

**ADOPTION AGREEMENT #003
NONSTANDARDIZED TARGET BENEFIT 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 as follows:
 i. Flat Benefit. Each Participant's stated benefit is equal to _____% of Average Annual Compensation (reduced pro rata for the Participant's Years of Projected Participation less than 25) payable annually as a straight life annuity beginning at Normal Retirement Age.
 ii. Unit Credit - No Step. Each Participant's stated benefit is equal to _____% of Average Annual Compensation multiplied by the Participant's Years of Projected Participation, up to a maximum of _____ (no less than 25), payable annually as a straight life annuity beginning at Normal Retirement Age.
 iii. Unit Credit - With Step. Each Participant's stated benefit will be payable annually as a straight life annuity beginning at Normal Retirement Age, in an amount equal to _____ percent of Average Annual Compensation (R1) per year for the first _____ years of the Participant's Years of Projected Participation (y) and _____ percent (R2) of Average Annual Compensation per year for the next _____ years of the Participant's Years of Projected Participation (such that the total Years of Projected Participation taken into account under R1 and R2 is not less than 33).
If y is less than 33, R2 will be not less than: $\frac{(R1)(25-y)}{33-y}$ (but in no case less than 0); and not greater than: $\frac{(R1)(44-y)}{33-y}$
 iv. Excess Unit Credit. Subject to the overall permitted disparity limit below, each Participant's stated benefit under the Plan is a straight life annuity commencing at Normal Retirement Age in an amount equal to the sum of (a) and (b) below:

(a) _____% (base benefit percentage) times Average Annual Compensation up to the integration level specified in **C.28** for the Plan Year times the Participant's Years of Projected Participation; plus a benefit equal to _____% (excess benefit percentage, not to exceed the base benefit percentage by more than the maximum excess allowance) times Average Annual Compensation in excess of the integration level specified in **C.28** for the Plan Year times the Participant's Years of Projected Participation. The maximum number of Years of Projected Participation taken into account under this paragraph will be _____ (may not be less than 25 and may not exceed 35). However, the number of Years of Projected Participation taken into account in the preceding sentence for any Participant may not exceed the Participant's cumulative permitted disparity limit.

The Participant's cumulative permitted disparity limit is equal to 35 minus: (1) the number of years the Participant benefited or is treated as having benefited under this Plan prior to the Participant's first Year of Projected Participation; and (2) the number of years credited to the Participant for allocation or accrual purposes under one or more qualified plans or simplified employee pension plans (whether or not terminated) ever maintained by the Employer other than years counted in (1) above or counted toward a Participant's Years of Projected Participation.

For purposes of determining the Participant's cumulative permitted disparity limit, all years ending in the same calendar year are treated as the same year.

(b) _____% (not to exceed the excess benefit percentage) times Average Annual Compensation for each Year of Projected Participation after the period taken into account under paragraph (a). (If the number of Years of Projected Participation taken into account under paragraph (a) is less than 35 (as modified by the Participant's cumulative permitted disparity limit), then for each Year of Projected Participation after the period taken into account under paragraph (a) up to and including the 35th year of participation (as modified by the Participant's cumulative permitted disparity limit), this percentage will be equal to the excess benefit percentage.) The maximum number of Years of Projected Participation taken into account under this paragraph will be _____.

The maximum excess allowance is equal to the lesser of: (1) the base benefit percentage or (2) the applicable factor determined from Integration Tables I or II under the definition of Applicable Integration Factor below.

Overall permitted disparity limit: Notwithstanding paragraphs (a) and (b) above, for any Plan Year this Plan benefits any Participant who benefits under another qualified plan or simplified employee pension maintained by the Employer that provides for permitted disparity (or imputes permitted disparity), the stated benefit for all Participants under this Plan will be equal to the excess benefit percentage above times the Participant's total Average Annual Compensation times the Participant's Years of Projected Participation under the Plan up to the maximum Years of Projected Participation taken into account in paragraphs (a) and (b).

[] v. **Excess Flat Benefit.** Subject to the overall permitted disparity limit below, each Participant's stated benefit under the Plan is a straight life annuity commencing at Normal Retirement Age in an amount equal to _____% times Average Annual Compensation up to the integration level specified in C.28 for the Plan Year (base benefit percentage); plus a benefit equal to _____% (excess benefit percentage) (not to exceed the base benefit percentage by more than the maximum excess allowance) times Average Annual Compensation in excess of the integration level specified in C.28 for the Plan Year.

The maximum excess allowance is equal to the lesser of: (1) the base benefit percentage; or (2) 35 times the applicable factor determined from Integration Tables I or II under the definition of Applicable Integration Factor below.

For a Participant with less than 35 Years of Projected Participation, the base benefit percentage and the excess benefit percentage will be reduced by being multiplied by a fraction, the numerator of which is the Participant's Years of Projected Participation, and the denominator of which is 35.

Cumulative permitted disparity reduction: If the number of the Participant's cumulative permitted disparity years exceeds 35, the excess benefit percentage will be further reduced as provided below. A Participant's cumulative permitted disparity years consists of the sum of: (1) the Participant's Years of Projected Participation (up to 35), (2) the number of years the Participant benefited or is treated as having benefited under this Plan prior to the Participant's first Year of Projected Participation, and (3) the number of years credited to the Participant for allocation or accrual purposes under one or more qualified plans or simplified employee pension plans (whether or not terminated) ever maintained by the Employer (other than years counted in (1) or (2) above). For purposes of determining the Participant's cumulative permitted disparity limit, all years ending in the same calendar year are treated as the same year.

If the cumulative permitted disparity reduction is applicable, the excess benefit percentage will be reduced as follows:

(A) Subtract the Participant's base benefit percentage from the Participant's excess benefit percentage, (after modification in accordance with the paragraph preceding this cumulative permitted disparity reduction).

(B) Multiply the result determined in (A) by a fraction (not less than 0), the numerator of which is 35 minus the sum of the years in (2) and (3) above, and the denominator of which is 35.

(C) The Participant's excess benefit percentage is equal to the sum of the result in (B) and the Participant's base benefit percentage, as otherwise modified.

Overall permitted disparity limit: Notwithstanding the above, for any Plan Year this Plan benefits any Participant who benefits under another qualified plan or simplified employee pension plan maintained by the Employer that provides for permitted disparity (or imputes permitted disparity), the current stated benefit for all Participants under this Plan will be equal to the excess benefit percentage entered into the benefit formula above multiplied by the Participant's total Average Annual Compensation under the Plan (prorated for Years of Projected Participation less than 35).

[] vi. **Offset Unit Credit.** Subject to the overall permitted disparity limit below, each Participant's stated benefit under the Plan is a straight life annuity commencing at Normal Retirement Age in an amount equal to the sum of (a) and (b) below:

(a) _____% (gross benefit percentage) times Average Annual Compensation for the Plan Year times the Participant's Years of Projected Participation offset by _____% (not to exceed the maximum offset allowance) times Final Average Compensation up to the offset level specified in C.28 times the Participant's total

Years of Projected Participation. The maximum number of Years of Projected Participation taken into account under this paragraph will be _____ (may not be less than 25 and may not exceed 35). However, the number of Years of Projected Participation taken into account in the preceding sentence for any Participant may not exceed the Participant's cumulative permitted disparity limit. The Participant's cumulative permitted disparity limit is equal to 35 minus: (1) the number of years the Participant benefited or is treated as having benefited under this Plan prior to the Participant's first Year of Projected Participation, and (2) the number of years credited to the Participant for allocation or accrual purposes under one or more qualified plans or simplified employee pension plans (whether or not terminated) ever maintained by the Employer other than years counted in (1) above or counted toward a Participant's Years of Projected Participation. For purposes of determining the Participant's cumulative permitted disparity limit, all years ending in the same calendar year are treated as the same year.

(b) _____ (not to exceed the gross benefit percentage) times Average Annual Compensation for each Year of Projected Participation after the period set forth in paragraph (a). (If the number of Years of Projected Participation set forth in paragraph (a) is less than 35 (as modified by the Participant's cumulative permitted disparity limit), then for each Year of Projected Participation after the period set forth under paragraph (a) up to and including the 35th Year of Projected Participation (as modified by the Participant's cumulative permitted disparity limit), this percentage will be equal to the gross benefit percentage.) The maximum number of Years of Projected Participation taken into account under this paragraph will be _____.

The maximum offset allowance will not exceed the lesser of: (1) the applicable factor from Integration Tables I or II under the definition of Applicable Integration Factor below, and (2) one-half of the gross benefit percentage, multiplied by a fraction (not to exceed one), the numerator of which is the Participant's Average Annual Compensation, and the denominator of which is the Participant's Final Average Compensation up to the offset level specified in **C.28**.

Overall permitted disparity limit: Notwithstanding the preceding paragraphs (a) and (b), for any Plan Year this Plan benefits any Participant who benefits under another qualified plan or simplified employee pension plan maintained by the Employer that provides for permitted disparity (or imputes permitted disparity), the stated benefit for all Participants under this Plan will be equal to the gross benefit percentage above (without regard to the offset) times the Participant's total Average Annual Compensation times the Participant's Years of Projected Participation under the Plan up to the maximum of Years of Projected Participation taken into account in paragraphs (a) and (b).

[] **vii. Offset Flat Benefit.** Subject to the overall permitted disparity limit below, each Participant's stated benefit under the Plan is a straight life annuity commencing at Normal Retirement Age in an amount equal to _____% times Average Annual Compensation offset by _____% (not to exceed the maximum offset allowance) times Final Average Compensation up to the offset level specified in **C.28**.

The maximum offset allowance will not exceed the lesser of: (1) the applicable factor from Integration Tables I or II under the definition of Applicable Integration Factor below, multiplied by 35, and (2) one-half of the gross benefit percentage, multiplied by a fraction (not to exceed one), the numerator of which is the Participant's Average Annual Compensation, and the denominator of which is the Participant's Final Average Compensation up to the offset level specified in **C.28**.

For a Participant with less than 35 Years of Projected Participation, both the gross benefit percentage and the offset percentage will be reduced by being multiplied by a fraction, the numerator of which is the number of the Participant's Years of Projected Participation, and the denominator of which is 35.

Cumulative permitted disparity reduction: If the number of the Participant's cumulative permitted disparity years exceeds 35, the gross benefit percentage and the offset will be further reduced as provided below. A Participant's cumulative permitted disparity years consists of the sum of: (1) the Participant's Years of Projected Participation (up to 35), (2) the number of years the Participant benefited or is treated as having benefited under this Plan prior to the Participant's first Year of Projected Participation, and (3) the number of years credited to the Participant for allocation or accrual purposes under one or more qualified plans or simplified employee pension plans (whether or not terminated) ever maintained by the Employer (other than years counted in (1) or (2) above. For purposes of determining the Participant's cumulative permitted disparity limit, all years ending in the same calendar year are treated as the same year.

If the cumulative permitted disparity reduction is applicable, the gross benefit percentage and the offset will be reduced as follows:

(A) The offset will be reduced by multiplying it by a fraction (not less than 0), the numerator of which is 35 minus the sum of the years in (2) and (3) above, and the denominator of which is 35.

(B) The gross benefit percentage will be reduced by the number of percentage points by which the offset was reduced in (A) above.

Overall permitted disparity limit: Notwithstanding the above, for any Plan Year this Plan benefits any Participant who benefits under another qualified plan or simplified employee pension plan maintained by the Employer that

provides for permitted disparity (or imputes permitted disparity), the stated benefit for all Participants under this Plan will be equal to the gross benefit percentage entered in the benefit formula above (without regard to the offset) multiplied by the Participant's total Average Annual Compensation under the Plan (prorated for Years of Projected Participation less than 35).

Miscellaneous

- 26a. Average Annual Compensation** means:
- i.** **Specified Years.** The average of a Participant's annual Compensation over the consecutive Plan Year period specified in **C.26b** which occurs in the Plan Years specified in **C.26c** that produces the highest average. If the Participant has less than the number of years of participation specified in **C.26b**, Compensation is averaged over the Participant's total period of Participation.
 - ii.** **All Plan Years.** The average of a Participant's annual Compensation for all Plan Years of participation in the Plan.
- 26b.** If **C.26a.i** (Specified Years) is selected, enter the number of consecutive years to be averaged in computing Average Annual Compensation: _____ (minimum of three)
- 26c.** If **C.26a.i** (Specified Years) is selected, the consecutive year period specified in **C.26b** will occur entirely within the following period:
- i.** All Plan Years of Plan participation
 - ii.** The final _____ Plan Years of Plan participation (Must be greater than or equal to **C.26b**)
- 27. Interest Rate.** For purposes of determining the annual Company contribution necessary to fund the stated benefit, the interest rate will be:
- 7.50%
 - 8.00%
 - 8.50%
- NOTE:** A Plan Sponsor who wishes to provide interest rates in addition to those above in determining the annual Company contribution necessary to fund Participants' stated benefits for Plan Years beginning before January 1, 1994, may do so in an Addendum to the Adoption Agreement if the Plan: 1) limits their use to Plan Years beginning before 1994; and 2) provides that the additional interest rates are no less than 5% and no greater than 6%, as required by section 3.03 of Revenue Ruling 76-464, 1976-2 C.B. 115.

Pension - Integration

- 28a.** If **C.25.iv** through **C.25.vii** is selected (integrated contribution formula), the integration level or offset level for each Plan Year for each Participant will be an amount equal to:
- a.** **Covered Compensation.** Such Participant's Covered Compensation for the Plan Year.
 - b.** **Greater of \$10,000 or 1/2 Covered Compensation.** The greater of \$10,000 or one-half of the Covered Compensation of any individual who attains social security retirement age during the calendar year in which the Plan Year begins.
 - c.** **Dollar amount not to exceed the greater of \$10,000 or 1/2 Covered Compensation.** \$_____ (a single dollar amount not to exceed the greater of \$10,000 or one-half of Covered Compensation of any individual who attains social security retirement age during the calendar year in which the Plan Year begins).
 - d.** **Dollar amount that exceeds the greater of \$10,000 or 1/2 Covered Compensation.** \$_____ (a single dollar amount that exceeds the greater of \$10,000 or one-half of Covered Compensation of any individual who attains social security retirement age during the calendar year in which the Plan Year begins, but not to exceed the greater of \$25,450 or 150% of the Covered Compensation of an individual attaining social security retirement age in the current Plan Year).
 - e.** **Uniform Percentage.** A uniform percentage equal to _____% of each Participant's Covered Compensation for the current year (greater than 100% but not greater than 150%, and in no event in excess of the Taxable Wage Base).
- 28b.** Covered Compensation will be determined based on the following year:
- i.** current year.
 - ii.** _____ year (may be the Covered Compensation for a Plan Year earlier than the current Plan Year, provided the earlier Plan Year is the same for all Participants and is not earlier than the later of (A) the Plan Year that begins 5 years before the current Plan Year, and (B) the Plan Year beginning in 1989. If the Plan Year entered is more than five years prior to the current Plan Year, the Participant's Covered Compensation will be that determined under the Covered Compensation table for the Plan Years five years prior to the current Plan Year).
- 28c.** 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

Determination of Value of Stated Benefit

For each Plan Year the Company will contribute for each eligible Participant who has met the requirements of **B.10** through **B.12** and **C.21** through **C.24**, the annual Company contribution calculated below. The annual Company contribution necessary to fund the stated benefit with respect to a Participant will be determined each Plan Year as follows:

Step 1: If the Participant has not yet reached Normal Retirement Age, calculate the present value of the stated benefit by

multiplying the stated benefit by the factor that is the product of: (i) the applicable factor in Table I (if attained (current) age is less than 65) or Table IA (if attained age is greater than or equal to 65), multiplied by (ii) the applicable factor in Table III. If the Participant is at or beyond Normal Retirement Age, calculate the present value of the stated benefit by multiplying the stated benefit by the factor in Table IV corresponding to that Normal Retirement Age.

NOTE: If the Plan provides options for Normal Retirement Ages other than those for which factors are provided in Tables III and IV, the Plan must contain the appropriate factors in an Addendum to the Adoption Agreement.

Step 2: Calculate the excess, if any, of the amount determined in **Step 1** over the theoretical reserve.

Step 3: Amortize the result in **Step 2** by multiplying it by the applicable factor from Table II. For the Plan Year in which the Participant attains Normal Retirement Age and for any subsequent Plan Year, the applicable factor is 1.0.

For purposes of this section, the theoretical reserve is determined according to (i) and (ii) below:

(i) Initial theoretical reserve. A Participant's theoretical reserve as of the last day of the Participant's first Year of Projected Participation (year 1) is zero. However, if this Plan is a prior safe harbor plan with a stated benefit formula that takes into account Plan Years prior to the first Plan Year that this Plan satisfies the safe harbor in Treas. Reg. section 1.401(a)(4)-8(b)(3)(c), the initial theoretical reserve is determined as follows:

(A) Calculate as of the last day of the Plan Year immediately preceding year 1 the present value of the stated benefit, using the actuarial assumptions, the provisions of the Plan, and the Participant's compensation as of such date. For a Participant who is beyond Normal Retirement Age during year 1, the stated benefit will be determined using the actuarial assumptions, the provisions of the Plan, and the Participant's compensation as of such date, except that the straight life annuity factor used in that determination will be the factor applicable for the Participant's Normal Retirement Age.

(B) Calculate as of the last day of the Plan Year immediately preceding year 1 the present value of future Company contributions, i.e., the contributions due each Plan Year using the actuarial assumptions, the provisions of the Plan, (disregarding those provisions of the Plan providing for the limitations of Code section 415 or the minimum contributions under Code section 416), and the Participant's compensation as of such date, beginning with year 1 through the end of the Plan Year in which the Participant attains Normal Retirement Age.

(C) Subtract the amount determined in (B) from the amount determined in (A).

(ii) Accumulate the initial theoretical reserve determined in (i) and the Company contribution (as limited by Code section 415, but without regard to any required minimum contributions under Code section 416) for each Plan Year beginning in year 1 up through the last day of the current Plan Year (excluding contribution(s) (if any) for the current Plan Year) using the Plan's interest assumption in effect for each such year. In any Plan Year following the Plan Year in which the Participant attains Normal Retirement Age, the accumulation is calculated assuming an interest rate of 0%.

For purposes of determining the level of annual Company contribution necessary to fund the stated benefit, the calculations in (i) and (ii) above will be made as of the last day of each Plan Year, on the basis of the Participant's age on the Participant's last birthday, using the interest rate in effect on the last day of the prior Plan Year.

Definitions

Applicable Integration Factor. The Applicable Integration Factor is the factor derived from the applicable table(s) below based on the Normal Retirement Age under the Plan. If the Plan Sponsor elects as an integration level (or offset level) **C.28d** or **C.28e**, Integration Table II will apply. Otherwise, Integration Table I will apply.

Normal Retirement Age	Integration Table I	Integration Table II
65	0.5200	0.4160
64	0.4856	0.3884
63	0.4504	0.3603
62	0.4160	0.3328
61	0.3816	0.3052
60	0.3464	0.2771
59	0.3296	0.2636
58	0.3120	0.2496
57	0.2944	0.2355
56	0.2776	0.2220
55	0.2600	0.2080

Covered Compensation. A Participant's Covered Compensation for a Plan Year is the average (without indexing) of the Taxable Wage Bases in effect for each calendar year during the 35-year period ending with the last day of the calendar year in which the Participant attains (or will attain) social security retirement age. In determining a Participant's Covered Compensation for a Plan Year, the Taxable Wage Base in effect for the current Plan Year and any subsequent Plan Year will be assumed to be the same as the Taxable Wage Base in effect as of the beginning of the Plan Year for which the determination is being made. Covered Compensation will be determined based on the year designated in **C.28**.

A Participant's Covered Compensation for a Plan Year before the 35-year period ending with the last day of the calendar year in which the Participant attains social security retirement age is the Taxable Wage Base in effect as of the beginning of the Plan Year. A Participant's Covered Compensation for a Plan Year after such 35-year period is the Participant's Covered Compensation for the Plan Year during which the 35-year period ends.

Final Average Compensation. A Participant's Final Average Compensation is the average of the Participant's annual Compensation from the Employer for the three-consecutive year period ending with or within the Plan Year. If a Participant's entire period of employment with the Employer is less than three consecutive years, compensation is averaged on an annual basis over the Participant's entire period of employment. Compensation for any year in excess of the Taxable Wage Base in effect at the beginning of such year will not be taken into account. See **C.28c**.

Taxable Wage Base. Taxable Wage Base is the contribution and benefit base in effect under section 230 of the Social Security Act at the beginning of the Plan Year.

Years of Projected Participation. For purposes of determining a Participant's stated benefit, a Participant's Years of Projected Participation under the Plan is the sum of (1) and (2), where (1) is the number of years during which the Participant benefited under this Plan beginning with the latest of: (a) the first Plan Year in which the Participant benefited under the Plan, (b) the first Plan Year taken into account in the stated benefit formula, and (c) any Plan Year immediately following a Plan Year in which the Plan did not satisfy the safe harbor for target benefit plans in Treas. Reg. section 1.401(a)(4)-8(b)(3), and ending with the last day of the current Plan Year, and (2) is the number of years, if any, subsequent to the current Plan Year through the end of the Plan Year in which the Participant attains Normal Retirement Age.

For purposes of this definition of Years of Projected Participation, if this Plan is a prior safe harbor plan, the Plan is deemed to satisfy the safe harbor for target benefit plans in Treas. Reg. section 1.401(a)(4)-8(b)(3) and a Participant is treated as benefiting under the Plan in any Plan Year beginning prior to January 1, 1994.

A prior safe harbor plan is a plan that (1) was adopted and in effect on September 19, 1991, (2) which on that date contained a stated benefit formula that took into account service prior to that date, and (3) satisfied the applicable nondiscrimination requirements for target benefit plans for those prior years. For purposes of determining whether a plan satisfies the applicable nondiscrimination requirements for target benefit plans for Plan Years beginning before January 1, 1994, no amendments after September 19, 1991, other than amendments necessary to satisfy Code section 401(1), will be taken into account.

Pension - Disability

- 29a.** Allocate Pension Contributions to Disabled Participants (Section 4.03(e)):
 Yes No
- 29b.** If **C.29a** 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.29b**, 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: _____