

Employee Stock Ownership Plan

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. Limitation Year means:
 Plan Year calendar year tax year of the Plan Sponsor

Plan Features

- 10a. Elective Deferrals are permitted (Section 4.01):
 Yes No
- 10b. If **A.10a** is "Yes" (Elective Deferrals permitted), enter the effective date of the final 401(k)-(m) regulations:
- 10c. If **A.10a** is "Yes" (Elective Deferrals permitted), Roth Elective Deferrals are permitted:
 Yes No
- 10d. If **A.10a** is "Yes" (Elective Deferrals permitted) and if **A.10c** is "Yes" (Roth Elective Deferrals permitted), enter the effective date for Roth Elective Deferrals:
11. Voluntary (after-tax) Contributions are permitted (Section 4.01) (If "No", questions regarding Voluntary Contributions are disregarded):
 Yes No Formerly Allowed
12. Matching Contributions are permitted (Section 4.02) (If "No", questions regarding Matching Contributions are disregarded):
 Yes No
13. Non-Elective Contributions are permitted (Section 4.03) (If "No", questions regarding Non-Elective Contributions are disregarded):
 Yes No
- 14a. The Matching Contribution Account shall constitute an ESOP Account (Section 1.02)
 Yes No
- 14b. The Non-Elective Contribution Account shall constitute an ESOP Account (Section 1.02)
 Yes No

ESOP Contributions

- 15a. If more than one ESOP Account is specified in **A.14**, specify the ordering rule of the ESOP contributions made in the form of Company Stock (Section 4A.01(b)):
 Pro rata Special ordering rule
- 15b. If **A.15a** is "Special ordering rule", specify the ordering rule:

Compensation

- 20a. Definition of Compensation:
 W-2 Withholding 415 Safe Harbor
- 20b. 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. Include deferrals in definition of Compensation?
 Yes No
- 22a. Include **Post Severance Compensation**:
 Yes No
- 22b.1. **A.22b** applies for Elective Deferrals and Voluntary Contributions:
 Yes No
- 22b.ii. **A.22b** applies for Matching Contributions:
 Yes No
- 22b.iii. **A.22b** applies for Nonelective Contributions:
 Yes No
- 22c. **A.22b** is "Yes", effective date of inclusion of Post Severance Compensation shall be limitation years beginning on of after:
- 22d. Compensation is determined using Post Year End Compensation:
 Yes No
- 22e. If **A.22d** is "Yes", effective date of using Post Year End Compensation shall be limitation years beginning on of after:
- 22f. Include in Compensation payments made to an individual on account of qualified military service:
 Yes No
- 22g. Include in Compensation payments made to a Participant who is permanently and totally disabled:
 Yes No
- 22h. Include deemed Code section 125 compensation in definition of Compensation:
 Yes No

Compensation Exclusions

- 23a. Exclude pay earned before participation in Plan from definition of Compensation:
 Yes No
- 23b. Exclude certain fringe benefits from definition of Compensation:
 Yes No
- 24a. Exclude other pay from definition of Compensation for the following Participants:
 None HCEs only All Participants
- 24b. If **A.24a** is "HCEs only" or "All Participants", describe other pay excluded from definition of Compensation:
25. Exclude all extraordinary pay from Compensation from which Elective Deferrals are made
 Yes No

Testing Compensation

26. Definition of Testing Compensation:
 W-2 Withholding 415 Safe Harbor

Highly Compensated Employee

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

Other Definitions

32. 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. Name of state or commonwealth for choice of law (Section 14.06):

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

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

Other Employer Service

- 6a. Count a maximum of five years service with other non-affiliated employers for eligibility purposes:
 Yes No
- 6b. If **B.6a** is "Yes", list other non-affiliated employers:

Break in Service

- 7. **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
- 8. **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

Immediate Participation

- 9a. If the Plan is a new plan, allow immediate participation to all Eligible Employees on the date specified in **B.9b**:
 Yes No
- 9b. If **B.9a** is "Yes" Eligible Employees will become eligible to participate in the Plan as of:

Elective Deferrals/Voluntary Contributions

- 10. Minimum age requirement for Elective Deferrals/Voluntary Contributions:
 None 21 20 19 18

11. Minimum service requirement for Elective Deferrals/Voluntary Contributions:
 None one (1) Year nine (9) Months six (6) Months five (5) Months four (4) Months three (3) Months two (2) Months one (1) Month
- 12a. Frequency of entry dates for Elective Deferrals/Voluntary Contributions:
 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
- 12b. If **B.12a** is not "Immediate", selection of entry date:
 coincident with or next following next following

Matching Contributions

20. Minimum age requirement for Matching Contributions:
 None 21 20 19 18
21. Minimum service requirement for Matching Contributions:
 None two (2) Years one (1) Year nine (9) Months six (6) Months five (5) Months four (4) Months three (3) Months two (2) Months one (1) Month
- 22a. Frequency of entry dates for Matching Contributions:
 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
- 22b. If **B.22a** is not "Immediate", selection of entry date:
 coincident with or next following next following coincident with or immediately preceding immediately preceding nearest to

Non-Elective Contributions

30. Minimum age requirement for Non-Elective Contributions:
 None 21 20 19 18
31. Minimum service requirement for Non-Elective Contributions:
 None two (2) Years one (1) Year nine (9) Months six (6) Months five (5) Months four (4) Months three (3) Months two (2) Months one (1) Month
- 32a. Frequency of entry dates for Non-Elective Contributions:
 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
- 32b. If **B.32a** is not "Immediate", selection of entry date:
 coincident with or next following next following coincident with or immediately preceding immediately preceding nearest to

Eligibility Service Computation Rules

40. Eligibility service computation method:
 Hours of Service Elapsed Time
41. Eligibility Computation Period switch to Plan Year:
 Yes No
42. If **B.40** is "Hours of Service", number of Hours of Service necessary for Year of Eligibility Service (1000 maximum without commas):
- 43a. If **B.40** is "Hours of Service" and if eligibility is computed using months, enter the Hours of Service necessary for a Month of Eligibility Service or enter the Hours of Service that must be completed in the month period described above:
- 43b. If **B.40** is "Hours of Service" and if eligibility is computed using months, must Hours of Service described in **B.43a** be completed in one month or over a period of months:
 One month Period of months
44. If **B.40** 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

C. CONTRIBUTIONS

ADP/ACP Safe Harbor

- 1a.** If **A.10** is "Yes" (Elective Deferrals are permitted), is this a safe-harbor plan exempt from most testing?
 No Yes - safe harbor match Yes - nonelective contribution Yes - to another plan
- 1b.** If **C.1a** is not "No", indicate the safe harbors the Plan is intended to satisfy:
 ADP and ACP ADP only
- 1c.** If **C.1a** is not "No" and **C.1b** is "ADP and ACP", indicate whether Matching Contribution allocation conditions are waived in the first year if the safe harbor notice has already been given:
 Yes No
- 2.** If **C.1a** is not "No", enter effective date of safe harbor provisions:
- 3.** If **C.1a** is "to another plan", name of other plan to which safe harbor contributions are made:
- 4a.** If **C.1a** is "nonelective", safe harbor nonelective contributions will be made on behalf of:
 All Participants Nonhighly Compensated Employees only Participants meeting the greatest minimum age and service under section 410(a)
- 4b.** If **C.1a** is "nonelective", and **C.4a** is "All Participants", require service for Highly Compensated Employees to receive safe harbor nonelective contribution:
 Yes No
- 4c.** If **C.1a** 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):
- 4d.** If **C.1a** 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

- 5a.** Minimum Elective Deferral contribution:
 None one percent (1%) two percent (2%) three percent (3%)
- 5b.** Maximum Elective Deferral contribution:
 five percent (5%) ten percent (10%) fifteen percent (15%) twenty percent (20%) twenty-five percent (25%) thirty percent (30%) forty percent (40%) fifty percent (50%) seventy-five percent (75%) one hundred percent (100%)
- 6a.** 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
- 6b.** May Participants stop election to contribute at any time?
 Yes No
- 7a.** Should Plan provide for negative elections? (Section 4.01(g))
 Yes No
- 7b.** If **C.7a** is "Yes", amount of negative election:
 one percent (1%) two percent (2%) three percent (3%) four percent (4%) five percent (5%)
- 8a.** Actual Contribution Percentages and Actual Deferral Percentages of Nonhighly Compensated Employees are determined using:
 Current year - no exceptions Current year - with exceptions Prior year - no exceptions Prior year - with exceptions
- 8b.** If **C.8a** is "with exceptions", enter years for which exceptions apply:
- 8c.** If **C.8a** is "Prior year" and the Plan is a new 401(k) plan, designate NHCE percentage for first Plan Year:
 3% Current year percentages
- 9a.** Allow Participants to make EGTRRA catch-up contributions:
 Yes No
- 9b.** If **C.9a** is "Yes", the election shall apply with respect to contributions on or after:

Voluntary Contributions

11. If **A.11** is "Yes" (Voluntary Contribution allowed), Minimum Voluntary Contribution:
 None one percent (1%) two percent (2%) three percent (3%)
12. If **A.11** is "Yes", Maximum Voluntary Contribution:
 five percent (5%) ten percent (10%) fifteen percent (15%) twenty percent (20%) twenty-five percent (25%) thirty percent (30%) forty percent (40%) fifty percent (50%) seventy-five percent (75%) one hundred percent (100%)
13. If **A.11** is "Yes", Maximum of total combined Elective Deferral/Voluntary Contribution:
 None five percent (5%) ten percent (10%) fifteen percent (15%) twenty percent (20%) twenty-five percent (25%) thirty percent (30%) forty percent (40%) fifty percent (50%) seventy-five percent (75%) one hundred percent (100%)
14. If **A.11** is "Yes", the Company will base Matching Contributions on a Participant's Voluntary Contributions:
 Yes No
15. If **A.11** is not "No", distributions from a Participant's Voluntary Contribution Account will be paid first out of contributions accumulated prior to January 1, 1987:
 Yes No

Matching - Service

- 21a. Require service for a Participant to receive an allocation of Matching Contributions?
 Yes No
- 21b. If **C.21a** is "Yes", Hours of Service required in the applicable Plan Year for a Participant to receive an allocation of Matching Contributions (1000 maximum without commas):
22. Require employment by the Company on the last day of Plan Year for a Participant to receive an allocation of Matching Contributions?
 Yes No
- 23a. Waive service requirement under **C.21** and last day requirement under **C.22** for a Participant who Terminates employment with the Employer during the Plan Year due to death:
 Yes No
- 23b. Waive service requirement under **C.21** and last day requirement under **C.22** for a Participant who Terminates employment with the Employer during the Plan Year due to Disability:
 Yes No
- 23c. Waive service requirement under **C.21** and last day requirement under **C.22** for a Participant who Terminates employment with the Employer during the Plan Year due to attainment of Normal Retirement Age:
 Yes No
24. Method to fix Matching Contribution Code section 410(b) coverage failures (Section 4.02(d)):
 Do not automatically fix Add just enough Add all

Matching - Formula

25. Matching Contribution formula:
 Discretionary Single rate Two rates
- 26a. If **C.25** is "Single rate" or "Two rates", rate of Matching Contributions (without % sign):
- 26b. If **C.25** is "Single rate" or "Two rates", maximum amount of Employee contributions matched on single rate or first rate (without % sign)
- 26c. If **C.25** is "Two rates", rate of Matching Contributions on second rate (without % sign):
- 26d. If **C.25** is "Two rates", maximum amount of Employee contributions matched on second rate (without % sign):
- 26e. 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

Matching - Maximum Allocation

- 27a. Plan limits Matching Contributions to maximum dollar amount:

Yes No

- 27b.** If **C.27a** is "Yes", maximum dollar amount of Matching Contributions for each Participant in each Plan Year (without \$ sign or commas):

Matching - Allocations

- 28.** 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
- 29.** The Company will make a true-up Matching Contribution at end of Plan Year (Section 4.02(b)):
 Yes No

Non-Elective - Service

- 31a.** Require service for a Participant to receive an allocation of Non-Elective Contributions?
 Yes No
- 31b.** If **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):
- 32.** 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
- 33a.** Waive service requirement under **C.31** and last day requirement under **C.32** for a Participant who Terminates employment with the Employer during the Plan Year due to death:
 Yes No
- 33b.** Waive service requirement under **C.31** and last day requirement under **C.32** for a Participant who Terminates employment with the Employer during the Plan Year due to Disability:
 Yes No
- 33c.** Waive service requirement under **C.31** and last day requirement under **C.32** for a Participant who Terminates employment with the Employer during the Plan Year due to attainment of Normal Retirement Age:
 Yes No
- 34.** Method to fix Non-Elective Contribution Code section 410(b) coverage failures (Section 4.03(d)):
 Do not automatically fix Add just enough Add all

Non-Elective - Formula

- 35.** Non-Elective allocation formula (Section 4.03):
 Pro rata

Non-Elective - Disability

- 39a.** Allocate Non-Elective Contributions to Disabled Participants (Section 4.03(e)):
 Yes No
- 39b.** If **C.39a** is "Yes", select the anniversary of Disability when allocations end:
 first second third fourth fifth sixth seventh eighth ninth tenth

Qualified Nonelective Contributions

- 40.** Qualified Nonelective Contributions will be made on behalf of (Section 4.04(b)):
 All Participants Nonhighly Compensated Employees only Such Participants determined at the discretion of Employer
- 41.** If **C.40** is not "at discretion of Employer", the Company's Qualified Nonelective Contribution (in addition to any safe harbor nonelective contribution made pursuant to **C.1**) shall be allocated:
 Pro rata Fixed Amount Bottom up
- 42.** If **C.40** is not "at discretion of Employer", are Qualified Nonelective Contributions allocated only to Participants who made Elective Deferrals?
 Yes No

- 43a.** If **C.40** is not "at discretion of Employer", require service to receive Qualified Nonelective Contribution?
 Yes No
- 43b.** If **C.40** is not "at discretion of Employer" and **C.43a** is "Yes", Hours of Service required in the applicable Plan Year to receive Qualified Nonelective Contribution (1000 maximum without commas):
- 44.** If **C.40** is not "at discretion of Employer", require employment by the Company on last day of Plan Year to receive Qualified Nonelective Contribution?
 Yes No

Rollovers

- 50.** Rollover Contributions are permitted (Section 4.05):
 No Yes - All Eligible Employees Yes - Only active Participants
- 51a.** If **C.50** is not "No", Rollover Contributions are permitted from:
 All permissible plans Only qualified plans and conduit IRAs
- 51b.** If **C.50** is not "No" and **C.51a** is "All permissible plans", enter the effective date:

415 Corrections

- 70.** Corrections to Code section 415 violations made to another plan (Section 5.04):
 Yes No
- 71.** If **C.70** is "No", order of correction for section 415 violations:
 Employer contributions first Participant contributions first
- 72.** If **C.70** is "No", method of correction of Employer contributions for section 415 violations:
 Reduce Company contributions Reallocate to other Participants
- 73.** If **C.70** is "Yes", name of plan in which 415 corrections will be made:

D. VESTING

Vesting Service Computation Rules:

- 1.** Vesting service computation method:
 Hours of Service Elapsed Time
- 2.** Number of Hours of Service necessary for Year of Vesting Service (1000 maximum without commas):
- 3.** 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.** Vesting Computation Period:
 Calendar year Plan Year Anniversaries of employment date

Other Employer Service

- 5a.** Count a maximum of five years service with other non-affiliated employers for vesting purposes:
 Yes No
- 5b.** If **D.5a** is "Yes", list other non-affiliated employers:

Vesting Exceptions

- 6.** 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.** Provide for full vesting for a Participant who Terminates employment with the Employer due to Disability while an Employee (Section 6.02):
 Yes No

Vesting Exclusions

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

Matching

- 10.** 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
- 10a.** Other Schedule - less than 1 year (without % sign):
- 10b.** Other Schedule - 1 year but less than 2 years (without % sign):
- 10c.** Other Schedule - 2 years but less than 3 years (without % sign):
- 10d.** Other Schedule - 3 years but less than 4 years (without % sign):
- 10e.** Other Schedule - 4 years but less than 5 years (without % sign):
- 10f.** Other Schedule - 5 years but less than 6 years (without % sign):

Non-Elective

- 20.** Non-Elective Contribution Account 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.** Other Non-Elective Schedule - less than 1 year (without % sign):
- 21b.** Other Non-Elective Schedule - 1 year but less than 2 years (without % sign):
- 21c.** Other Non-Elective Schedule - 2 years but less than 3 years (without % sign):
- 21d.** Other Non-Elective Schedule - 3 years but less than 4 years (without % sign):
- 21e.** Other Non-Elective Schedule - 4 years but less than 5 years (without % sign):
- 21f.** Other Non-Elective Schedule - 5 years but less than 6 years (without % sign):
- 21g.** Other Non-Elective Schedule - 6 years but less than 7 years (without % sign):

PPA Vesting (Not used in Plan Document)

- 30a.** PPA 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
- 30b.** Retain old Non-Elective Vesting for pre 2007 contributions:
 Yes No
- 31a.** Other PPA Non-Elective Schedule - less than 1 year (without % sign):
- 31b.** Other PPA Non-Elective Schedule - 1 year but less than 2 years (without % sign):
- 31c.** Other PPA Non-Elective Schedule - 2 years but less than 3 years (without % sign):
- 31d.** Other PPA Non-Elective Schedule - 3 years but less than 4 years (without % sign):
- 31e.** Other PPA Non-Elective Schedule - 4 years but less than 5 years (without % sign):
- 31f.** Other PPA Non-Elective Schedule - 5 years but less than 6 years (without % sign):

E. DISTRIBUTIONS

Normal Retirement

- 1a.** Requirement for Normal Retirement Age:
 Age only Age and Plan Participation
- 1b.** 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.** If **E.1a** is "Age and Plan Participation", anniversary of participation for Normal Retirement Age:
 fifth fourth third second first

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

- 3a.** 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.** If **E.3a** is "Other", enter time when distributions after Termination of Employment commence:
- 4a.** Medium of distribution from the Plan:
 Cash only Cash or in-kind Cash or in-kind to a specified vendor
- 4b.** If **E.4a** is "specified vendor", enter name of specified vendor:
- 5.** 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.** Permit distributions in the form of an annuity:
 Yes No

Payment on Participant Death

- 7.** 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 Allow extended payments under spousal exception only

ESOP Distributions

- 10a.** Distributions from a Participant's ESOP Accounts may be made over a period longer than the period described in Section 7.02(a)(3):
 Yes No
- 10b.** Distributions from a Participant's ESOP Accounts may be made pursuant to the elections in **E.3**, **E.5** and **E.7**:
 Yes No
- 11.** Distributions from a Participant's ESOP Accounts may be made in Company Stock:
 Yes No
- 12.** Apply the distribution rules of Section 7.02(a) and the diversification rules of Section 9.02(b) to Company Stock acquired by the Plan on or before December 31, 1986:
 Yes No
- 13.** Provide for a right of first refusal for distributions payable in Company Stock (Section 7.02(d)(4)):
 Yes No

Cash Out

- 15a.** Involuntary cash-out amount for purposes of Section 7.03 (not more than 5000 without dollar sign \$ or commas):
- 15b.** Involuntary cash-out amount for purposes of Section 7.10 (J&S) (not more than 5000 without dollar sign \$ or commas):
- 16.** Involuntary cash-out of a terminated Participant's Account balance when it exceeds the cash-out amount specified in **E.15a** 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

- 17a.** 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
- 17b.** If **E.17a** is "Yes", the election shall apply with respect to distributions made on or after:
- 18a.** It is necessary to provide an effective date for the cash out amount specified in **E.15**:
 Yes No
- 18b.** If **E.18a** is "Yes", enter the effective date of the change in the amount specified in **E.15a**:
- 18c.** If **E.18a** is "Yes", enter the effective date of the change in the amount specified in **E.15b**:

Mandatory Cash Out

- 19a.** If **E.15** is greater than \$1,000, enter the name of the IRA provider for mandatory rollovers:
- 19b.** If **E.15** is greater than \$1,000, describe how fees and expenses of the IRA will be allocated:

Spousal Death Benefits

- 20.** 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.** 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

New 401(a)(9) Regulations

- 31a.** Effective date of adoption of final 401(a)(9) regulations:
 2002 2003
- 31b.** If **E.31a** is "2002", enter effective date of adoption of final 401(a)(9) regulations in 2002:

F. IN SERVICE WITHDRAWALS/LOANS

General

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

Hardship

- 10.** 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. Skip to **F.20**):
 None All Accounts Selected Accounts
- 11a.** The criteria used in determining whether a Participant is entitled to receive a Hardship withdrawal:
 Safe Harbor Non Safe Harbor
- 11b.** Expand the Hardship criteria to include the beneficiary of the Participant:
 Yes No
- 11c.** If **F.11b** is "Yes", enter the effective date:
- 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 Matching Contribution Account:
 Yes No
- 12c.** If **F.10** is "Selected Accounts", hardship withdrawal is permitted from Non-Elective Contribution Account:
 Yes No
- 12d.** If **F.10** is "Selected Accounts", hardship withdrawal is permitted from Voluntary Contribution Account:
 Yes No

- 12e. If **F.10** is "Selected Accounts", hardship withdrawal is permitted from Rollover Contribution Account:
 Yes No
- 12f. 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

Specified Age

20. 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)
 None All Accounts Selected Accounts
21. In-service withdrawal permitted after age (must be on or after 59-1/2 if Electives or QNECs are eligible Accounts):
 55 56 57 58 59 59-1/2 60 61 62 63 64 65
- 22a. If **F.20** is "Selected Accounts", specified age withdrawal is permitted from Elective Deferral Account.
 Yes No
- 22b. If **F.20** is "Selected Accounts", specified age withdrawal is permitted from Matching Contribution Account.
 Yes No
- 22c. If **F.20** is "Selected Accounts", specified age withdrawal is permitted from Non-Elective Contribution Account.
 Yes No
- 22d. If **F.20** is "Selected Accounts", specified age withdrawal is permitted from Qualified Nonelective Contribution Account.
 Yes No
- 22e. If **F.20** is "Selected Accounts", specified age withdrawal is permitted from Voluntary Contribution Account.
 Yes No
- 22f. If **F.20** is "Selected Accounts", specified age withdrawal is permitted from Rollover Contribution Account.
 Yes No
- 22g. If **F.20** is "Selected Accounts", specified age withdrawal is permitted from Transfer Account.
 Yes No
23. 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

- 30a. In-service withdrawals allowed from Matching and Non-Elective Contribution Accounts after 5 yrs. Participation or on funds held 2 yrs.:
 Yes No
- 30b. If **F.30a** is "Yes", allow in-service withdrawals after a period certain pursuant to **F.30a** from an Account that constitutes a Participant's ESOP Account:
 Yes No
31. In-service withdrawals allowed from Voluntary Contribution and Rollover Accounts at any time:
 Yes No
- 32a. Permit Qualified Reservist Distributions:
 Yes No
- 32b. If **F.32a** is "Yes", enter the effective date:

Loans

- 40a. Loans are permitted (Section 8.06) (If "No", questions regarding loans are disregarded. Skip to **G**):
 Yes No
- 40b. If **F.40a** is "Yes", allow loans from an Account that constitutes a Participant's ESOP Account:

- Yes No
41. Require showing of financial hardship or unusual or special situation to receive loan:
 Yes No
42. Permit loans in excess of 1/2 of account balance up to \$10,000 with adequate security:
 Yes No
43. Allow extended loan amortization for purchase of principal residence:
 Yes No
44. Minimum loan amount:
 None \$100 \$200 \$250 \$300 \$400 \$500 \$600 \$700 \$750 \$800 \$900 \$1,000
45. Maximum number of loans outstanding:
 1 2 3 4 5
46. If G.3 does not permit participant self-direction, are loans treated as a segregated investment:
 Yes No
47. 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

Permitted Investments

1. Plan may invest assets in Accounts other than ESOP Accounts in life insurance (Section 9.11):
 Yes No
2. Are any assets held in the non-ESOP portion of the plan subject to the diversification requirements for publicly-traded securities:
 Yes No

Participant Self Direction

3. Specify the extent to which the Plan permits Participant self direction:
 All Accounts other than ESOP Accounts Some Accounts None
4. If G.3 is not "None", Participants may also establish individual brokerage accounts:
 Yes No
5. Participants may exercise voting rights with respect to the assets held in Accounts other than ESOP Accounts (Section 9.06(a)):
 Yes No
- 6a. If G.3 is "Some Accounts", self direct Elective Deferral Account:
 Yes No
- 6b. If G.3 is "Some Accounts", self direct Matching Contribution Account:
 Yes No
- 6c. If G.3 is "Some Accounts", self direct Voluntary Contribution Account:
 Yes No
- 6d. If G.3 is "Some Accounts", self direct Non-Elective Contribution Account:
 Yes No
- 6e. If G.3 is "Some Accounts", self direct Qualified Nonelective Contribution Account:
 Yes No
- 6f. If G.3 is "Some Accounts", self direct Rollover Contribution Account:
 Yes No
- 6g. If G.3 is "Some Accounts", self direct Transfer Account:
 Yes No

Valuation Date

- 7a. Enter Valuation Date for Accounts other than ESOP Accounts (Article 2 Definitions):
 Last day of Plan Year Last day of Plan quarter Last day of each month Each business

- day Other
- 7b.** If **G.7a** is "Other", enter Valuation Date:
- 8a.** Enter Valuation Date for ESOP Accounts (Article 2 Definitions and Section 9.10):
 Last day of Plan Year Other
- 8b.** If **G.8a.ii** is selected, enter Valuation Date:

Plan Administration

- 10a.** Designation of Plan Administrator (Section 12.01):
 Plan Sponsor Committee appointed by Plan Sponsor Other
- 10b.** If **G.10a** is "Other", Name of Plan Administrator:
- 11.** 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.** Type of indemnification for the Plan Administrator and Investment Fiduciary:
 None Standard Custom
- 12b.** If **G.12a** is "Custom", enter indemnification for the Plan Administrator and Investment Fiduciary:

Qualified Domestic Relations Orders

- 13.** Allow distribution of ESOP Accounts to an Alternate Payee prior to the date the Participant has a Termination of Employment or reaches his earliest retirement age (Section 14.02(b)):
 Yes No

Trust

- 20.** Trust Agreement is contained in a document separate from the Basic Plan Document.
 Yes No
- 21.** Trustee Type
 Corporate Individual
- 22.** If **G.21** is "Corporate", enter Trustee address:
- 23.** Number of Trustee signature lines:
 1 2 3 4 5
- 23a.** Name of first Trustee or Corporate Trustee:
- 23b.** Name of second Trustee:
- 23c.** Name of third Trustee:
- 23d.** Name of fourth Trustee:
- 23e.** Name of fifth Trustee:
- 24a.** Type of Trustee Indemnification:
 Standard Custom
- 24b.** If **G.24a** is "Custom", enter indemnification for the Trustee:

H. TOP HEAVY

Top Heavy Plans

- 1.** Plan to which Top-Heavy allocations are made:
 This Plan Pursuant to the terms of another plan
- 2.** If **H.1** is "another plan", name of other Plan to which Top-Heavy allocations are made:
- 3.** 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

Top Heavy Allocations

- 4.** If **H.1** is "This Plan", Participants who share in Top-Heavy minimum allocations:

Non-Key only All Participants

Top Heavy Vesting

- 5. Top-Heavy vesting schedule:
 100% 2-6 Year Graded 3 Year Cliff Other
- 6a. Other Top-Heavy Schedule - less than 1 year (without % sign):
- 6b. Other Top-Heavy Schedule - 1 year but less than 2 years (without % sign):
- 6c. Other Top-Heavy Schedule - 2 years but less than 3 years (without % sign):
- 6d. Other Top-Heavy Schedule - 3 years but less than 4 years (without % sign):
- 6e. Other Top-Heavy Schedule - 4 years but less than 5 years (without % sign):
- 6f. Other Top-Heavy Schedule - 5 years but less than 6 years (without % sign):

Present Value Assumptions

- 7a. Enter the interest rate to be used for determining Present Value to compute the top-heavy ratio (without % sign):
- 7b. Enter the mortality table to be used for determining Present Value to compute the top-heavy ratio:

I. 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:.