

**ADOPTION AGREEMENT #002
NONSTANDARDIZED MONEY PURCHASE PENSION PLAN**

C. CONTRIBUTIONS

Voluntary Contributions

11. If Voluntary Contributions were formerly allowed in the Plan, distributions from a Participant's Voluntary Contribution Account will be paid first out of contributions accumulated prior to January 1, 1987:
 Yes No

Pension - Service

NOTE: An Eligible Employee who has met the requirements of **B.10** through **B.12** and who has satisfied the following requirements shall be eligible to receive an allocation of Pension Contributions during the applicable Plan Year.

- 21a. Require service for a Participant to receive an allocation of Pension Contributions? (Section 4.03)
 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 Pension Contributions: _____ (Not more than 1,000. If left blank, the Plan will use 1,000 Hours of Service.)
22. Require employment by the Company on the last day of Plan Year for a Participant to receive an allocation of Pension Contributions?
 Yes No
23. 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:
 a. death.
 b. Disability.
 c. attainment of Normal Retirement Age.
24. Method to fix Pension Contribution Code section 410(b) coverage failures (Section 4.03(d)):
 i. Do not automatically fix
 ii. Add just enough Participants to meet the coverage requirements
 iii. Add all non-excludable Participants

Pension - Formula

25. Pension contribution formula. The Company's Pension contribution shall be determined and allocated to eligible Participants who have met the requirements of **B.10** through **B.12** and **C.21** through **C.24** as follows (Section 4.03):
 i. Pro rata. In the amount of the percentage specified in **C.26** of each such Participant's Compensation.
 ii. Integrated. In the amount of the sum of:
 (1) the percentage specified in **C.26** of each such Participant's Compensation; plus
 (2) the percentage specified in **C.27c** of each such Participant's Excess Compensation.
26. Enter base contribution percentage: _____

Pension - Integration

- 27a. If **C.25.ii** is selected (integrated contribution formula), integration level for determining Excess Compensation:
 i. Taxable wage base (as defined under Section 230 of the Social Security Act) in effect on the first day of such Plan Year.
 ii. Fixed percentage of taxable wage base (as defined under Section 230 of the Social Security Act) in effect on the first day of such Plan Year
 iii. Fixed dollar amount
- 27b. If **C.25.ii** (integrated contribution formula) is selected, and **C.27a.i** (taxable wage base) is not selected, enter amount (Not to exceed 100% or the amount of the taxable wage base (as defined under Section 230 of the Social Security Act) in effect on the first day of the Plan Year):
 _____ % of taxable wage base, or \$ _____
- 27c. If **C.25.ii** (integrated contribution formula) is selected, enter amount of permitted disparity: _____ (may not exceed the lesser of the percentage specified in **C.26** or the amount determined pursuant to the table set forth below)

Integration Level	Permitted Disparity
More than \$0 but not more than 20% of the TWB	5.7%
More than 20% of the TWB but not greater than 80% of the TWB	4.3%
More than 80% of the TWB but less than 100% of the TWB	5.4%
100% of the TWB	5.7%

TWB = taxable wage base (as defined under Section 230 of the Social Security Act)

Pension - Disability

- 28a.** Allocate Pension Contributions to Disabled Participants (Section 4.03(e)):
 Yes No
- 28b.** If **C.28a** is "Yes", select the anniversary of Disability when allocations end (Allocations to a Disabled Participant end as of the earliest of: (i) the last day of the Plan Year in which occurs the anniversary of the start of the Participant's Disability specified in this **C.28b**, or (ii) such other time specified in Section 4.03(e).):
 first second third fourth fifth sixth seventh eighth ninth tenth

Rollovers

- 30.** Rollover Contributions are permitted (Section 4.05):
i. No
ii. Yes - All Eligible Employees may make a Rollover Contribution even if not yet a Participant in the Plan
iii. Yes - Only active Participants may make a Rollover Contribution
- 31a.** If **C.30** is not "No", Rollover Contributions are permitted from:
i. All qualified plans and tax favored vehicles allowed under Code section 402 (Section 4.05(b) as amended by the EGTRRA Addendum to the Basic Plan Document)
ii. Only qualified plans under Code section 401(a) and conduit IRAs
- 31b.** If **C.30** is not "No" and **C.31a.i** is selected, enter the effective date: _____ (must be after December 31, 2001)

415 Corrections

- 40.** Corrections to Code section 415 violations made to another plan (Section 5.04):
 Yes No
- 41.** If **C.40** is "No", method of correction of Employer contributions for section 415 violations:
i. Reduce Company contributions in accordance with Section 5.04(d)(1)
ii. Reallocate to other Participants in accordance with Section 5.04(d)(2)
- 42.** If **C.40** is "Yes", name of plan in which 415 corrections will be made: _____