Participant may obtain a loan from all of his accounts:
 Yes No
- 80b.** If **J.80a** is "No", specify the Accounts from which loans may be made:
- 81.** Indicate whether a Participant may refinance a loan (subject to IRS regs):
 Yes No Unknown
- 82.** Indicate whether a loan becomes payable in full on termination:
 Yes No
- 83.** Indicate the extent to which prepayment are permitted:
 None Prepay in full only Prepay in full or in part
- 84.** Indicate the interest rate that will apply to plan loans:
- 85.** Indicate whether loans will be repaid by payroll deduction:
 Yes No
- 86.** Indicate the loan repayment frequency:
 pay period month quarter
- 87a.** Indicate whether the plan imposes a loan processing fee:
 Yes No
- 87b.** If **J.87a** is "Yes", enter the loan processing fee:
- 88a.** Indicate whether the plan imposes an ongoing loan maintenance fee:
 Yes No
- 88b.** If **J.88a** is "Yes", enter the loan maintenance fee:
- 89a.** Indicate whether a default will occur after a specified number of days or after the maximum cure period allowed by IRS regulation:
 Specified days Maximum cure period
- 89b.** If **J.89a** is "Specified days", enter the number of specified days:
- 90.** Indicate whether a signature line appears on the loan procedures:
 Yes No