# Defined Benefit Pension Plan (Proto Format)

## Company Data:

### Company Information:

1. **[CompanyName]** Name of adopting employer (Plan Sponsor):
2a. **[CompanyAddress1]** Plan Sponsor address line 1:
2b. **[CompanyAddress2]** Plan Sponsor address line 2:
3. **[CompanyCity]** Plan Sponsor city:
4. **[CompanyState]** Plan Sponsor state:
5. **[CompanyZip]** Plan Sponsor zip:
6. **[CompanyPhoneAC]** Plan Sponsor phone AC/Number:
7. **[CompanyFaxAC]** Plan Sponsor fax AC/Number:

### Additional Company Information:

8. **[CompanyEmployerID]** Plan Sponsor EIN:
9. **[CompanyTaxYear]** Plan Sponsor fiscal year end:
10a. **[EntityType]** Plan Sponsor entity type:
   [  ]  C Corporation  [  ]  S Corporation  [  ]  Non profit  [  ]  Partnership  [  ]  Limited Liability Company  [  ]  Limited Liability Partnership  [  ]  Sole Proprietorship  [  ]  Union  [  ]  Government agency  [  ]  Other
10b. **[UnionAdmin]** If **10a** is "Union", enter name of the representative of the parties who established or maintain the Plan:
10c. **[EntityTypeOther]** If **10a** is "Other", enter Plan Sponsor entity type:
11. **[EntityState]** State of organization of Plan Sponsor:
12a. **[CompanyAffilServGrp]** The Plan Sponsor is a member of an affiliated service group:
   [  ]  Yes  [  ]  No
12b. **[CompanyAffiliatePartCo]** If **12a** is "Yes", list all members of the group (other than the Plan Sponsor):
13a. **[CompanyContGrp]** The Plan Sponsor is a member of a controlled group:
   [  ]  Yes  [  ]  No
13b. **[CompanyContGrpPartCo]** 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. **[ContactPhone]** Contact phone:
25. **[ContactFax]** Contact fax:
26. **[ContactEmail]** Contact email:

### Notes:

30. **[Notes]** Notes

**Plan Data:**


**A.**      **GENERAL INFORMATION**

**A. 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:
**4a.**      **[PlanYearEnd]** Plan Year End (Month Day):
**4b.**      **[PlanYearEndShort]** The Plan has a short plan year:
             [  ] Yes [  ] No
**4ci.**     **[PlanYearEndShortBegin]** If **A.4b** is Yes", enter the start date of the short Plan Year:
**4cii.**    **[PlanYearEndShortEnd]** If **A.4b** is Yes", enter the end date of the short Plan Year:
**5a.**      **[LimitationYear]** Limitation Year means:
             [  ] Plan Year [  ] calendar year [  ] tax year of the Plan Sponsor [  ] Other
**5b.**      **[LimitationYearOther]** If **A.5a** is "Other", describe other limitation year:

**A. Compensation**

**20a.**     **[Compensation]** Definition of Compensation:
             [  ] W-2 [  ] Withholding [  ] 415 Safe Harbor
**20b.**     **[Compensation415NonQual]** If **A.20a** is "415 Safe Harbor", exclude amounts received during the year by
             an employee pursuant to a nonqualified unfunded deferred compensation plan to the extent includible in
             gross income:
             [  ] Yes [  ] No
**21.**      **[CompInclDefer]** Include deferrals in definition of Compensation?
             [  ] Yes [  ] No
**22a.**     **[CompensationEGTRRA]** Increase Compensation limit to amount provided by EGTRRA:
             [  ] Yes [  ] No
**22b.**     **[CompensationEGTRRAPre]** If **A.22a** is "Yes", increase Compensation limit for determination periods
             beginning before January 1, 2002:
             [  ] Yes [  ] No
**23a.**     **[CompensationPostSev]** Include **Post Severance Compensation**:
             [  ] Yes [  ] No
**23b.**     **[CompensationPostSevEffDate]** **A.23a** is "Yes", effective date of inclusion of Post Severance
             Compensation shall be limitation years beginning on or after:
**23c.**     **[CompensationPostYrEnd]** Compensation is determined using Post Year End Compensation:
             [  ] Yes [  ] No
**23d.**     **[CompensationPostYrEndEffDate]** If **A.23c** is "Yes", effective date of using Post Year End
             Compensation shall be limitation years beginning on of after:
**23e.**     **[CompensationQualMilitary]** Include in Compensation payments made to an individual on account of
             qualified military service:
             [  ] Yes [  ] No
**23f.**     **[CompensationDisablePay]** Include in Compensation payments made to a Participant who is permanently
             and totally disabled:
             [  ] Yes [  ] No
**23g.**     **[CompInclDeemed125]** Include deemed Code section 125 compensation in definition of Compensation:
             [  ] Yes [  ] No

## A. Compensation Exclusions

**24.**    **[CompExclSHFringe]** Exclude certain fringe benefits from definition of Compensation:
[  ] Yes  [  ] No
**25a.**    **[CompOtherExcl]** Exclude other pay from definition of Compensation for the following Participants:
[  ] None  [  ] HCEs only  [  ] All Participants
**25b.**    **[CompOtherExclText]** If **A.25a** is not "None", describe other pay excluded from definition of Compensation:

## A. Testing Compensation

**26.**    **[TestingCompensation]** Definition of Testing Compensation:
[  ] W-2  [  ] Withholding  [  ] 415 Safe Harbor

## A. Highly Compensated Employee

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

## A. Other Definitions

**31.**    **[PartAge]** Definition of Age. A Participant's Age is determined as of:
[  ] Last birthday  [  ] Nearest birthday
**32.**    **[Disability]** Definition of Disability:
[  ] Under Code section 22(e)  [  ] Under the Social Security Act  [  ] Inability to engage in comparable occupation  [  ] Pursuant to other Company Disability Plan  [  ] Under uniform rules established by the Plan Administrator
**33.**    **[ChoiceofLaw]** Name of state or commonwealth for choice of law (Section 14.05):

## A. Actuarial Assumptions - Non Lump Sum

**41.**    **[AEOther412i]** If the Plan is a Section 412(i) Plan, indicate whether the Plan will use the actuarial assumptions listed in **A.42** - **A.43**:
[  ] Yes  [  ] No
**42a.**    **[AEOtherPreMort]** Non lump sum pre-retirement mortality assumption:
**42b.**    **[AEOtherPreInt]** Non lump sum pre-retirement interest rate assumption:
**43a.**    **[AEOtherPostMort]** Non lump sum post-retirement mortality assumption:
**43b.**    **[AEOtherPostInt]** Non lump sum post-retirement interest rate assumption:

## A. Actuarial Assumptions - Lump Sum

**44.**    **[AELumpSumSP]** Enter stability period for purposes of computing lump sums:
[  ] month  [  ] Plan quarter  [  ] Plan Year  [  ] calendar quarter  [  ] calendar year
**45.**    **[AELumpSumAve]** When computing lump sums, averages are used in computing the lookback month:
[  ] Yes  [  ] No
**46.**    **[AELumpSumLB]** If **A.45** is "No", enter lookback month (month preceding stability period):
[  ] first month  [  ] second month  [  ] third month  [  ] fourth month  [  ] fifth month
**47.**    **[AELumpSumLBAveNum]** If **A.45** is "Yes", enter number of consecutive months to average:
[  ] two  [  ] three  [  ] four  [  ] five
**48.**    **[AELumpSumLBAveEnd]** If **A.45** is "Yes", enter last month of average period (month preceding stability period):
[  ] first month  [  ] second month  [  ] third month  [  ] fourth month
**49.**    **[AELumpSum]** Are lump sums calculated using other assumptions in addition to GATT:

[ ] Yes [ ] No

**50.** **[AELumpSumOtherMort]** If **A.49** is "Yes", enter other lump sum mortality assumption:
**51.** **[AELumpSumOtherInt]** If **A.49** is "Yes", enter other lump sum interest rate assumption:

## A. Miscellaneous

**60.** **[SPDDate]** Enter date to place on cover of Summary Plan Description:
**61.** **[FileNumber]** File Number:
**62.** **[TrustEIN]** Trust EIN:
**63.** **[UDF1]** User Defined Field #1
**64.** **[UDF2]** User Defined Field #2
**65.** **[UDF3]** User Defined Field #3
**66.** **[UDF4]** User Defined Field #4
**67.** **[UDF5]** User Defined Field #5

## B. ELIGIBILITY

### B. Exclusions

**1.** **[ExcludeCBA]** Exclude Employees covered under a collective bargaining agreement from definition of Eligible Employee:
[ ] Yes [ ] No
**2.** **[ExcludeLease]** Exclude leased Employees from definition of Eligible Employee:
[ ] Yes [ ] No
**3.** **[ExcludeNRA]** Exclude nonresident aliens from definition of Eligible Employee:
[ ] Yes [ ] No
**4a.** **[ExcludeOther]** Exclude other Employees from definition of Eligible Employee (any exclusion must satisfy Code section 401(a)):
[ ] Yes [ ] No
**4b.** **[ExcludeOtherText]** If **B.4a** is "Yes", describe other excluded Employees from definition of Eligible Employee:
**5.** **[ParticipationWaiver]** An Employee may irrevocably elect not to participate in the Plan:
[ ] Yes [ ] No

### B. Other Employer Service

**6a.** **[OtherEmployerServElig]** Count maximum of five years service with other non-affiliated employers that do not participate in the Plan for eligibility purposes:
[ ] Yes [ ] No
**6b.** **[OtherEmployerNameElig]** If **B.6a** is "Yes", list other non-affiliated employers and describe any conditions and/or limitations that may apply:

### B. Break in Service

**7a.** **[EligExclNonVested]** **Rule of parity.** If an Employee does not have any nonforfeitable right to Employer contributions, exclude eligibility service before a period of five (5) consecutive One-Year Breaks in Service/Periods of Severance.
[ ] Yes [ ] No
**7b.** **[EligExcl1yrHold]** **One-year holdout.** If an Employee has a One-Year Break in Service/Period of Severance, exclude eligibility service before such period until the Employee has completed a Year of Eligibility Service after returning to employment with the Employer.
[ ] Yes [ ] No

### B. Immediate Participation

**8a.** **[InitAllEmployees]** Allow immediate participation to all Eligible Employees employed on the date

specified on **B.8b.i** effective as of the date specified in **B.8b.ii**:
[ ] Yes [ ] No

**8b.i.** **[InitAllEmployeesEmployDate]** If **B.8a** is "Yes", the special participation rule shall apply to all Eligible Employees employed on:

**8b.ii.** **[InitAllEmployeesDate]** If **B.8a** is "Yes" Eligible Employees will become eligible to participate in the Plan as of:

**8c.** **[InitAllEmployeesCondition]** If **B.8a** is "Yes", does the Plan provide any conditions or limitations on immediate participation:
[ ] Yes [ ] No

**8d.** **[InitAllEmployeesConditionText]** If **B.8a** is "Yes" and **B.8c** is "Yes", describe the conditions or limitations:

### B. Eligibility Service Computation Rules

**9a.** **[EligibilityServMethod]** Eligibility service computation method:
[ ] Hours of Service [ ] Elapsed Time

**9b.** **[EligSwitchPlanYr]** Eligibility Computation Period switch to Plan Year:
[ ] Yes [ ] No

**9c.** **[EligHourEquiv]** 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

**9d.** **[EligHourEquivEmployee]** If **B.9b** is not "None", the equivalency shall apply to the following employees:
[ ] All Employees [ ] Only Employees not paid on a per-hour basis

### B. Pension Accruals

**10.** **[PSEligibleAge]** Minimum age requirement for pension accruals:
[ ] None [ ] 21 [ ] 20-1/2 [ ] 20 [ ] 19 [ ] 18

**11a.** **[PSEligibleYOS]** Minimum service requirement for pension accruals:
[ ] None [ ] two (2) Years [ ] one and one-half (1-1/2) Year [ ] one (1) Year [ ] eleven (11) Months [ ] ten (10) Months [ ] nine (9) Months [ ] eight (8) Months [ ] seven (7) Months [ ] six (6) Months [ ] five (5) Months [ ] four (4) Months [ ] three (3) Months [ ] two (2) Months [ ] one (1) Month [ ] Specified Hours of Service

**11b.** **[EligHoursofService]** If **B.9a** is "Hours of Service" and **B.11a** is not "None", enter the Hours of Service that must be completed in the period described in **B.11a** (without commas):

**12a.** **[PSEligibleOther]** In addition to the foregoing, the Plan provides for additional requirements for eligibility for pension accruals:
[ ] Yes [ ] No

**12b.** **[PSEligibleDesc]** If **B.12a** is "Yes", describe any other eligibility requirements:

**13a.** **[PSEntryDate]** Frequency of entry dates for pension accruals:
[ ] 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 dates

**13b.** **[PSEntryDateTime]** If **B.13a** is not "Immediate" or "Other dates", selection of entry date:
[ ] coincident with or next following [ ] next following [ ] coincident with or immediately preceding [ ] immediately preceding [ ] nearest to

**13c.** **[PSEntryDateTimeOther]** If **B.13a** is "other dates", describe other entry dates:

**14a.** **[PSNewPartFreeze]** Plan was frozen as to new Participants:
[ ] Yes [ ] No

**14b.** **[PSNewPartFreezeDate]** If B.**14a** is "Yes", no Eligible Employees shall become eligible to participate in the Plan as of:

**C.** **BENEFITS**

### C. Pension - Service

**10.** **[BenefitServMethod]** Benefit service computation method:

[ ] Hours of Service [ ] Elapsed Time [ ] Proration

**11a.** **[PSContribHoS]** If **C.10** is "Hours of Service", number of Hours of Service necessary for a Participant to receive one Year of Credited Service:

**11b.** **[BenefitHourEquiv]** If **C.10** is "Hours of Service" or "Proration", select equivalency for credited service:
[ ] None [ ] 10 hours per day [ ] 45 hours per week [ ] 95 hours per semi-monthly payroll period [ ] 190 hours per month

**11c.** **[BenefitHourEquivEmployee]** If **C.11b** is not "None", the equivalency shall apply to the following employees:
[ ] All Employees [ ] Only Employees not paid on a per-hour basis

**11d.** **[BenefitCompPeriod]** If **C.10** is "Hours of Service" or "Proration", computation period for Year of Credited Service:
[ ] Plan Year [ ] calendar year [ ] Plan Sponsor Fiscal Year [ ] Limitation Year

**12a.** **[BenefitEmployerService]** Count additional service in computing Years of Credited Service:
[ ] No [ ] Service prior to participation [ ] Other

**12b.** **[BenefitEmployerName]** If **C.12a** is "Other", describe service:

**13a.** **[BenefitServExcl]** Exclude other service for purposes of computing Years of Credited Service:
[ ] Yes [ ] No

**13b.** **[BenefitServExclFmt]** If **C.13a** is "Yes", describe excluded service:

**14.** **[PSFix410bMethod]** Method to fix Code section 401(a)(26) and 410(b) coverage failures (Section 4.01(d)):
[ ] Do not automatically fix [ ] Add just enough

## C. Accrual Rule

**21.** **[AccrualRule]** Accrual rule:
[ ] 133-1/3 Rule [ ] Three Percent Rule [ ] Fractional Rule [ ] Section 412(i) Plan

**22a.** **[AccrualRuleFracLim]** If **C.21.iii** (Fractional Rule) is selected, modify service taken into account other than any limits described in **C.25**:
[ ] Yes [ ] No

**22b.** **[AccrualRuleFracLimFmt]** If **C.22a** is "Yes", describe modifications:

**23a.** **[Sec412Min]** If the Plan is a Section 412(i) Plan, no benefit increases will accrue unless greater than minimum amount:
[ ] Yes [ ] No

**23b.** **[Sec412MinAmt]** If **C.23a** is "Yes", enter minimum benefit increase (No greater than $120/year or $1,000 face amount of contract):

**23c.** **[Sec412PrePart]** If the Plan is a Section 412(i) Plan, recognize service prior to participation in Plan per rules in effect on 9/19/91:
[ ] Yes [ ] No

## C. Pension - Formula

**25.** **[PSFormula]** Pension accrual formula:
[ ] Unit Credit - No Step [ ] Unit Credit - Groups [ ] Unit Credit - With Step [ ] Excess Unit Credit [ ] Offset Unit Credit [ ] Excess Flat Benefit [ ] Offset Flat Benefit [ ] Fixed Dollar Amount per Year [ ] Flat Benefit Percentage [ ] Flat Benefit Amount [ ] PIA Offset Unit Credit [ ] PIA Offset Flat Benefit [ ] Accumulation Plan [ ] Frozen Benefit

## C. Unit Credit - No Step

**25.i.a.** **[UnitCreditRate]** If **C.25** is "Unit Credit - No Step", enter percent earned each year (without % sign):

**25.i.b.** **[UnitCreditYears]** If **C.25** is "Unit Credit - No Step", enter the maximum number of years taken into account:

## C. Unit Credit Groups

**25.ii.a.** **[NewComparabilityGroups]** If **C.25** is "Unit Credit - Groups", number of groups

[ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ] 6

**25.ii.b.** **[GroupOneMembers]** If **C.25** is "Unit Credit - Groups", members of Group One:

**25.ii.c.** **[GroupOneRate]** If **C.25** is "Unit Credit - Groups",   percent earned each year for Group One:

**25.ii.d.** **[GroupTwoMembers]** If **C.25** is "Unit Credit - Groups", members of Group Two:

**25.ii.e.** **[GroupTwoRate]** If **C.25** is "Unit Credit - Groups",   percent earned each year for Group Two:

**25.ii.f.** **[GroupThreeMembers]** If **C.25** is "Unit Credit - Groups", members of Group Three:

**25.ii.g.** **[GroupThreeRate]** If **C.25** is "Unit Credit - Groups",   percent earned each year for Group Three:

**25.ii.h.** **[GroupFourMembers]** If **C.25** is "Unit Credit - Groups", members of Group Four:

**25.ii.i.** **[GroupFourRate]** If **C.25** is "Unit Credit - Groups",   percent earned each year for Group Four:

**25.ii.j.** **[GroupFiveMembers]** If **C.25** is "Unit Credit - Groups", members of Group Five:

**25.ii.k.** **[GroupFiveRate]** If **C.25** is "Unit Credit - Groups",   percent earned each year for Group Five:

**25.ii.l.** **[GroupSixMembers]** If **C.25** is "Unit Credit - Groups", members of Group Six:

**25.ii.m.** **[GroupSixRate]** If **C.25** is "Unit Credit - Groups",   percent earned each year for Group Six:

**25.ii.n.** **[NewComparabilityDollar]** If **C.25** is "Unit Credit - Groups", substitute a dollars per year for percent per year in **C.25.ii**:

[ ] Yes [ ] No

**25.ii.o.** **[NewComparabilityLimit]** If **C.25** is "Unit Credit - Groups", maximum Years of Credited Service taken into account under **C.25.ii**:

## C. Unit Credit - With Step

**25.iii.a.** **[UnitCreditRateOne]** If **C.25** is "Unit Credit - With step", enter percent earned each year during first step (without % sign):

**25.iii.b.** **[UnitCreditYearsOne]** If **C.25** is "Unit Credit - With step", enter number of years in first step:

**25.iii.c.** **[UnitCreditRateTwo]** If **C.25** is "Unit Credit - With step", enter percent earned each year during second step (without % sign):

**25.iii.d.** **[UnitCreditYearsTwo]** If **C.25** is "Unit Credit - With step", enter the maximum number of years taken into account in the second step:

**25.iii.e.** **[UnitCreditRateThree]** If **C.25** is "Unit Credit - With step", enter percent earned each year during third step (without % sign):

**25.iii.f.** **[UnitCreditYearsThree]** If **C.25** is "Unit Credit - With step", enter the maximum number of years taken into account in the third step:

## C. Excess Unit Credit

**25.iv.a.** **[BaseBenefitPer]** If **C.25** is "Excess Unit Credit", enter the Base Benefit Percentage (without % sign):

**25.iv.b.** **[ExcessBenefitPer]** If **C.25** is "Excess Unit Credit", enter the Excess Benefit Percentage (without % sign):

**25.iv.c.** **[IntUnitCreditYears]** If **C.25** is "Excess Unit Credit", enter the maximum number of years benefit accrues under an integrated formula (may not be less than 25 and may not exceed 35):

**25.iv.d.** **[BaseBenefitPerOver]** If **C.25** is "Excess Unit Credit", enter accrual rate after the years specified in **25.iv.c** (without % sign):

**25.iv.e.** **[BaseBenefitPerOverYears]** If **C.25** is "Excess Unit Credit", enter total number of years after the period described in **25.iv.c**):

## C. Offset Unit Credit

**25.v.a.** **[GrossBenefitPer]** If **C.25** is "Offset Unit Credit", enter the Gross Benefit Percentage (without % sign):

**25.v.b.** **[OffsetPer]** If **C.25** is "Offset Unit Credit", enter the Offset Percentage (without % sign):

**25.v.c.** **[OffsetUnitCreditYears]** If **C.25** is "Offset Unit Credit", enter the maximum number of years benefit accrues under an integrated formula (may not be less than 25 and may not exceed 35):

**25.v.d.** **[GrossBenefitPerOver]** If **C.25** is "Offset Unit Credit", enter accrual rate after the years specified in **25.v.c** (without % sign):

**25.v.e.** **[GrossBenefitPerOverYears]** If **C.25** is "Offset Unit Credit", enter total number of years after the period described in **25.v.c**::

## C. Excess Flat Benefit

**25.vi.a. [FlatBaseBenefitPer]** If **C.25** is "Excess Flat Benefit", enter the Base Benefit Percentage (without % sign):

**25.vi.b. [FlatExcessBenefitPer]** If **C.25** is "Excess Flat Benefit", enter the Excess Benefit Percentage (without % sign):

**25.vi.c. [FlatExcessNumYear]** If **C.25** is "Excess Flat Benefit", enter the number of years required for proration:

## C. Offset Flat Benefit

**25.vii.a. [FlatGrossBenefitPer]** If **C.25** is "Offset Flat Benefit" enter the Gross Benefit Percentage (without % sign):

**25.vii.b. [FlatOffsetPer]** If **C.25** is "Offset Flat Benefit" enter the Offset Percentage (without % sign):

**25.vii.c. [FlatOffsetNumYear]** If **C.25** is "Offset Flat Benefit" enter the number of years required for proration:

## C. Fixed Dollar Amount per Year

**25.viii.a.[UnitDollarRate]** If **C.25** is "Fixed Dollar Amount per Year", enter dollar amount earned each year (without $ sign):

**25.viii.b. [FixedDollarMaxUnit]** If **C.25** is "Fixed Dollar Amount per Year", enter the maximum number of years taken into account:

## C. Flat Benefit Percentage

**25.ix.a. [FlatBenefitRate]** If **C.25** is "Flat Benefit Percentage", enter the Flat Benefit Percentage (without % sign):

**25.ix.b. [FlatBenefitMin]** If **C.25** is "Flat Benefit Percentage", enter the number of years required for proration:

## C. Flat Benefit Amount

**25.x.a. [FlatBenefitAmtRate]** If **C.25** is "Flat Benefit Amount", enter the Flat Benefit Amount (without $ sign):

**25.x.b. [FlatBenefitAmtMin]** If **C.25** is "Flat Benefit Amount", enter the number of years for which proration is required:

## C. PIA Offset Unit Credit (Not a Safe Harbor Formula)

**25.xi.a. [PIAGrossBenefitPer]** If **C.25** is "PIA Offset Unit Credit", enter Gross Benefit Percentage (without % sign):

**25.xi.b. [PIAOffsetPer]** If **C.25** is "PIA Offset Unit Credit", enter Offset Percentage (without % sign):

**25.xi.c. [PIAOffsetUnitCreditYears]** If **C.25** is "PIA Offset Unit Credit", enter maximum number of years:

## C. PIA Offset Flat Benefit   (Not a Safe Harbor Formula)

**25.xii.a. [PIAFlatBenefitPer]** If **C.25** is "PIA Offset Flat Benefit", enter Gross Benefit Percentage (without % sign):

**25.xii.b. [PIAFlatOffsetPer]** If **C.25** is "PIA Offset Flat Benefit", enter Offset Percentage (without % sign):

**25.xii.c. [PIAOffsetFlatBenefitYears]** If **C.25** is "PIA Offset Flat Benefit", enter the number of years for which proration is required:

## C. Accumulation Plan

**25.xiii.a.[AccumulationPlan]** If **C.25** is "Accumulation Plan", indicate whether the formula is a dollar amount of percent of Compensation:

[  ]  Percent  [  ]  Dollar amount

**25.xiii.b. [AccumulationPlanAmount]** If **C.25** is "Accumulation Plan", indicate the dollar amount of percent:

**25.xiii.c.[AccumulationPlanMaxYr]** If **C.25** is "Accumulation Plan", the maximum number of years (enter zero if no maximum)

**C. Frozen Benefit**

**25.ix.**    **[FrozenBenefitDate]** If **C.25** is "Frozen Benefit", enter the date the Plan was frozen:

**C. Average Annual Compensation**

**26a.**    **[AveAnnualCompTotalPeriod]** Average Annual Compensation will be calculated over the following consecutive period:
[  ]   Specified years   [  ]   All years

**26b.**    **[AveAnnualCompExclPrior]** Average Annual Compensation shall be computed taking into account the following years:
[  ]   Years of Credited Service   [  ]   All years of Employment

**26c.**    **[AveAnnualCompPeriodNum]** If **C.26a** is "Specified years", enter the number of consecutive years to be averaged in computing Average Annual Compensation (minimum of three):

**26d.i.**    **[AveAnnualCompPeriod]** If **C.26a** is "Specified years", the consecutive year period specified in **C.26c** will occur entirely within the following period:
[  ]   All years   [  ]   Specified final years

**26d.ii.**    **[AveAnnualCompPeriodFinNum]** If **C.26a** is "Specified years" and **C.26d.i** is "Specified final years", enter the specified final years (Must be greater than or equal to **C.26c**):

**26e.**    **[CompYear]** Average Annual Compensation is computed using:
[  ]   Plan Year   [  ]   calendar year   [  ]   Plan Sponsor Fiscal Year   [  ]   Limitation Year

**C. Pension - Integration**

**28a.i.**    **[IntegrationLevel]** If the benefit formula is Integrated, the Integration Level for each Plan Year for each Participant will be an amount equal to:
[  ]   Covered Compensation   [  ]   Greater of 10,000 or one-half of Covered Compensation   [  ]   Fixed dollar amount not to exceed 1/2 Covered Comp   [  ]   Fixed dollar exceeding 1/2 Covered Comp   [  ]   Percentage of Covered Compensation

**28a.ii.**    **[IntegrationLevelOther]** If the benefit formula is Integrated, enter fixed percentage or fixed dollar amount (without % or $ signs or commas) if required:

**28b.i.**    **[CoveredCompensationYr]** Covered Compensation will be determined based on the following year:
[  ]   Current Plan Year   [  ]   Other Plan Year

**28b.ii.**    **[CoveredCompensationYrOther]** If **C.28b.i** is "Other Plan Year", enter year (no more than five years before current year):

**28c.**    **[CoveredCompensationRound]** Use rounded Covered Compensation Table as described in Treas. Reg. section 1.401(l)-1(c)(7):
[  ]   Yes   [  ]   No

**29a.**    **[FinalAveCompPrior]** Election regarding Final Average Compensation.   In determining any Participant's Final Average Compensation, the Plan Year in which a Participant terminates employment shall be disregarded:
[  ]   Yes   [  ]   No

**29b.**    **[FinalAveCompLimit]** Limit Final Average Compensation to Average Annual Compensation:
[  ]   Yes   [  ]   No

**C. Maximum Benefit - Minimum Benefit**

**30a.**    **[PSFormulaMax]** Maximum benefit:
[  ]   None   [  ]   Monthly benefit   [  ]   Percent of Average Annual Compensation   [  ]   Percent of AAC times Years of Service

**30b.**    **[PSFormulaMaxAmt]** If **C.30a** is not "None", enter maximum (without % or $ sign):

**31a.**    **[PSFormulaMin]** Minimum benefit:
[  ]   None   [  ]   Monthly benefit   [  ]   Percent of Average Annual Compensation   [  ]   Other

**31b.**    **[PSFormulaMinAmt]** If **31a** is not "None", enter minimum:

**C. Offset of Benefit by Other Plan**

**32a.** **[Reduction]** Benefits are reduced for benefits payable under another defined benefit plan:
[   ] Yes [   ] No
**32b.** **[ReductionName]** If **C.32a** is "Yes", enter name of plan or plans:
**32c.** **[ReductionMethod]** If **C.32a** is "Yes", enter the method to use to reduce benefits in this Plan:
**33a.** **[FloorOffset]** The benefit is offset by a benefit in a defined contribution plan:
[   ] Yes [   ] No
**33b.** **[FloorOffsetName]** If **C.33a** is "Yes", enter name of defined Contribution Plan and method used to determine offset:

## C. Fresh Start Rules

**34.** **[FreshStart]** Enter the Fresh start formula:
[   ] Formula with wear-away [   ] Formula without wear-away [   ] Formula with extended wear-away [   ] None

## C. Fresh Start - Section 401(a)(17) Participants

**35a.** **[FreshStartGroupOBRA]** Is there a Fresh Start Date for an OBRA '93 Section 401(a)(17) Participant:
[   ] Yes [   ] No
**35b.** **[FreshStartGroupOBRADate]** If **C.35a** is "Yes", enter the Fresh Start Date:
**36a.** **[FreshStartGroupTRA]** Is there a Fresh Start Date for a TRA '86 Section 401(a)(17) Participant
[   ] Yes [   ] No
**36b.** **[FreshStartGroupTRADate]** If **C.36a** is "Yes", enter the Fresh Start Date:
**37.** **[FreshStartAdjust401a17]** Adjust frozen accrued benefit of sec 401(a)(17) Participants for compensation increases:
[   ] Yes [   ] No

## C. Fresh Start - Other Participants

**38a.** **[FreshStartGroupAll]** Is there a Fresh Start Date for all Participants?
[   ] Yes [   ] No
**38b.** **[FreshStartGroupAllDate]** If **C.38a** is "Yes", enter the Fresh Start Date:
**39a.** **[FreshStartGroupOther]** Is there a Fresh Start Date for a miscellaneous group of Participants?
[   ] Yes [   ] No
**39b.** **[FreshStartGroupOtherDesc]** If **C.39a** is "Yes", enter a description of the Group:
**39c.** **[FreshStartGroupOtherDate]** If **C.39a** is "Yes", enter the Fresh Start Date:
**40a.** **[FreshStartAdjustOther]** If **C.38a** or **C.39a** is "Yes", adjust frozen accrued benefit of other Participants for compensation increases:
[   ] No [   ] Old Compensation fraction [   ] New Compensation fraction [   ] Reconstructed Compensation fraction [   ] Substitute current Compensation in old formula
**40b.** **[FreshStartAdjustRecYr]** If **C.38a** or **C.39a** is "Yes" and **C.40a** is "Reconstructed Compensation fraction", enter date of measurement:

## C. Employee Contributions

**45a.** **[EmployeeContrib]** Mandatory Employee Contributions are required for Participation
[   ] Yes [   ] No - formerly allowed [   ] No
**45b.** **[EmployeeContribAmt]** If **B.45a** is "Yes", enter amount of Mandatory Employee Contributions (without %):
**45c.** **[EmployeeContribDate]** If **B.45a** is "Yes" or "No - formerly allowed", the mandatory contribution conversion date shall be for Plan Years beginning after 12/31 of this year:
**45d.** **[EmployeeContribEndDate]** If **B.45a** is "No - formerly allowed", enter date contributions ceased:
**46.** **[AfterTax]** Voluntary (after-tax) Contributions and/or QVECs were previously permitted:
[   ] No [   ] Formerly Allowed

## C. Rollovers

**47a.** **[Rollover]** Rollover Contributions are permitted:
[ ] No [ ] Yes - All Eligible Employees [ ] Yes - Only active Participants
**47b.** **[RolloverPlans]** If **C.47a** is not "No", Rollover Contributions are permitted from:
[ ] All permissible plans [ ] Only qualified plans and conduit IRAs
**47c.** **[RolloverPlansEffDate]** If **C.47a** is not "No" and **C.47b** is "All permissible plans", enter the effective date:

## C. Section 415 Limits

**48a.** **[Four15CorrectPlan]** Corrections to Code section 415 violations made to another plan (Section 5.01):
[ ] Yes [ ] No
**48b.** **[Four15CorrectPlanName]** If **C.48a** is "Yes", name of plan in which 415 corrections will be made:
**48c.** **[Four15EGTRRA]** Provide benefit increases resulting from increases in Code Section 415(b) provided by EGTRRA:
[ ] Yes [ ] No
**48d.** **[Four15EGTRRAGroup]** If **C.48c** is "Yes", increases in EGTRRA 415(b) limits apply to:
[ ] Current Participants only [ ] All current and former Participants
**49.** **[ThreeYrAveComp]** In determining the 100% Compensation Limitation, High Three-Year Average Compensation is computed using:
[ ] Plan Year [ ] Calendar Year
**50.** **[Four15NormalForm]** Apply the limitations of Article 5 to the normal form of benefit before conversion to optional form of benefit:
[ ] Yes [ ] No
**51.** **[PFEATransitionRule]** The Plan uses the special PFEA transition rule for distributions received before January 1, 2005:
[ ] Yes [ ] No
**52.** **[MortTableEffDate]** Enter the effective date of application of the mortality table described in Code section 417(e)(3)(B) for purposes of Code section 415:

## C. Benefit Accrual/Payment Benefit Restrictions

**55.** **[Sec436Accrual]** Indicate whether the accrual limitations under Code section 436(e) will continue to apply to benefit accruals after such limitations no longer apply to the Plan (PPA Amendment):
[ ] Yes [ ] No
**56.** **[Sec436AutoAccrual]** If **C.55** is "No", indicate whether the Plan shall provide for the automatic restoration of benefit accruals that had been limited under section 436(e) (PPA Amendment):
[ ] Yes [ ] No
**57.** **[Sec436NewAnnStart]** Indicate whether Participants who had an annuity starting date when a payment limitation under Code section 436(d) applied to the Plan will be provided with the opportunity to have a new annuity starting date (PPA Amendment):
[ ] Yes [ ] No
**58.** **[Sec436SeparateElections]** Separate elections are permitted with respect to the restricted and unrestricted portions of the optional form of benefit: (PPA Amendment):
[ ] Yes [ ] No
**59a.** **[Sec436OptionalForms]** Indicate whether the Plan offers optional forms of benefit that are solely available during the periods in which which B.4.D.1-3 of the PPA Amendment apply:
[ ] Yes [ ] No
**59b.** **[Sec436OptionalFormsDesc]** If **C.59a** is "Yes", describe the optional forms of benefit that are available during the restriction periods:

## C. Benefit Accruals During Military Service on Account of Death or Disability

**60a.** **[HEARTDeathDis]** For benefit accrual purposes, a Participant that dies or becomes Disabled while performing qualified military service will be treated as if he had been employed by the Company on the

day preceding death or Disability:
[ ] Yes [ ] No

**60b.** **[HEARTDeathDisEffDate]** If **C.60a** is "Yes", enter the effective date (must be on or after January 1, 2007):

## D.    VESTING

**D. 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 (1000 maximum without commas):
**3a.** **[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
**3b.** **[VestingHourEquivEmployee]** If **D.3a** is not "None", the equivalency shall apply to:
[ ] All Employees  [ ] Only Employees not paid on a per-hour basis
**4.** **[VestingCompPeriod]** Vesting Computation Period:
[ ] Calendar year  [ ] Plan Year  [ ] Anniversaries of employment date

**D. Other Employer Service**

**5a.** **[OtherEmployerServVest]** Count a maximum of five years of service with other non-affiliated employers that do not participate in the Plan for vesting purposes:
[ ] Yes [ ] No
**5b.** **[OtherEmployerNameVest]** If **D.5a** is "Yes", list other non-affiliated employers and describe any conditions and/or limitations that may apply:

**D. Vesting Exceptions**

**6.** **[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
**7.** **[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

**D. Vesting Exclusions**

**8a.** **[VestingExclAge18]** Exclude Years of Vesting Service earned before age 18:
[ ] Yes [ ] No
**8b.** **[VestingExclPredPlan]** Exclude Years of Vesting Service earned before the Employer maintained this Plan or a predecessor plan:
[ ] Yes [ ] No
**8c.** **[VestingExcl1yrHold] One-year holdout**. If an Employee has a 1-Year Break in Service/Period of Severance, exclude Years of Vesting Service until the Employee has completed a Year of Vesting Service after return to employment with the Employer:
[ ] Yes [ ] No
**8d.** **[VestingExclNonVested] Rule of parity**. If an Employee does not have a nonforfeitable right to Employer contributions, exclude Years of Vesting Service earned before a period of 5 consecutive 1-Year Breaks in Service/Periods of Severance:
[ ] Yes [ ] No

**D. Special Vesting Provisions**

**9a.** **[VestingSpecial]** Provide for special vesting provisions:
[ ] Yes [ ] No
**9b.** **[VestingSpecialDesc]** If **D.9a** is "Yes", describe special vesting provisions:

## D. Pension Accruals

**20.** **[ProfitSharingVesting]** Vesting Schedule::
[ ] 100% [ ] 3-7 Year Graded [ ] 2-6 Year Graded [ ] 1-5 Year Graded [ ] 1-4 Year Graded [ ] 5 Year Cliff [ ] 3 Year Cliff [ ] 2 Year Cliff [ ] Other
**21a.** **[PSVestOther0]** Other Schedule - less than 1 year (without % sign):
**21b.** **[PSVestOther1]** Other Schedule - 1 year but less than 2 years (without % sign):
**21c.** **[PSVestOther2]** Other Schedule - 2 years but less than 3 years (without % sign):
**21d.** **[PSVestOther3]** Other Schedule - 3 years but less than 4 years (without % sign):
**21e.** **[PSVestOther4]** Other Schedule - 4 years but less than 5 years (without % sign):
**21f.** **[PSVestOther5]** Other Schedule - 5 years but less than 6 years (without % sign):
**21g.** **[PSVestOther6]** Other Schedule - 6 years but less than 7 years (without % sign):

## D. Other Vesting

**31a.** **[ProfitSharingVestingOld]** Plan has a vesting schedule other than the schedules described above:
[ ] Yes [ ] No
**31b.** **[ProfitSharingVestingOldSch]** If **D.31a** is "Yes", describe the other schedule:
**31c.** **[ProfitSharingVestingOldPart]** If **D.31a** is "Yes", describe the Participants to which the other schedule applies:

## E. DISTRIBUTIONS

## E. Normal Retirement

**1a.** **[NormalRetireRule]** Requirement for Normal Retirement Age:
[ ] Age only [ ] Later of attainment of Age or Plan Participation
**1b.** **[NormRetireAge]** Age component of Normal Retirement Age (not to exceed 65):
[ ] 50 [ ] 51 [ ] 52 [ ] 53 [ ] 54 [ ] 55 [ ] 56 [ ] 57 [ ] 58 [ ] 59 [ ] 59-1/2 [ ] 60 [ ] 61 [ ] 62 [ ] 63 [ ] 64 [ ] 65
**1c.** **[NormRetireServ]** If **E.1a** is "Later of attainment of Age or Plan Participation", enter number of years after date of participation for Normal Retirement Age:
[ ] fifth [ ] fourth [ ] third [ ] second [ ] first
**1d.** **[NormalRetireAmendIND]** It is necessary to amend the Plan to revise the definition of Normal Retirement Age:
[ ] Yes [ ] No
**1e.** **[NormalRetireAmend411d6]** If **E.1d** is "Yes", describe the Plan provisions that will prevent the Plan from violating the Code and ERISA:
**1f.** **[NormalRetireAmendEffDate]** If **E.1d** is "Yes", enter the effective date of the new Normal Retirement Age specified in **E.1a - E.1c**:
**2a.** **[NormalRetireDate]** Normal Retirement Date:
[ ] First day of calendar month coincident or next following NRA [ ] First day of calendar month nearest NRA [ ] Anniversary date nearest NRA
**2b.** **[NormalRetireAnnDate]** If **E.2a** is "Anniversary date nearest NRA", enter anniversary date:
**3a.** **[LateRetireBenefit]** Plan allows suspension of benefits pursuant to Section 7.13:
[ ] Yes - All Participants [ ] Yes - New Participants only [ ] Yes - New benefit accruals only [ ] No
**3b.** **[LateRetireBenefitEffDate]** If suspension rules do not apply to all Participants, enter the effective date
**3c.** **[LateRetireBenefitMethod]** To the extent the suspension rules do not apply, indicate when benefits commence:
[ ] Commence at Normal Retirement [ ] Commence at Termination - greater of AA or BA [ ] Commence at Termination - sum of AA or BA

**3d.** **[RetireAllowInService]** Indicate whether a Participant may elect to commence payments at Normal Retirement Date regardless of whether the Participant has a Termination of Employment:
[ ] Yes [ ] No

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

**4a.** **[NormalForm]** Normal form of benefit:
[ ] Single life annuity [ ] Single life annuity with term certain [ ] Qualified Joint and Survivor Annuity

**4b.** **[NormalFormTerm]** If **E.4a** is "Single life annuity with term certain", enter term:

**4c.** **[QJSAAmount]** Percentage of survivor portion of Qualified Joint and Survivor Annuity (50-100 without % sign):

**5a.i.** **[OFBStraightLife]** Offer a single life annuity:
[ ] Yes [ ] No

**5a.ii.** **[OFBLumpSum]** Offer lump sum distribution:
[ ] Yes [ ] No

**5a.iii.** **[OFBJS]** Offer joint and 50%, 66-2/3%, 75% or 100% survivor annuity:
[ ] Yes [ ] No

**5a.iii.** **[OFBJSLumpSum]** If joint survivor annuity is permitted, the survivor may convert the survivor annuity to a lump sum upon the death of the Participant:
[ ] Yes [ ] No

**5a.iv.** **[OFBTermCertain60]** Offer a life annuity with term certain:
[ ] Yes [ ] No

**5a.v.** **[OFBTermCertainOnly]** Offer term certain only:
[ ] Yes [ ] No

**5a.vi.** **[OFBSocialSec]** Offer Social Security Level Income:
[ ] Yes [ ] No

**5a.vii.** **[OFBOther]** Offer other optional form of benefit:
[ ] Yes [ ] No

**5a.viii.** **[OFBOtherFmt]** If **E.5.vii** (Other) is "Yes", describe other optional form of benefit

**5b.i.** **[OFBModify]** Permit Participant to modify benefit forms after commencement in accordance with Treas. Reg. 1.401(a)(9)-6, Q&A-13:
[ ] Yes - Without limitation [ ] Yes - With limitation [ ] No

**5b.ii.** **[OFBModifyDesc]** If **E.5b.i** is "Yes - With limitations", describe limitations:

## E. Term Certain

**6a.i.** **[OFBTermCertain120]** If **E.5a.iv** or **E.5a.v** (term certain) is "Yes", describe limitations on term certain periods:
[ ] None [ ] With limitations

**6a.ii.** **[OFBTermCertain180]** If **E.5a.iv** or **E.5a.v** (term certain) is "Yes", and **E.6a.i** is "With limitations", describe limitations on term certain periods:

**6b.i.** **[OFBTermCertain240]** If **E.5a.iv** or **E.5a.v** (term certain) is "Yes", indicate whether a Participant may elect an increasing annuity pursuant to Treas. Reg. 1.401(a)(9)-6, Q&A-14(a)(1):
[ ] Yes [ ] No

**6b.ii.** **[OFBTermCertain240Index]** If **E.5a.iv** or **E.5a.v** (term certain) is "Yes", and **E.6c.i** is Yes, indicate the index to use:

## E. Lump Sums

**7a.** **[OFBLumpSumLimited]** If **E.5a.ii** (lump sum) is selected, select amount of benefit available for lump sum:
[ ] Entire benefit [ ] Limited benefit

**7b.** **[OFBLumpSumAmt]** If **E.5a.ii** (lump sum) is selected and **E.7a** is "Limited benefit", enter maximum amount of lump sum distribution:

**7c.** **[OFBLumpSumCond]** If **E.5a.ii** (lump sum) is selected, enter any other conditions on receiving the lump

sum (such as age and service):

**7d.**   **[OFBCombination]** If **E.5a.ii** (lump sum) is selected, a Participant may choose a partial lump sum in addition to an annuity:
[  ] Yes  [  ] No

**7e.**   **[OFBLumpSumInKind]** If **E.5a.ii** (lump sum) is selected, permit in-kind distributions:
[  ] Yes  [  ] No

**7f.**   **[OFBLumpSumTermination]** If the Plan does not otherwise permit a lump sum distribution of the entire Accrued Benefit, permit a lump sum distribution of entire Accrued Benefit on Plan termination:
[  ] Yes  [  ] No

## E. Permitted Beneficiary

**8.**   **[OFBSpouseBene]** If an option is selected in **E.5** that permits designation of a beneficiary, limit beneficiary to Participant's spouse:
[  ] Yes  [  ] No

## E. Early Retirement

**9.**   **[EarlyRetirement]** Plan provides an Early Retirement Benefit under the optional forms described in **E.4-E.8**:
[  ] Yes  [  ] No

**10a.**   **[EarlyRetireRule]** Requirement for Early Retirement:
[  ] Age only  [  ] Later of Age and Credited Service  [  ] Earlier of Age and Credited Service  [  ] Sum of Age and Credited Service

**10b.**   **[EarlyRetireAge]** Age component of Early Retirement Age (not to exceed 65):

**10c.**   **[EarlyRetireServ]** If **E.10a** is not "Age only", enter number of Years of Credited Service (or sum of age and YOS):

**10d.**   **[EarlyRetireEligServ]** If **E.10a** is not "Age only", use Years of Eligibility Service in lieu of Years of Credited Service:
[  ] Yes  [  ] No

**11a.**   **[EarlyRetireDate]** Early Retirement Date means:
[  ] First day of calendar month coincident or next following ERA  [  ] First day of calendar month nearest ERA  [  ] Anniversary date nearest ERA

**11b.**   **[EarlyRetireAnnDate]** If **E.11a** is "Anniversary date nearest ERA", enter date:

**12a.**   **[EarlyRetirementReduce]** Specify the method of reducing the Participant's Early Retirement Benefit for the number of years that a Participant's Early Retirement Date precedes his projected Normal Retirement Date:
[  ] Reduced in one step  [  ] Reduced in one step - actuarially reduced thereafter  [  ] Reduced in two steps  [  ] Reduced in two steps - actuarially reduced thereafter  [  ] Actuarial equivalent of Normal Retirement Benefit

**12b.i.**   **[EarlyRetireTS1Rate]** If **E.12a** is not "Actuarial equivalent of Normal Retirement Benefit", enter the annual reduction in first steps:

**12b.ii.**   **[EarlyRetireTS1Year]** If **E.12a** is not "Actuarial equivalent of Normal Retirement Benefit", enter the number of years the first steps apply:

**12c.i.**   **[EarlyRetireTS2Rate]** If **E.12a** is "two steps", enter the annual reduction in second steps:

**12c.ii.**   **[EarlyRetireTS2Year]** If **E.12a** is "two steps", enter the number of years the second steps apply:

**12d.**   **[EarlyRetireVesting]** If **E.9** is "Yes", provide for 100% vesting upon the attainment of Early Retirement Age while an Employee:
[  ] Yes  [  ] No

## E. Disability Retirement

**13a.**   **[DisabilityBenefit]** Amount of Disability Benefit:
[  ] None  [  ] No benefit commencement - Continue benefit accrual  [  ] Temporary benefit equal to a percentage of Normal Retirement Benefit  [  ] Other Disability Benefit

**13b.**   **[DisabilityBenefitPer]** If **E.13a** is "Temporary benefit equal to a percentage of Normal Retirement

Benefit", enter percentage (without % sign):

**13c.** **[DisabilityBenefitOther]** If **E.13a** is "Other Disability Benefit", enter amount of Disability benefit:

**14a.** **[DisabilityBenefitDate]** If **E.13.a** is "Temporary benefit equal to a percentage of Normal Retirement Benefit" or "Other Disability Benefit", enter definition of Disability Retirement Date:
[  ]    First of subsequent calendar month   [  ]   Other

**14b.** **[DisabilityMonth]** If **E.14a** is "First of subsequent calendar month", enter the elimination period:
[  ] None  [  ] first  [  ] second  [  ] third  [  ] fourth  [  ] fifth  [  ] sixth  [  ] ninth

**15.** **[DisabilityOther]** If **E.14a** is "Other", enter Disability Retirement Date and elimination period:

## E. Other Vested Termination Benefits

**16.** **[OtherTermForm]** Offer a lump sum to a vested, Terminated Participant before Early/Normal Retirement:
[  ]   No   [  ]    Yes - with limitation   [  ]    Yes - without limitation

**17a.** **[OtherTermDate]** If **E.16** is not "No", enter date paid:
[  ]    Upon Termination of Employment   [  ]    Designated number of months following Termination   [  ] After a break in service   [  ]    Anniversary date following Termination

**17b.** **[OtherTermMonths]** If **E.17a** is "Designated number of months following Termination", enter number of months:

**17c.** **[OtherTermAnnDate]** If **E.17a** is "Anniversary date following Termination", enter date (first, second, etc.):

**18.** **[OtherTermFormAmt]** If **E.16** is "Yes - with limitation", enter maximum amount of lump sum:

**19.** **[OtherTermInKind]** If **E.16** is not "No", permit in-kind distributions:
[  ]  Yes  [  ]  No

## E. Death Benefits

**20.** **[DeathBenAmt]** Amount of death benefit:
[  ] QPSA  [  ]  Accrued Benefit  [  ]   Percentage of Accrued Benefit  [  ]    Multiple of monthly benefit

**21.** **[OFBDeathSpouseBene]** If **E.20** is not "QPSA only", limit beneficiary to Participant's spouse:
[  ]  Yes  [  ]  No

**22.** **[DeathBenAccBenPer]** If **E.20** is "Percentage of Accrued Benefit" or "Multiple of monthly benefit", enter percentage (without % sign) or multiple:

**23a.i.** **[OFBDeathLumpSum]** Offer Beneficiary lump sum distribution:
[  ]  Yes  [  ]  No

**23a.ii.** **[OFBDeathLumpSumLimit]** Offer Beneficiary lump sum distribution - with limitation:
[  ]  Yes  [  ]  No

**23a.iii.** **[OFBDeathTermCertain60]** Offer Beneficiary a life annuity with term certain:
[  ]  Yes  [  ]  No

**23b.i.** **[OFBDeathTermCertain120]** If **E.23a.iii** (term certain) is selected, describe limitations on term certain periods:
[  ]  None  [  ]  With limitations

**23b.ii.** **[OFBDeathTermCertain180]** If **E.23a.iii** (term certain) is selected and **E.23b.i** is "With limitations", describe limitations:

**23c.i.** **[OFBDeathTermCertain240]** If **E.23a.iii** (term certain) is selected, indicate whether a Participant may elect an increasing annuity pursuant to Treas. Reg. 1.401(a)(9)-6, Q&A-14(a)(1):
[  ]  Yes  [  ]  No

**23c.ii.** **[OFBDeathTermCertain240Index]** If **E.23a.iii** (term certain) is selected and **E.23c.i** is "Yes", enter the index:

**23d.** **[OFBDeathFormAmt]** If **E.23a.ii** (Lump sum with limitation) is "Yes, enter maximum amount of lump sum (enter $ sign if applicable):

**23e.** **[OFBDeathCombination]** If **E.23a.i** (Lump sum) is "Yes", a Participant Beneficiary may choose a partial lump sum in addition to an annuity:
[  ]  Yes  [  ]  No

## E. Cost of Living Increases/Rounding

**24a.**    **[COLA]** Cost of living increases:
    [ ] None  [ ] Lesser of stated percentage or SS increase  [ ] Social Security increase
**24b.**    **[COLAAmt]** If **E.24a** is "Lesser of stated percentage or SS increase", enter percentage (without % sign):
**25a.**    **[Rounding]** Benefit calculations are rounded to the nearest:
    [ ] Cent  [ ] Dollar  [ ] Other
**25b.**    **[RoundingFmt]** If **E.25a** is "Other" enter dollar amount (without $ sign):

### E. Cash Out

**28a.**    **[CashOutAmount]** Involuntary cash-out amount for purposes of Section 7.03 (not more than 5000 without dollar sign or commas):
**28b.**    **[CashOutAmountJS]** Involuntary cash-out amount for purposes of Section 7.04 (J&S) (not more than 5000 without dollar sign or commas):
**29a.**    **[CashOutTrans]** It is necessary to provide an effective date for the cash out amount specified in **E.28**:
    [ ] Yes  [ ] No
**29b.**    **[CashOutEffDate]** If **E.29a** is "Yes", enter the effective date of the change in the cash-out amount in **E.28a**:
**29c.**    **[CashOutEffDateJS]** If **E.29a** is "Yes", enter the effective date of the change in the cash-out amount in **E.28b**:
**29d.**    **[CashOutExclRoll]** Exclude amounts attributable to Rollover Contributions in determining the value of the Participant's nonforfeitable Accrued Benefit for purposes of the Plan's involuntary cash-out rules:
    [ ] Yes  [ ] No
**29e.**    **[CashOutExclRollEffDate]** If **E.29d** is "Yes", the election shall apply with respect to distributions made on or after:

### E. Retroactive Annuity Starting Dates

**31a.**    **[RetroactiveASD]** The Plan allows retroactive Annuity Starting Dates (Section 7.12):
    [ ] Yes  [ ] No
**31b.**    **[RetroactiveASDCond]** If **E.31a** is "Yes", specify any conditions and/or limitations to providing retroactive Annuity Starting Dates:

### E. Required Beginning Date

**32.**    **[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 later of age 70-1/2 or retirement

### E. 401(a)(9) Regulations

**33a.i.**    **[DistributionNewRegs]** Effective date of adoption of final and temporary section 1.401(a)(9)-6 regulations (Section 7.15):
    [ ] 2002  [ ] 2003  [ ] 2004  [ ] 2005  [ ] 2006
**33a.ii.**    **[DistrNewRegDate]** If **E.33a** is "2002", enter effective date of adoption of final and temporary section 1.401(a)(9)-6 regulations in 2002:
**33b.i.a.**    **[DistributionFinalNewRegs]** If '2002' is not selected, the requirements of F-3 and F-3A of Treas. Reg. section 1.401(a)(9)-1 apply:
    [ ] Yes  [ ] No
**33b.i.b.**    **[DistributionFinalNewRegsDate]** If **E.33b.i.a** is "Yes", enter year(s) for which the rules applied to distributions:
**33b.ii.a.**    **[DistributionFinalNewRegs2]** If '2002' is not selected, the requirements of A-1 of section 1.401(a)(9)-6 of the 2001 proposed regulations apply:
    [ ] Yes  [ ] No
**33b.ii.b.**    **[DistributionFinalNewRegsDate2]** If **E.33b.ii.a** is "Yes", enter year(s) for which the rules applied to distributions:

**33b.iii.a.** **[DistributionFinalNewRegs3]** If '2002' is not selected, the requirements of Treas. Reg. section 1.401(a)(9)-6T apply:
[  ]  Yes  [  ]  No

**33b.iii.b.** **[DistributionFinalNewRegsDate3]** If **E.33b.iii.a** is "Yes", enter year(s) for which the rules applied to distributions:

**33b.iv.a.** **[DistributionFinalNewRegs4]** If '2002' is not selected, a reasonable and good faith interpretation of the requirements of Code section 401(a)(9) applies:
[  ]  Yes  [  ]  No

**33b.iv.b.** **[DistributionFinalNewRegsDate4]** If **E.33b.iv.a** is "Yes", enter year(s) for which the rules applied to distributions:

**33c.** **[DistributionBene]** Allow a designated beneficiary who is receiving payments under the 5-year rule to make a new election to receive payments under the life expectancy rule pursuant to Section 7.15(j)(3)
[  ]  Yes  [  ]  No

## F.      IN SERVICE WITHDRAWAL/LOANS

### F. Other Withdrawals

**1.** **[WDDistAT]** In-service withdrawals allowed from a Participant Segregated Accounts at any time:
[  ]  Yes  [  ]  No

**2a.** **[WDEarlyAge]** the Plan permits a distribution to be made to a Participant who has attained age 62 and who has not separated from employment:
[  ]  Yes - under any distribution option  [  ]  Yes - limited distribution options  [  ]  No

**2b.** **[WDEarlyAgeOptions]** If **F.2a** is "Yes - limited distribution options", describe the limitations:

**2c.** **[WDEarlyAgeEffDate]** If **F.2a** is not "No", the effective date shall be the first day of the first Plan Year beginning on or after:

### F. Loans

**10.** **[Loans]** Loans are permitted (Section 8.02) (If "No", questions regarding loans are disregarded.   Skip to **G**):
[  ]  Yes  [  ]  No

**11.** **[LoanHardship]** Require showing of financial hardship or unusual or special situation to receive loan:
[  ]  Yes  [  ]  No

**12.** **[Loan10000]** Permit loans in excess of 1/2 of present value of vested accrued benefit up to $10,000 with adequate security:
[  ]  Yes  [  ]  No

**13.** **[LoanAmortExtend]** Allow extended loan amortization for purchase of principal residence:
[  ]  Yes  [  ]  No

**14.** **[LoanMinimumAmount]** Minimum loan amount:
[  ]  None  [  ]  $100  [  ]  $200  [  ]  $250  [  ]  $300  [  ]  $400  [  ]  $500  [  ]  $600  [  ] $700  [  ]  $750  [  ]  $800  [  ]  $900  [  ]  $1,000

**15.** **[LoanMaxNumber]** Maximum number of loans outstanding:
[  ]  1  [  ]  2  [  ]  3  [  ]  4  [  ]  5

**16.** **[LoanSegAccount]** Limit the amount of the loan to the balance in the Participant's Segregated Account (if any):
[  ]  Yes  [  ]  No

## G.      PLAN OPERATIONS

### G. Permitted Investments

**1.** **[TrustQualEmployer]** Plan may invest in "qualifying employer securities" and "qualifying employer real property" (Section 9.05):
[  ]  Yes  [  ]  No

**2a.** **[TrustLifeIns]** Plan may purchase life insurance:

[ ] None  [ ] All Participants  [ ] Participants with an attained age  [ ] Participants with attained service  [ ] Participants with an attained age and service

**2b.**  **[TrustLifeInsServ]** If **G.2a** requires a minimum number of years of service, enter minimum service:

**2c.**  **[TrustLifeInsAge]** If **G.2a** requires a minimum Age, enter minimum Age:

**2d.**  **[TrustLifeInsOffset]** If **G.2a** "None" is not selected, indicate whether the amount of life insurance proceeds are offset by any death benefits payable under Section **E**
[ ] No  [ ] Only to prevent excess benefits  [ ] Yes

**2e.**  **[DeathBenLifeMax]** If **G.2a** "None" is not selected, enter maximum amount of coverage:
[ ] Multiple of monthly benefit  [ ] Incidental reserve  [ ] Greater of multiple monthly benefit incidental reserve

### G. Participant Self Direction

**3.**  **[TrustSelfDirect]** Indicate whether the Plan permits Participant self direction of the Segregated Account (Section 9.04):
[ ] None  [ ] All of the Segregated Account

**4.**  **[TrustSelfDirectBroker]** If **G.3** is "All of the Segregated Account", Participants may also establish individual brokerage accounts:
[ ] Yes  [ ] No

### G. Valuation Date

**7a.**  **[ValuationDate]** If the Plan has Segregated Accounts, enter the Valuation Date of such accounts:
[ ] Last day of Plan Year  [ ] Last day of Plan quarter  [ ] Last day of each month  [ ] Each business day  [ ] Other

**7b.**  **[ValuationDateOther]** If **G.7a** is "Other", enter Valuation Date:

### G. Plan Administration

**10a.**  **[PlanAdmin]** Designation of Plan Administrator (Section 12.01):
[ ] Plan Sponsor  [ ] Committee appointed by Plan Sponsor  [ ] Other

**10b.**  **[PlanAdminFormat]** If **G.10a** is "Other", Name of Plan Administrator:

**11.**  **[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

**12a.**  **[IndemnifyAdmin]** Type of indemnification for the Plan Administrator and Investment Fiduciary:
[ ] None  [ ] Standard  [ ] Custom

**12b.**  **[IndemnifyCustom]** If **G.12a** is "Custom", enter indemnification for the Plan Administrator and Investment Fiduciary:

### G. Termination

**13a.**  **[Termination]** Disposition of excess assets on Plan Termination:
[ ] Revert to Company - without effective date  [ ] Revert to Company - with effective date  [ ] Reallocate to Participants

**13b.**  **[TerminationEffDate]** If **G.13a** is "Revert to Company - with effective date", enter effective date:

### G. Qualified Domestic Relations Orders

**14a.**  **[QDROEarly]** Benefits payable to Alternate Payee before earliest retirement date:
[ ] None  [ ] Lump sum of any amount at any time  [ ] Limited lump sum at any time

**14b.**  **[QDROEarlyAmt]** If **G.14a** is "Limited lump sum at any time", enter maximum amount of lump sum distribution (without $ sign):

### G. Trust

**20.**     **[TrustSeparate]** Trust Agreement is contained in a document separate from the Basic Plan Document.
            [  ]  No  [  ]  Yes
**21.**     **[TrusteeType]** Trustee Type
            [  ]  Corporate  [  ]  Individual
**22.**     **[CorpTrustAddress]** If **G.21** is "Corporate", enter Trustee address:
**23.**     **[TrusteeNumber]** Number of Trustee signature lines:
            [  ]  1  [  ]  2  [  ]  3  [  ]  4  [  ]  5
**23a.**    **[Trustee1]** Name of first Trustee or Corporate Trustee:
**23b.**    **[Trustee2]** Name of second Trustee:
**23c.**    **[Trustee3]** Name of third Trustee:
**23d.**    **[Trustee4]** Name of fourth Trustee:
**23e.**    **[Trustee5]** Name of fifth Trustee:
**24a.**    **[IndemnifyTrustee]** If **G.20** is "No", type of Trustee Indemnification:
            [  ]  Standard  [  ]  Custom
**24b.**    **[IndemnifyTCustom]** If **G.24a** is "Custom", enter indemnification for the Trustee:
**25.**     **[TrusteeAgent]** If **G.20** is "No", the Trustees may designate one Trustee to act on behalf of all Trustees
            (Section 10.05(b)(2)):
            [  ]  Yes  [  ]  No
**26a.**    **[InvestmentFiduciaryType]** The Trustee is also the Investment Fiduciary (Section 10.06):
            [  ]  Yes  [  ]  No
**26b.**    **[InvestmentFiduciaryName]** If **G.26a** is "No", enter the name of the Investment Fiduciary:

## H.     TOP HEAVY

### H. Top Heavy Plans

**1a.**     **[TopHeavyPlan]** Plan to which Top-Heavy accruals are made:
            [  ]  This Plan  [  ]  Pursuant to the terms of another plan  [  ]  Partially in this Plan
**1b.**     **[TopHeavyPartialPlan]** If **H.1b** is "Partially in this Plan", describe how the Top Heavy minimum accruals
            will be made:
**2.**      **[THReqMetByOtherPlan]** If **H.1** is "another plan", name of other Plan to which Top-Heavy accruals are
            made:
**3.**      **[TopHeavyOtherType]** If **H.1** is "This Plan", type of other plan maintained by the Company that covers
            employees eligible to participate in this Plan:
            [  ]  N/A - No other plan  [  ]  Defined Contribution  [  ]  Defined Benefit

### H. Top Heavy Accruals

**4.**      **[TopHeavyShare]** If **H.1** is "This Plan", Participants who share in Top-Heavy minimum accruals:
            [  ]  Non-Key only  [  ]  All Participants

### H. Top Heavy Vesting

**5.**      **[THVestSchedule]** Top-Heavy vesting schedule:
            [  ]  100%  [  ]  2-6 Year Graded  [  ]  3 Year Cliff  [  ]  Other
**6a.**     **[THVestOther0]** Other Top-Heavy Schedule - less than 1 year (without % sign):
**6b.**     **[THVestOther1]** Other Top-Heavy Schedule - 1 year but less than 2 years (without % sign):
**6c.**     **[THVestOther2]** Other Top-Heavy Schedule - 2 years but less than 3 years (without % sign):
**6d.**     **[THVestOther3]** Other Top-Heavy Schedule - 3 years but less than 4 years (without % sign):
**6e.**     **[THVestOther4]** Other Top-Heavy Schedule - 4 years but less than 5 years (without % sign):
**6f.**     **[THVestOther5]** Other Top-Heavy Schedule - 5 years but less than 6 years (without % sign):

### H. Present Value Assumptions

**7a.**     **[THInterest]** Enter the interest rate to be used for determining Present Value to compute the Top-Heavy
            Ratio (without % sign):

**7b.** **[THMortality]** Enter the mortality table to be used for determining Present Value to compute the Top-Heavy Ratio:

## I.    CUSTOM LANGUAGE APPENDICES

### I. Custom Language

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

### I. Custom Effective Date

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

## J.    ADMINISTRATIVE ELECTIONS

### J. Mandatory Cash Out

**1a.** **[CashOutIRAName]** If **E.28a** is greater than $1,000, enter the name of the IRA provider for mandatory rollovers:

**1b.** **[CashOutCostDesc]** If **E.28a** is greater than $1,000, describe how fees and expenses of the IRA will be allocated:

### J. PBGC Coverage

**5.** **[PBGCCoverage]** The Plan is covered by PBGC insurance:
   [  ]  Yes  [  ]  No

### J. SPD Addendum for Unit Credit Groups

**10.** **[GroupsSPDAdd]** If **C.25** is "Unit Credit - Groups", format SPD so that each group has its own addendum to the SPD:
   [  ]  Yes  [  ]  No