

Qualified Retirement Plan

# Nonstandardized Adoption Agreement

Simplified 401(k) Profit Sharing Plan

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## **Key Information When Establishing a Qualified Retirement Plan**

In addition to completing, signing, and dating your qualified retirement plan's adoption agreement, there are a few other key items to be aware of.

### **Obtain a Fidelity Bond**

In general, every plan fiduciary, administrator, officer, or employee who handles funds or other property of the plan must be bonded for at least 10 percent of the amount the individual handles. The minimum bond amount, irrespective of plan asset value, is \$1,000. The maximum amount required is \$500,000 (\$1,000,000 for a plan that holds employer securities). You can obtain a fidelity bond from your insurance agent. The bond should be in the plan's name (*not* the company's name).

### **Obtain a Determination Letter for a Normal Retirement Age Less than Age 59½ (for Money Purchase Pension Plans Only)**

Due to the SECURE Act, if you are establishing or restating a money purchase pension plan and you have designated an age less than 59½ but greater than 54 as the normal retirement age (NRA), the plan document's opinion letter does not cover the plan's definition of NRA. You must submit for a determination letter if you would like reliance that your plan's definition of NRA meets the government's requirement that the NRA is reasonable for your industry. If you have designated an age less than age 55, you will not be able to use this prototype plan document.

### **Provide the Summary Plan Description to Employees (for Employers with Employees)**

The summary plan description (SPD) is a comprehensive, easily understood explanation of qualified retirement plan provisions. You must complete the SPD using your completed adoption agreement as a guide. If you have employees and did not receive an SPD to complete, contact American Century Investment Management, Inc. ("American Century Investments"), the prototype plan document sponsor.

### **Who must you provide an SPD to?**

The Department of Labor (DOL) requires employers to provide an SPD to all eligible employees. Employers also must provide an SPD to each beneficiary receiving benefits from the plan on account of death or as an alternate payee pursuant to a qualified domestic relations order (QDRO).

### **When do you need to provide the SPD?**

Employers must provide an SPD to 1) all eligible employees within 120 days of the plan's establishment, 2) any new employee within 90 days after such employee becomes eligible to participate in the plan, and 3) all eligible employees no later than 120 days following the end of the plan year in which the plan was amended.

### **What additional documentation may be needed?**

Complete any applicable attachments and provide a copy to each employee. These items may include notices required for regulations (e.g., notices for QDIA, EACA/QACA, and safe harbor 401(k) contributions). If you did not receive any of these items, contact American Century Investments. If your plan covers non-English speaking participants, you may be required to include an additional note with the SPD. This note must explain, in the participants' non-English languages, that they can obtain additional assistance from you in understanding their rights and obligations under the plan. The DOL has provided a sample statement (shown below) that you may include in the SPD. The statement must be in the participant's non-English language.

*This booklet contains a summary in English of your plan rights and benefits under Employer A Pension Plan. If you have difficulty understanding any part of this booklet, contact Mr. John Doe, the plan administrator, at his office in Room 123, 456 Main St., Anywhere City, State 20001. Office hours are from 8:30 A.M. to 5:00 P.M. Monday through Friday. You may also call the plan administrator's office at (202) 555-2345 for assistance.*

## **Important Information Regarding Adoption of the Plan**

### **Complete the Adoption Agreement**

Review the Adoption Agreement with your tax or legal advisor, complete all requested information, and make appropriate elections where required.

If you fail to select an option or complete an election, default provisions will apply. Each applicable default is detailed below each option or election. Make every effort to complete each option and election as the default provisions may not be the most suitable for your business.

Some sections of the Adoption Agreement have been pre-filled for your convenience. However, the Adopting Employer is responsible for reviewing each section to determine whether the options selected are suitable to the Adopting Employer's specific situation. The prototype plan sponsor, American Century Investments, does not provide tax or legal advice.

The Adopting Employer may appoint more than one Trustee for the plan. American Century Investments cannot serve as Trustee. It is recommended that you appoint more than one Trustee so that if one dies or becomes incapacitated, the other Trustee(s) can continue to administer your plan.

### **Sign and Date the Adoption Agreement**

Once you have completed and approved the Adoption Agreement, you must sign and date it and retain the original for your records. You must return a copy of your completed and signed Adoption Agreement to American Century Investments.

It is your responsibility to coordinate the effective date of your plan with your signature date, and the operational implementation of the plan and/or its provisions to ensure that your plan is operated in compliance with all federal retirement laws and other regulatory requirements. Consult with your tax or legal advisor regarding the date by which you must sign your plan documents.

In order to adopt this plan, the Adopting Employer must complete the Adoption Agreement and any applicable amendments and return a copy to:

American Century Investments  
P.O. Box 419385  
Kansas City, MO 64141

**Your adoption or restatement of this plan will not be complete until this Adoption Agreement and any applicable amendments have been received and accepted by American Century Investments.**

Failure to properly complete the Adoption Agreement and any applicable amendments may result in disqualification of the plan. American Century Investments will inform the Adopting Employer of any amendments to the prototype plan or of its decision to discontinue or abandon it.

# 401(k) Profit Sharing Plan Nonstandardized Adoption Agreement

## EMPLOYER INFORMATION Complete Parts A and B

### Part A. Adopting Employer

Name of Adopting Employer \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_ Adopting Employer's Federal Tax Identification Number \_\_\_\_\_

Adopting Employer's Tax Year End (specify month and day) \_\_\_\_\_

Type of Business (select one)  Sole Proprietorship  Partnership  C Corporation  S Corporation  LLC  Nonprofit  
 Other. (Specify a legal entity recognized under federal income tax laws.) \_\_\_\_\_

Name of Plan \_\_\_\_\_

Plan Sequence Number \_\_\_\_\_ Trust Identification Number (if applicable) \_\_\_\_\_ Account Number \_\_\_\_\_

### Part B. Participating Employers

#### 1. Related Employers

If the Adopting Employer is or becomes part of a controlled group of corporations (as defined in Code section 414(b) as modified by Code section 415(h)), a group of commonly controlled trades or businesses (as defined in Code section 414(c) as modified by Code section 415(h)), an affiliated service group (as defined in Code section 414(m)), or any other entity required to be aggregated with the Adopting Employer pursuant to Code section 414(o), are all Related Employers of the Adopting Employer considered to be Related Participating Employers? (Select one.)

**Option 1:**  Yes, all Related Employers of the Adopting Employer will participate in this Plan.

**Option 2:**  No, Related Employers of the Adopting Employer will participate in this Plan only if listed on a Participating Employer Election Attachment.

**NOTE:** If no option is selected, Option 2 will apply. Failure to include Related Employers of the Adopting Employer may cause a violation of the coverage rules under Code section 410(b).

#### 2. Employers That Are Not Related Employers

Will an Employer that is not a Related Employer of the Adopting Employer be allowed to participate in the Plan?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** If no option is selected, Option 2 will apply. If Option 1 is selected this Plan will be a multiple employer plan and will be subject to Code section 413(c) and the regulations thereunder. If this Plan is a multiple employer plan, elections made in this Adoption Agreement will only apply to the Employees of the Adopting Employer and any Participating Employer who has not made a separate election on a Participating Employer Attachment. The defined terms in this Adoption Agreement will be interpreted to conform to this statement.

## SECTION ONE: EFFECTIVE DATES Complete Part A or B

### Part A. New Plan Effective Date

This is the initial adoption of a 401(k) profit sharing plan by the Adopting Employer.

The Effective Date of this Plan is \_\_\_\_\_. (Must be no earlier than the first day of the Plan Year in which the Plan is adopted.)

If different from the Effective Date above, Elective Deferrals can be made under this Plan effective (select one):

**Option 1:**  The next payroll date coinciding with or following the later of the date this Adoption Agreement is signed or the Effective Date.

**Option 2:**  \_\_\_\_\_ (Must be on or after the later of the date this Adoption Agreement is signed or the Effective Date.)

**NOTE:** If no option is selected, Option 1 will apply.

**NOTE:** The Effective Date is usually the first day of the Plan Year in which this Adoption Agreement is signed and may not be earlier than such date. Elective Deferrals, however, cannot be made available before the later of the date this Adoption Agreement is signed or the date specified above for Elective Deferrals.

**Part B.**  **Existing Plan Amendment or Restatement Date**

This is an amendment or restatement of an existing qualified plan.

The Initial Plan Document was effective on \_\_\_\_\_.

This Plan is a frozen Plan effective on \_\_\_\_\_.

*If this Plan is a frozen Plan, no Employer Contributions may be made to the Plan with respect to Compensation earned on or after the Effective Date that the Plan is frozen. In addition, no additional contributions (e.g., rollover, transfer) may be accepted by the Plan on or after the date that the Plan is frozen. Furthermore, once the Plan is frozen, no additional Employees shall become Participants. Depending on the facts and circumstances surrounding the freezing of the Plan, other Plan provisions may be affected (e.g., vesting, availability of loans.)*

The Effective Date of this amendment or restatement is \_\_\_\_\_ (except as otherwise provided on a Special Effective Date(s) Attachment, if applicable, or in the Basic Plan Document). (Must be no earlier than the first day of the Plan Year in which the Plan is restated.)

If different from the Effective Date above, Elective Deferrals, if added by this amendment or restatement, can be made under this Plan effective:

**Pre-Tax Elective Deferrals (Select one.)**

**Option 1:**  The next payroll date coinciding with or following the later of the date this Adoption Agreement is signed or the Effective Date of this amendment or restatement.

**Option 2:**  \_\_\_\_\_ (Must be on or after the later of the date this Adoption Agreement is signed or the Effective Date of this amendment or restatement.)

**NOTE:** If no option is selected, Option 1 will apply for Pre-Tax Elective Deferrals.

**Roth Elective Deferrals (Select one.)**

**Option 1:**  The next payroll date coinciding with or following the later of the date this Adoption Agreement is signed or the Effective Date of this amendment or restatement.

**Option 2:**  \_\_\_\_\_ (Must be on or after the later of the date this Adoption Agreement is signed or the Effective Date of this amendment or restatement.) The effective date for Roth Elective Deferrals must be on or after January 1, 2006.

**NOTE:** If no option is selected, Option 1 will apply for Roth Elective Deferrals.

**NOTE:** Specifying an amendment or restatement Effective Date as any day other than the first day of the Plan Year following the Plan Year in which this Adoption Agreement is signed may result in a reduction or elimination of accrued benefits, violating Code section 411(d)(6). Notwithstanding the foregoing, Effective Dates for certain legislative and regulatory guidance are governed by the terms specified in the Basic Plan Document. If Elective Deferrals are being made available for the first time as a result of this amendment or restatement, the Elective Deferrals cannot be made available before the later of the date this Adoption Agreement is signed or the date specified above for Elective Deferrals. If different dates are selected for Pre-Tax and Roth Elective Deferrals, the date specified above for Pre-Tax Elective Deferrals must be either the same date or an earlier date than that selected for Roth Elective Deferrals.

**SECTION TWO: ELIGIBILITY**  
**Complete Parts A through D**

**Part A. Age and Eligibility Service**

**1. Age Requirement.**

An Employee will be eligible to become a Participant in the Plan for purposes of becoming a Contributing Participant (and thus eligible to make Elective Deferrals), receiving Matching Contributions, or receiving an allocation of any Employer Profit Sharing Contributions, as applicable, made pursuant to Section Three of the Adoption Agreement, after attaining the following age \_\_\_\_\_ (not more than 21).

**NOTE:** If no age is specified, there will be no age requirement.

**2. Eligibility Service Requirement.**

An Employee will be eligible to become a Participant in the Plan for purposes of becoming a Contributing Participant (and thus eligible to make Elective Deferrals), receiving Matching Contributions, or receiving an allocation of any Employer Profit Sharing Contributions, as applicable, made pursuant to Section Three of the Adoption Agreement (select one):

**Option 1:**  No eligibility service required.

**Option 2:**  After completing \_\_\_\_\_ consecutive Months of Eligibility Service (not more than 12) beginning on the Employee's date of hire.

**NOTE:** If an Employee does not satisfy the Months of Eligibility Service requirement within the initial period specified above and the Hours of Service method of determining eligibility service applies, such Employee will satisfy the Plan's service requirement and be eligible to become a Participant in the Plan for purposes of the contributions specified above upon completion of 1,000 Hours of Service within the Eligibility Computation Period. If the Elapsed Time method of determining eligibility service applies, an Employee will satisfy the Plan's service requirement and be eligible to become a Participant in the Plan for purposes of the contributions specified above upon completion of the number of consecutive Months of Eligibility Service specified above.

**Option 3:**  After completing 1 Year of Eligibility Service (Period of Service, if applicable).

**NOTE:** If no option is selected, Option 1 will apply.

**Part B. Employees Employed as of a Specified Date**

An Employee who is employed as of the date specified below, is included in the classification listed below (other than an Employee who either is part of an excluded class of Employees or is employed by a Related Employer of the Adopting Employer that does not participate in the Plan), and has not otherwise met the age and eligibility service requirements will be considered to have met those requirements and be eligible to become a Participant in the Plan (select one):

**Option 1:**  Yes. An Employee employed on \_\_\_\_\_ (specify a month, day, and year):

**i. Employee Classification**

This waiver applies to the following Employees (select one and complete, if applicable):

**Suboption (a):**  All Employees.

**Suboption (b):**  Employees who are (define classifications):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**ii. Entry Date**

The following date will be an Entry Date for an Employee who is subject to this waiver (select one and complete, if applicable):

The specified date above.

\_\_\_\_\_ (specify a month, day, and year).

**Option 2:**  Not applicable.

**NOTE:** If no option is selected, Option 2 will apply. If Option 1 is selected but no date is specified, no additional age and eligibility service waivers will apply. If Option 1 is selected but no contribution source(s) is specified, all contribution sources available in the Plan on the specified date will be subject to the waiver. If Option 1 is selected but no Employees are specified, all Employees employed on the specified date will be subject to the waiver. This age and eligibility service waiver may be used either when this Plan is adopted or when the Plan is subsequently amended (e.g., to add one or more types of contributions, to add a previously excluded group of Employees).

**Part C. Entry Dates**

The Entry Dates will be (select one):

**Option 1:**  Immediately upon meeting age and eligibility service – The day the age and eligibility service requirements in Section Two, Part A, are satisfied.

**Option 2:**  Monthly – The first day of each month of the Plan Year.

**Option 3:**  Quarterly – The first day of the Plan Year and the first day of the fourth, seventh, and tenth months of the Plan Year.

**Option 4:**  Semi-Annually – The first day of the Plan Year and the first day of the seventh month of the Plan Year.

**Option 5:**  Annually – The first day of the Plan Year. (Refer to the "NOTE" at the end of this Part C for restrictions that may apply.)

**Option 6:**  Other. (Refer to the "NOTE" at the end of this Part C for restrictions that may apply.)

\_\_\_\_\_  
\_\_\_\_\_

**NOTE:** If no option is selected, Option 4 will apply. The "Annually" and "Other" Entry Date options can be selected only if the eligibility requirements and Entry Dates are coordinated such that each Employee will become a Participant in the Plan by the earlier of 1) the first day of the Plan Year beginning after the date the Employee satisfies the age and eligibility service requirements of Code section 410(a) and ERISA section 202, or 2) six months after the date the Employee satisfies such requirements.

**Part D. Service Required for Eligibility Purposes (Select one.)**

**Option 1:**  The Hours of Service method of determining service applies. (May only be selected if one or two Years of Eligibility Service or a fractional year service with hours is required for any source in Part A above.) (Complete the following.)

**(a)** \_\_\_\_\_ Hours of Service (not more than 1,000) will be required to constitute a Year of Eligibility Service.

**(b)** \_\_\_\_\_ Hours of Service (not more than 500 and less than the number specified in Option 1(a), above) must be exceeded to avoid a Break in Eligibility Service.

**Option 2:**  Not applicable. The Elapsed Time method of determining service applies or no eligibility service is required.

**NOTE:** If no option is selected and the Hours of Service method of determining service applies or if Option 1 is selected and no hours are specified, 1,000 and 500 will apply for items (a) and (b), respectively.

**SECTION THREE: CONTRIBUTIONS**  
**Complete Parts A through H**

**Part A. Elective Deferrals**

**1. Authorization of Elective Deferrals**

Will Elective Deferrals be permitted under this Plan (select one)?

**Option 1:**  Yes. (Complete the following.)

Will Roth Elective Deferrals be permitted under this Plan in addition to Pre-Tax Elective Deferrals?

**Suboption (a):**  Yes.

**Suboption (b):**  No.

**NOTE:** If no suboption is selected, Suboption (a) will apply.

**Option 2:**  No.

**NOTE:** If no option is selected, Option 1 will apply. Complete the relevant portions of the remainder of Part A only if Option 1 is selected.

**2. Limits on Elective Deferrals**

If Elective Deferrals are permitted under the Plan, a Contributing Participant may elect under a salary reduction agreement to have their Compensation reduced by the amount described below. Such amount will be contributed to the Plan by the Employer on behalf of the Contributing Participant (select one):

**Option 1:**  An amount equal to a percentage of the Contributing Participant's Compensation from \_\_\_\_\_ percent to \_\_\_\_\_ percent in increments of \_\_\_\_\_ percent.

**Option 2:**  An amount equal to a dollar amount or percentage of the Contributing Participant's Compensation not to exceed the limits imposed by Code sections 401(k), 402(g), 404, and 415.

**NOTE:** If no option is selected, Option 2 will apply. A Contributing Participant's combined Pre-Tax and Roth Elective Deferrals during their taxable year will not exceed the limit contained in Code section 402(g) in effect at the beginning of such taxable year. Bonuses will be included in Compensation and will, therefore, be subject to a Participant's salary reduction agreement.

**3. Authorization of Automatic Elective Deferrals**

Will the automatic Elective Deferral enrollment provisions apply (select one)?

**Option 1:**  Yes, the Automatic Contribution Arrangement (ACA) provisions in Plan Section 3.01(E)(1) will apply.

**Option 2:**  Yes, the Eligible Automatic Contribution Arrangement (EACA) provisions in Plan Section 3.01(E)(2) will apply.

**Option 3:**  Yes, the Qualified Automatic Contribution Arrangement (QACA) provisions in Plan Section 3.01(F) will apply.

**Option 4:**  No.

**NOTE:** If no option is selected, Option 4 will apply. If Option 3 is selected, the QACA provisions of the Plan will apply for the Plan Year and the provisions relating to the ADP or ACP test generally will not apply. Contribution provisions that are selected in addition to Option 3 may subject the plan to ADP, ACP, and top-heavy testing. In addition, the Plan generally must satisfy the QACA requirements of Code sections 401(k)(13) and 401(m)(12), including the notice requirement, for the entire Plan Year. If a QACA is eliminated during a Plan Year under Treasury Regulation section 1.401(k)-3(g), the Plan will be subject to provisions relating to the ADP and ACP tests, including restrictions on the selection of testing methods (e.g., current vs. prior-year).

**Part B. Matching Contributions**

**NOTE:** Employers that intend to maintain a QACA safe harbor plan or a Safe Harbor CODA plan, as defined in Plan Sections 3.01(F) or 3.03, respectively, that is not subject to ACP testing, must skip this Part B and complete either Part A, items 9(a) and 11 or Part C. Matching Contributions made under this Part B will be subject to ACP testing.

**1. Authorization of Matching Contributions**

Will the Employer make Matching Contributions to the Plan on behalf of a Qualifying Contributing Participant (select one)?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** If no option is selected, Option 2 will apply. Complete the remainder of this Part B only if Option 1 is selected.

**2. Matching Contribution Formula**

If the Employer selected to make Matching Contributions in Part B, item 1 above, then the amount of such Matching Contributions made on behalf of a Qualifying Contributing Participant each Plan Year will be equal to (select one):

**Option 1:**  An amount equal to \_\_\_\_\_ percent of such Qualifying Contributing Participant's Elective Deferrals which does not exceed \_\_\_\_\_ percent of the Contributing Participant's Compensation.

**Option 2:**  That percentage of each Qualifying Contributing Participant's Elective Deferral which the Employer, in its sole discretion, determines. The amount, the allocation formula, and the percentage or dollar amount limit applicable to such match, if any, is at the complete and sole discretion of the Employer and may vary. Any Matching Contribution will be allocated in a nondiscriminatory manner based upon each Contributing Participant's Elective Deferrals.



Effective for Plan Years beginning after the first adoption of a document restated to meet the requirements under Revenue Procedure 2017-41, if the Employer makes a Matching Contribution to the Plan based upon this formula, the Employer must provide the Plan Administrator (or Trustee, if applicable), written instructions describing (1) how the discretionary Matching Contribution formula will be allocated to Qualifying Contributing Participants (e.g., a uniform percentage of Elective Deferrals or a flat dollar amount), and (2) the Matching Contribution Computation Period(s) to which the discretionary Matching Contribution formula applies. Such instructions must be provided no later than the date on which the discretionary Matching Contribution is made to the Plan. A summary of these instructions must be communicated to Qualifying Contributing Participants who receive discretionary Matching Contributions. The summary must be communicated to Qualifying Contributing Participants no later than 60 days following the date on which the last discretionary Matching Contribution is made to the Plan for a Plan Year.

**NOTE:** *If no option is selected, Option 2 will apply. If Matching Contribution percentages in Option 2 above increase as the percent of a Contributing Participant's Elective Deferral percentage increases, special nondiscrimination testing under Code section 401(a)(4) may be necessary. Matching Contributions in excess of 100 percent of a Contributing Participant's Elective Deferrals will be subject to the additional ACP testing limits under Plan Section 3.02 and Treasury Regulation section 1.401(m)-2(a)(5). If Matching Contributions are made more frequently than the Matching Contribution Computation Period, the Employer will re-calculate the Matching Contributions based on the Compensation earned, and Elective Deferrals made, over the entire Matching Contribution Computation Period.*

**3. Matching Contribution Limit**

Notwithstanding the Matching Contribution formula(s) specified above, no Matching Contributions in excess of \$\_\_\_\_\_ or \_\_\_\_\_ percent of a Contributing Participant's Compensation will be made with respect to any Contributing Participant for any Plan Year. *(Complete the applicable blank(s), if any.)*

**4. Additional Conditions for Receiving Matching Contributions**

A Contributing Participant will be a Qualifying Contributing Participant, and thus entitled to share in Matching Contributions for any Plan Year, only if the Participant has satisfied all of the eligibility requirements described in Section Two of this Adoption Agreement on at least one day of such Plan Year and satisfies the following additional condition(s) *(select one)*:

**Option 1:**  The following additional condition(s) apply *(select all that apply)*:

Service Requirement. The Contributing Participant completes at least *(complete one)*:

\_\_\_\_\_ *(not more than 1,000)* Hours of Service during the Plan Year, if the Hours of Service method of determining service applies; or \_\_\_\_\_ *(not more than 12)* months of service if the Elapsed Time method of determining service applies.

Last Day Requirement. The Participant is an Employee of the Employer on the last day of the Plan Year.

**Option 2:**  No additional conditions will apply.

**NOTE:** *If no option is selected, Option 2 will apply. If the option for a service requirement is selected and no hours or months of service are specified, zero hours or months of service will apply.*

**Part C. Safe Harbor CODA Contributions**

**1. Application of Safe Harbor CODA**

**a. Safe Harbor Provisions**

Will the Safe Harbor CODA provisions of Plan Section 3.03 apply *(select one)*?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** *If no option is selected, Option 2 will apply. Complete the remainder of this Part C only if Option 1 is selected. If Option 1 is selected, the Safe Harbor CODA provisions of the Plan will apply for the Plan Year and the provisions relating to the ADP or ACP test generally will not apply. Contribution provisions that are selected in addition to the options listed in this Part C may subject the Plan to ADP, ACP, and top-heavy testing. If Option 1 is selected, the Plan generally must satisfy the Safe Harbor CODA requirements of Code sections 401(k)(12) and 401(m)(11), including the notice requirement, for the entire Plan Year. If a Safe Harbor CODA is eliminated during a Plan Year under Treasury Regulation section 1.401(k)-3(g), the Plan will be subject to provisions relating to the ADP and ACP tests, including restrictions on the selection of testing methods (e.g., current vs. prior-year).*

**b. Participants Entitled to Receive Safe Harbor CODA Contributions**

Safe Harbor CODA contributions will be made on behalf of *(select one)*:

**Option 1:**  Each Eligible Employee who is a non-Highly Compensated Employee.

**Option 2:**  All Eligible Employees.

**NOTE:** *If no option is selected, Option 2 will apply.*

**2. ADP Test Safe Harbor Contributions**

For the Plan Year, the Employer will make the following ADP Test Safe Harbor Contributions to the Individual Account of each Eligible Employee, as described in item 1(b) above, in the amount of *(select one)*:

**Option 1:**  Basic Matching Contributions.

That percentage of each Contributing Participant's Elective Deferrals determined by the rate of each Contributing Participant's Elective Deferrals as specified in the matching schedule below.

|           | <u>Elective Deferral Percentage</u>          | <u>Matching Percentage</u> |
|-----------|--|----------------------------|
| Base Rate | Less than or equal to 3%                     | 100%                       |
| Tier 2    | Greater than 3, but less than or equal to 5% | 50%                        |

**Option 2:**  Enhanced Matching Contributions.

That percentage of each Contributing Participant's Elective Deferrals determined by the rate of each Contributing Participant's Elective Deferrals as specified in the matching schedule below.

|           | <u>Elective Deferral Percentage</u>   | <u>Matching Percentage</u> |
|-----------|---|----------------------------|
| Base Rate | Less than or equal to _____% (not less than three)                          | _____% (not less than 100) |
| Tier 2    | Greater than _____, but less than or equal to _____%<br>(not more than six) | _____%                     |

**Option 3:**  Safe Harbor Nonelective Contributions.

\_\_\_\_\_ (not less than three) percent of the Employee's Compensation for the Plan Year.

**NOTE:** If no option is selected, Option 1 will apply. Options 2, if selected, must be completed so that, at any rate of Elective Deferrals, the Matching Contribution is at least equal to the Matching Contribution that would be received if the Employer were making contributions under Option 1, but the rate of match cannot increase as Elective Deferrals increase. If ADP Test Safe Harbor Contributions that are Basic Matching Contributions or Enhanced Matching Contributions are made more frequently than the Matching Contribution Computation Period, the Employer will re-calculate the ADP Test Safe Harbor Contributions based on the Compensation earned, and Elective Deferrals made, over the entire Matching Contribution Computation Period.

### 3. ACP Test Safe Harbor Matching Contributions

**NOTE:** No additional contributions are required in order to satisfy the Safe Harbor CODA requirements. The Employer may, however, make Matching Contributions other than Basic or Enhanced Matching Contributions. To ensure that the Plan continues to satisfy the Safe Harbor CODA requirements, only the following additional Matching Contributions may be made (see the "NOTE" below for specific contribution limitations).

For the Plan Year will the Employer make ACP Test Safe Harbor Matching Contributions to the Individual Account of each Eligible Employee, as described in item 1(b) above (select one)?

**Option 1:**  Yes. The Employer will make ACP Test Safe Harbor Matching Contributions in the amount of (select all that apply):

Percentage of Contribution Match.

That percentage of each Contributing Participant's Elective Deferrals determined by the rate of each Contributing Participant's Elective Deferrals as specified in the matching schedule below.

| <u>Elective Deferral Percentage</u>              | <u>Matching Percentage</u> |
|--|----------------------------|
| Less than or equal to _____% (not more than six) | _____%                     |

A discretionary contribution that matches each Contributing Participant's Elective Deferrals that do not exceed a permissible percentage of the Contributing Participant's Compensation for the Plan Year.

**NOTE:** The Elective Deferrals that are matched will be determined by the Employer for the year, but in no event can a Matching Contribution be made on Elective Deferrals that exceed six-percent of the Employee's Compensation. In addition, the total discretionary ACP Test Safe Harbor Matching Contribution made to any Employee cannot exceed four-percent of the Employee's Compensation for the Plan Year. For example, the Employer could not choose a discretionary formula that provided a 25 cent Matching Contribution for every dollar deferred if the match were given on Elective Deferrals up to eight-percent of Compensation (this exceeds the six-percent limitation on Elective Deferrals that can be matched). Neither could the Employer provide a discretionary dollar-for-dollar Matching Contribution on Elective Deferrals up to six-percent of Compensation (this exceeds the four-percent absolute limitation on a discretionary ACP Test Safe Harbor Matching Contribution).

**Option 2:**  Not applicable. The Employer will not make an ACP Test Safe Harbor Matching Contribution unless necessary to do so in order to timely allocate Forfeitures.

**NOTE:** If no option is selected, Option 2 will apply. If Option 1 is selected and no contribution amount is selected, the Employer may make a discretionary contribution that matches each Contributing Participant's Elective Deferrals that do not exceed a permissible percentage of the Contributing Participant's Compensation for the Plan Year. If the Employer wishes to make Matching Contributions in addition to ACP Test Safe Harbor Matching Contributions, Section Three, Part B, must be completed. Such contributions will be subject to ACP testing. If ACP Test Safe Harbor Matching Contributions are made more frequently than the Matching Contribution Computation Period, the Employer will re-calculate the ACP Test Safe Harbor Matching Contributions based on the Compensation earned, and Elective Deferrals made, over the entire Matching Contribution Computation Period.

## Part D. Employer Profit Sharing Contributions

### 1. Allocation Formula

Employer Profit Sharing Contributions will be allocated to the Individual Accounts of Qualifying Participants as follows (select one):

**Option 1:**  Pro Rata Formula. In the ratio that each Qualifying Participant's Compensation for the Plan Year bears to the total Compensation of all Qualifying Participants for the Plan Year.

**Option 2:**  Integrated Formula. Pursuant to the following integrated allocation formula described in Plan Section 3.04(B)(2) (select one):

The integration level will be (select one):

**Suboption (a):**  The Taxable Wage Base.

**Suboption (b):**  \$\_\_\_\_\_ (a dollar amount less than the Taxable Wage Base).

**NOTE:** If no suboption is selected, Suboption (a) will apply.

**NOTE:** If no option is selected, Option 1 will apply.

**2. Additional Conditions for Receiving Employer Profit Sharing Contributions**

A Participant will be a Qualifying Participant, and thus entitled to share in the Employer Profit Sharing Contribution for any Plan Year, only if the Participant has satisfied all of the eligibility requirements described in Section Two of this Adoption Agreement on at least one day of such Plan Year and satisfies the following additional condition(s) (select one):

**Option 1:**  The following additional condition(s) apply (select all that apply):

Service Requirement. The Participant completes at least (complete one):

\_\_\_\_\_ (not more than 1,000) Hours of Service during the Plan Year, if the Hours of Service method of determining service applies; or \_\_\_\_\_ (not more than 12) months of service if the Elapsed Time method of determining service applies.

Last Day Requirement. The Participant is an Employee of the Employer on the last day of the Plan Year.

**Option 2:**  No additional conditions will apply.

**NOTE:** If no option is selected, Option 2 will apply. If the option for a service requirement is selected and no hours or months of service are specified, zero hours or months of service will apply.

**Part E. ADP and ACP Testing Method**

The testing method used for purposes of the ADP and ACP test under this Plan will be (select one):

**Option 1:**  Prior-Year Testing Method.

**Initial Plan Year ADP/ACP**

If this is not a successor Plan, then for the first Plan Year that this Plan permits any Participant to make Elective Deferrals, or provides Matching Contributions, the ADP/ACP, as applicable, for Participants who are non-Highly Compensated Employees will be (select one):

**Suboption (a):**  3 percent.

**Suboption (b):**  Such first Plan Year's ADP/ACP.

**NOTE:** If no suboption is selected, Suboption (a) will apply.

**Option 2:**  Current-Year Testing Method.

**NOTE:** If no option is selected, Option 1 will apply unless the Adopting Employer elects to apply the QACA provisions of Section Three, Part A or the Safe Harbor CODA provisions of Section Three, Part C above, in which case Option 2 will apply. If the Adopting Employer elects to apply the QACA provisions of Section Three, Part A or the Safe Harbor CODA provisions of Section Three, Part C above, Option 2 must be selected. If Option 2 is selected or the current-year testing method currently applies for an existing Plan, the current-year testing method must continue to be used unless 1) the Plan has been using the current-year testing method for the preceding five Plan Years, or, if fewer, the number of Plan Years the Plan has been in existence, or 2) the Plan otherwise meets one of the conditions specified in the Treasury Regulations (or additional guidance issued by the Internal Revenue Service (IRS)) for changing from the current-year testing method. The current-year testing method may be selected for the ADP test even if prior-year testing is selected for the ACP test. However, if different testing methods for the ADP and ACP tests are selected, the Plan cannot use recharacterization to correct Excess Contributions, take Elective Deferrals into consideration to satisfy the ACP test, or use Qualified Matching Contributions to satisfy the ADP test.

**Part F. SIMPLE 401(k) Provisions**

1. Will the SIMPLE 401(k) provisions of the Plan apply (select one)?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** If no option is selected, Option 2 will apply. Complete the remainder of this Part F only if Option 1 is selected. If Option 1 is selected, the SIMPLE 401(k) provisions of the Plan will apply for a Year only if (a) the Employer is an Eligible Employer and (b) no contributions are made, or benefits accrued for services during the Year, on behalf of any Eligible Employee under any other plan, contract, pension, or trust described in Code section 219(g)(5)(A) or (B), maintained by the Employer.

2. If the Employer makes the nonelective contribution described in Section 3.02 of the Plan instead of a Matching Contribution, the nonelective contribution will be made to each Eligible Employee who received Compensation for the SIMPLE 401(k) Year equal to at least:

**Option 1:**  \$5,000

**Option 2:**  \$\_\_\_\_\_ (specify an amount not more than \$5,000)

**NOTE:** If no option is selected, Option 1 will apply.

**Part G. Benefit Accrual in the Case of Death or Disability Resulting from Qualified Military Service**

Will the benefit accrual provisions under Code section 414(u)(9) apply to individuals who are unable to resume service on account of death or Disability while performing qualified military service as defined in Code section 414(u) (select one)?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** If no option is selected, Option 2 will apply.

**Part H. In-Plan Roth Rollover**

Will a Recipient be entitled to request In-Plan Roth Rollovers (select one)?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** Option 1 may only be selected if the Plan permits the contribution of Roth Elective Deferrals. If no option is selected, Option 2 will apply. If Option 2 is selected skip the rest of this Part H.

**1. Direct In-Plan Roth Rollover**

Will a Recipient be entitled to request a Direct In-Plan Roth Rollover (select one)?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** If no option is selected, Option 2 will apply. If Option 2 is selected, skip the rest of this item 1.

**a. Loans**

May an outstanding loan amount be included in a Direct In-Plan Roth Rollover (select one)?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** If no option is selected, Option 2 will apply.

**2. Indirect In-Plan Roth Rollover**

Will the Plan accept Indirect In-Plan Roth Rollovers (select one)?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** Option 1 may only be selected if the Plan permits the contribution and rollover in of Roth Elective Deferrals. If no option is selected, Option 2 will apply.

**SECTION FOUR: VESTING AND FORFEITURES**  
**Complete Parts A through E**

**Part A. Vesting Schedule for Matching Contributions**

A Participant will become Vested in the portion of their Individual Account derived from Matching Contributions (including ACP Test Safe Harbor Matching Contributions and QACA ACP Test Safe Harbor Matching Contributions), if applicable, made pursuant to Section Three of the Adoption Agreement as follows.

| YEARS OF VESTING SERVICE (PERIODS OF SERVICE, IF APPLICABLE) | VESTED PERCENTAGE |                                   |                                   |                                   |  |
|--|-------------------|-----------------------------------|-----------------------------------|-----------------------------------|--|
|  | Matching          | Option 1 <input type="checkbox"/> | Option 2 <input type="checkbox"/> | Option 3 <input type="checkbox"/> | Option 4 <input type="checkbox"/> (Complete if chosen) |
| Less than One  | 100%              | 0%                                | 0%                                | ____%                             | ____%  |
| 1  | 100%              | 0%                                | 0%                                | ____%                             | ____%  |
| 2  | 100%              | 0%                                | 20%                               | ____% (not less than 20%)         | ____%  |
| 3  | 100%              | 100%                              | 40%                               | ____% (not less than 40%)         | 100%   |
| 4  | 100%              | 100%                              | 60%                               | ____% (not less than 60%)         | 100%   |
| 5  | 100%              | 100%                              | 80%                               | ____% (not less than 80%)         | 100%   |
| 6  | 100%              | 100%                              | 100%                              | 100%                              | 100%   |

**NOTE:** If no option is selected as of the first date on which such contributions may be made to the Plan, Option 1 will apply. If more than one Year of Eligibility Service (Period of Service, if applicable) is selected in Section Two, Part A for Matching Contributions, the immediate 100 percent vesting schedule in this Section Four, Part A will automatically apply to such contribution source.

**Part B. Vesting Schedule for Employer Profit Sharing Contributions**

A Participant will become Vested in the portion of their Individual Account derived from Employer Profit Sharing Contributions, if applicable, made pursuant to Section Three of the Adoption Agreement as follows.

| YEARS OF VESTING SERVICE (PERIODS OF SERVICE, IF APPLICABLE) | VESTED PERCENTAGE |                                   |                                   |                                   |  |
|--|-------------------|-----------------------------------|-----------------------------------|-----------------------------------|--|
|  | Profit Sharing    | Option 1 <input type="checkbox"/> | Option 2 <input type="checkbox"/> | Option 3 <input type="checkbox"/> | Option 4 <input type="checkbox"/> (Complete if chosen) |
| Less than One  | 100%              | 0%                                | 0%                                | ____%                             | ____%  |
| 1  | 100%              | 0%                                | 0%                                | ____%                             | ____%  |
| 2  | 100%              | 0%                                | 20%                               | ____% (not less than 20%)         | ____%  |
| 3  | 100%              | 100%                              | 40%                               | ____% (not less than 40%)         | 100%   |
| 4  | 100%              | 100%                              | 60%                               | ____% (not less than 60%)         | 100%   |
| 5  | 100%              | 100%                              | 80%                               | ____% (not less than 80%)         | 100%   |
| 6  | 100%              | 100%                              | 100%                              | 100%                              | 100%   |

**NOTE:** If no option is selected as of the first date on which such contributions may be made to the Plan, Option 1 will apply. If more than one Year of Eligibility Service (Period of Service, if applicable) is selected in Section Two, Part A for Employer Profit Sharing Contributions, the immediate 100 percent vesting schedule in this Section Four, Part B will automatically apply to such contribution source.

**Part C. Vesting Schedule for QACA ADP Test Safe Harbor Contributions**

A Participant will become Vested in the portion of their Individual Account derived from QACA ADP Test Safe Harbor Contributions, if applicable, made to the Plan pursuant to Section Three of the Adoption Agreement as follows.

| YEARS OF VESTING SERVICE (PERIODS OF SERVICE, IF APPLICABLE) | VESTED PERCENTAGE |                                   |                                   |  |
|--|-------------------|-----------------------------------|-----------------------------------|--|
|  | QACA              | Option 1 <input type="checkbox"/> | Option 2 <input type="checkbox"/> | Option 3 <input type="checkbox"/> (Complete if chosen) |
| Less than One  |                   | 100%                              | 0%                                | ____%  |
| 1  |                   | 100%                              | 0%                                | ____%  |
| 2  |                   | 100%                              | 100%                              | 100%   |

**NOTE:** If no option is selected as of the first date on which such contributions may be made to the Plan, Option 1 will apply. QACA ACP Test Safe Harbor Matching Contributions made pursuant to Section Three will be Vested in accordance with the vesting provisions for Matching Contributions selected above. Even if the Plan does not allow for Matching Contributions, the Employer must indicate a vesting schedule for Matching Contributions above that will apply or the default vesting schedule (100 percent vesting) will apply to QACA ACP Safe Harbor Matching Contributions.

**Part D. Service Required for Vesting Purposes (Select one.)**

**Option 1:**  The Hours of Service method of determining service applies. (Complete the following.)

(a) \_\_\_\_\_ Hours of Service (not more than 1,000) will be required to constitute a Year of Vesting Service.

(b) \_\_\_\_\_ Hours of Service (not more than 500 but less than the number specified in Option 1(a), above) must be exceeded to avoid a Break in Vesting Service.

**Option 2:**  Not applicable. The Elapsed Time method of determining service applies.

**NOTE:** If no option is selected and the Hours of Service method of determining service applies or if Option 1 is selected and no hours are specified, 1,000 and 500 will apply for items (a) and (b), respectively.

**Part E. Exclusion of Service for Vesting**

All of an Employee's Years of Vesting Service (Periods of Service, if applicable) with the Employer are counted to determine the Vested percentage in the Participant's Individual Account except (select all that apply):

Years of Vesting Service (Periods of Service, if applicable) before the Employee reaches age 18.

Years of Vesting Service (Periods of Service, if applicable) before the Employer maintained this Plan or a predecessor plan.

**SECTION FIVE: DISTRIBUTIONS AND LOANS**

*Complete Parts A through C*

**NOTE:** Distribution options selected for Pre-Tax Elective Deferrals will apply to Qualified Nonelective Contributions, Qualified Matching Contributions, ADP Test Safe Harbor Contributions, and QACA ADP Test Safe Harbor Contributions, as applicable, unless otherwise limited under the Code and other legislative and regulatory guidance. Distribution options selected for Matching Contributions will apply to ACP Test Safe Harbor Contributions and QACA ACP Test Safe Harbor Contributions, as applicable.

**Part A. Distributions During Employment**

**1. In-Service Availability for Employer Contributions**

Will a Participant be entitled to request an in-service distribution of their Individual Account attributable to Matching Contributions and Employer Profit Sharing Contributions (select one)?

**Option 1:**  Yes.

**Option 2:**  Yes, with respect to a Participant who is 100 percent Vested in their Individual Account attributable to such contributions.

**Option 3:**  No.

**NOTE:** If no option is selected, Option 1 will apply with respect to all Matching Contributions and Employer Profit Sharing Contributions.

**2. Hardship Withdrawals**

**a. Hardship Availability for Elective Deferrals**

Will an Employee be entitled to request a hardship distribution of their Individual Account attributable to Elective Deferrals, not including any earnings attributable (select one)?

**Option 1:**  Yes, with respect to the following Elective Deferrals (select all that apply):

Pre-Tax Elective Deferrals.

Roth Elective Deferrals.

**Option 2:**  No.

**NOTE:** If no option is selected, Option 1 will apply and hardship distributions will be available from both Pre-Tax and Roth Elective Deferrals. Hardship distributions of Elective Deferrals will result in a suspension of an Employee's Elective Deferrals as described in Plan Section 5.01(C)(2)(b).

**b. Hardship Availability for Matching Contributions and Employer Profit Sharing Contributions**

Will an Employee be entitled to request a hardship distribution of their Individual Account attributable to Matching Contributions and Employer Profit Sharing Contributions (*select one*)?

**Option 1:**  Yes.

**Option 2:**  Yes, with respect to an Employee who is 100 percent Vested in their Individual Account attributable to such contributions.

**Option 3:**  No.

**NOTE:** *If no box is selected, Option 1 will apply with respect to all Matching Contributions and Employer Profit Sharing Contributions.*

**Part B. Form of Voluntary Distribution**

**1. Lump Sum**

Will a Participant be entitled to request a payment of the Vested portion of their Individual Account in a lump sum, subject to Plan Section 5.02 (*select one*)?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** *If no option is selected Option 1 will apply.*

**2. Partial Payments**

Will a Participant be entitled to request a non-recurring partial payment from the Vested portion of their Individual Account, subject to Plan Section 5.02 (*select one*)?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** *If no option is selected Option 1 will apply. Partial payments may be made from the Plan either prior to Termination of Employment or to satisfy the requirements of Code section 401(a)(9) even if Option 2 applies.*

**3. Installment Payments**

Will a Participant be entitled to request a series of regularly scheduled recurring payments from the Vested portion of their Individual Account, subject to Plan Section 5.02 (*select one*)?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** *If no option is selected Option 1 will apply.*

**4. Annuity Contracts**

Will a Participant be entitled to apply the Vested portion of their Individual Account toward the purchase of an annuity contract, subject to Plan Section 5.02 (*select one*)?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** *If no option is selected Option 1 will apply.*

**NOTE:** *Option 1 must be selected for at least one of items 1 through 4 in Part B, above. If this Plan is restating a Prior Plan Document, the forms of distribution under this Plan must generally be at least as favorable as under the Prior Plan Document.*

**Part C. Loans**

Will a Participant be entitled to request a loan pursuant to Plan Section 5.16 (*select one*)?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** *If no option is selected, Option 2 will apply.*

**NOTE:** *Generally, Code section 411(d)(6) prohibits the elimination of protected benefits. Protected benefits include the timing of payout options. If the Plan is restating a Prior Plan Document that permitted a distribution option described above that involves the timing of a distribution, the selections must generally be at least as favorable as under the Prior Plan Document. Certain forms of distributions (e.g., redundant forms of distribution) may, however, be eliminated. Refer to Code section 411(d)(6) and the corresponding Treasury Regulation for details pertaining to the elimination of otherwise protected benefits. Note that ADP Test Safe Harbor Contributions and QACA ADP Test Safe Harbor Contributions may not be distributed earlier than Severance from Employment, death, Disability, an event described in Code section 401(k)(10), or, in the case of a profit sharing plan, the attainment of age 59½.*

**SECTION SIX: DEFINITIONS**  
**Complete Parts A through D**

**Part A. Method of Determining Service**

Service for purposes of determining eligibility to participate in the Plan will be determined on the basis of *(select one)*:

**Option 1:**  Elapsed Time. An Employee will generally be credited for the aggregate of all time periods commencing with the Employee's first day of employment and ending on the date a Break in Service begins.

**Option 2:**  Hours of Service. An Employee will be credited for Hours of Service determined on the basis of *(select one)*:

**Suboption (a):**  Actual hours for which an Employee is paid or entitled to payment.

**Suboption (b):**  Equivalency – days worked. An Employee will be credited with 10 Hours of Service if under the definition of Hours of Service such Employee would be credited with at least one Hour of Service during the day.

**Suboption (c):**  Equivalency – weeks worked. An Employee will be credited with 45 Hours of Service if under the definition of Hours of Service such Employee would be credited with at least one Hour of Service during the week.

**Suboption (d):**  Equivalency – semi-monthly payroll periods worked. An Employee will be credited with 95 Hours of Service if under the definition of Hours of Service such Employee would be credited with at least one Hour of Service during the semi-monthly payroll period.

**Suboption (e):**  Equivalency – months worked. An Employee will be credited with 190 Hours of Service if under the definition of Hours of Service such Employee would be credited with at least one Hour of Service during the month.

**NOTE:** *If no option is selected, Option 2 will apply. If Option 2 applies and no suboption is selected, Suboption (a) will apply.*

**Part B. Normal Retirement Age**

The Normal Retirement Age under the Plan will be *(select and complete one)*:

**Option 1:**  Age \_\_\_\_\_ *(not to exceed 65 or such later age as may be allowed under Code section 411(a)(8)).*

**Option 2:**  The later of age \_\_\_\_\_ *(not to exceed 65 or such later age as may be allowed under Code section 411(a)(8))* or the \_\_\_\_\_ *(not to exceed fifth)* anniversary of the first day of the first Plan Year in which the Participant commenced participation in the Plan.

**NOTE:** *If no option is selected, Option 1 and age 59½ will apply.*

**Part C. Plan Year Means** *(Select one.)*

**Option 1:**  The 12-consecutive month period which coincides with the Adopting Employer's tax year.

**Option 2:**  The calendar year.

**Option 3:**  Other 12-consecutive month period *(Specify a 12-consecutive month period selected in a uniform and nondiscriminatory manner.)*

**NOTE:** *If no option is selected, Option 1 will apply.*

If the initial Plan Year or any subsequent Plan Year is less than 12 months (a short Plan Year), specify such Plan Year's beginning and ending dates.

**Part D. Predecessor Employer Service**

In addition to the service credited when an Employer maintains the plan of a predecessor employer, will service with a predecessor employer be credited for the following purposes where the Employer does not maintain the plan of a predecessor employer *(select one)*?

**Option 1:**  Yes. Service with a predecessor employer will be credited for the following purposes *(select all that apply)*:

- Eligibility.
- Vesting.
- Allocation of Contributions.

Name of Predecessor Employer(s):

If service with a predecessor is taken into account for one or more of the items listed above, specify any additional limitations on crediting service that apply *(e.g., limitations by business classification, length of service)*:

**Option 2:**  No.

**NOTE:** *If no option is selected, Option 2 will apply.*

**SECTION SEVEN: MISCELLANEOUS**  
**Complete Parts A through C**

**Part A. Life Insurance**

Will life insurance investments be permitted under the Plan *(select one)*?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** *If no option is selected, Option 2 will apply.*

**Part B. Participant Direction**

**1. Authorization**

Will a Participant be responsible for directing any or all of the investment of their Plan assets pursuant to Plan Section 7.22(B) *(select one)*?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** *If no option is selected, Option 1 will apply. Complete the remainder of Part B only if Option 1 is selected.*

**2. ERISA 404(c) Compliance**

Does the Adopting Employer intend to operate this Plan in compliance with the requirements pertaining to Participant direction of investment in ERISA section 404(c) as set forth in Plan Section 7.22(B) *(select one)*?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** *If no option is selected, Option 1 will apply.*

**Part C. Qualifying Longevity Annuity Contract**

Will a Participant be allowed to purchase and distribute Qualifying Longevity Annuity Contracts pursuant to Plan Section 7.22(G) *(select one)*?

**Option 1:**  Yes.

**Option 2:**  No.

**NOTE:** *If no option is selected, Option 2 will apply.*



**SECTION EIGHT: EMPLOYER SIGNATURE**

**Pre-Approved Document Provider**

Name of Pre-Approved Document Provider American Century Investment Management, Inc.

Address P.O. Box 419385, Kansas City, MO 64141-6385

Telephone (800) 345-3533

**Plan Administrator**

Check here and provide the applicable information below if someone other than the Adopting Employer will be the Plan Administrator.

Name of Plan Administrator \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_

Name (type or print) \_\_\_\_\_

Signature of Plan Administrator \_\_\_\_\_ Date Signed \_\_\_\_\_

Check the applicable box if there is an attachment(s) that applies to this Plan other than a separate trust or custodial agreement.

Protected Benefits and Prior Plan Document Provisions Attachment.

Other Plan Information Attachment. (If this box is checked, please describe the attachment(s).)

\_\_\_\_\_

\_\_\_\_\_

Special Effective Date(s) Attachment.

New Comparability Allocation Group(s) Attachment.

Participating Employer Election Attachment – Short Form.

Participating Employer Election Attachment – Long Form.

**Authorized Employer Signature**

I am an authorized representative of the Adopting Employer named above and I state the following:

1. I acknowledge that I have relied upon my own advisors regarding the completion of this Adoption Agreement and the legal tax implications of adopting this Plan;
2. I understand that my failure to properly complete this Adoption Agreement may result in disqualification of the Plan;
3. I understand that the Pre-Approved Document Provider will inform me of any amendments made to the Plan and will notify me should it discontinue or abandon the Plan; and
4. I have received a copy of this Adoption Agreement and the corresponding Basic Plan Document 01.

Signature of Adopting Employer \_\_\_\_\_ Date Signed \_\_\_\_\_

Type Name \_\_\_\_\_ Title \_\_\_\_\_

**NOTE:** The Adopting Employer may rely on an opinion letter issued by the IRS as evidence that the Plan is qualified under Code section 401 only to the extent provided in Revenue Procedure 2017-41. The Employer may not rely on the opinion letter in certain other circumstances or with respect to certain qualification requirements, which are specified in the opinion letter issued with respect to the Plan and in Revenue Procedure 2017-41. This Adoption Agreement may be used only in conjunction with Basic Plan Document #01.

# Trust and Custodial Agreement



THIS TRUST AND CUSTODIAL AGREEMENT ("Agreement") is entered into between

\_\_\_\_\_ (the "Trustee"),  
N/A \_\_\_\_\_ (the "Limited Trustee"),  
N/A \_\_\_\_\_ (the "Custodian", if applicable),  
and \_\_\_\_\_ (the "Employer")  
and Employer's related companies ("Participating Employers"), pursuant to its

\_\_\_\_\_ (the "Plan").  
This Agreement is effective as of \_\_\_\_\_ (mm/dd/yyyy).

The Trustee and the Employer intend that the Plan shall be a qualified plan under section 401(a) of the Internal Revenue Code of 1986, as amended (the "Code") and that the related trust, as defined below, shall be tax-exempt under Code section 501(a) and applicable state law.

The Trustee (or Custodian, if applicable) shall hold in trust all cash amounts or other assets transferred to it pursuant to this Agreement, together with any gains and losses thereon (the "Fund"). The Trustee (or Custodian, if applicable) shall hold and administer the Fund for the uses and purposes and on the terms and conditions set forth in this Agreement. In-kind contributions will be permitted in non-pension plans as long as they are discretionary and unencumbered as determined by the Employer.

## ARTICLE I - RELATIONSHIP OF THE TRUST TO PLAN

The Plan and this Agreement shall be read and construed together. The terms of the Plan shall prevail over the terms of this Agreement in cases of conflict, except that this Agreement shall prevail in matters relating to the rights, duties, and liabilities of the Trustee (or Custodian, if applicable). Nothing contained in the Plan shall be deemed to impose any additional rights, duties, and liabilities on the Trustee (or Custodian, if applicable).

## ARTICLE II - FINANCIAL ORGANIZATION AS CUSTODIAN

### 2.01 Appointment

The Employer appoints the entity named in this Agreement as Custodian for the Plan and the entity accepts such appointment, subject to the terms of this Agreement. The Employer represents and warrants to the entity that it has all requisite right, power, and authority and has taken all required actions necessary under the Plan and applicable law to designate the financial organization as Custodian of the Plan pursuant to the terms of this Agreement. The Employer, Plan Administrator, any Trustee, any other investment fiduciary for the Plan ("Investment Fiduciary"), and the Custodian so appointed will be bound by all the terms of this Agreement and the Plan. The Investment Fiduciary, as defined in the Plan, means the Employer, Trustee or investment manager with the responsibility and authority to select investment options for the Plan and to direct the investment of the assets of the Fund. In no event will the Custodian or Trustee who is acting solely as a directed trustee be an Investment Fiduciary. Notwithstanding any provision in this Agreement regarding the responsibilities of or granting powers to the Custodian, the Custodian will serve as a nondiscretionary, directed Custodian of the Fund, will have no discretionary authority with respect to the management or administration of the Plan or the Fund, and will act only as directed by the entity or individual who has such authority.

### 2.02 Authorized Actions

Unless further limited by the Plan Trustee(s), the Custodian is authorized and directed to take any action set forth below:

- (a) receive Plan contributions and hold, invest and reinvest, and distribute the Fund as authorized by the Employer or its designee without distinction between principal and interest; provided, however, that nothing in this Agreement will require the Custodian to maintain physical custody of stock certificates (or other indicia of ownership of any type of asset) representing assets within the Fund;
- (b) maintain accurate records of contributions, investments, earnings, receipts, disbursements, withdrawals, and other transactions with respect to the Fund, and all accounts, books, and records relating thereto will be open at all reasonable times to inspection and audit by any person designated by the Employer; provided, however, that the Custodian is given reasonable advance notice of such inspection by the Employer. On direction of the Employer or Plan Administrator, and if agreed to in writing by the Custodian, the Custodian may provide annual or interim accountings, valuations, or other reports concerning the assets of the custodial account subject to payment of all required additional fees for such reports. The Custodian's accounting will be at the custodial account level rather than the participant level, and the Custodian will not be responsible for participant-level record-keeping, reporting, or communication unless it agrees to do so in a separate written agreement with the Employer or Plan Administrator. The Custodian will also furnish the Employer with such other information as the Custodian possesses and which is necessary for the Employer to comply with the reporting requirements of ERISA, as applicable. An accounting will be deemed to have been approved by the Employer unless the Employer or Plan Administrator objects to the contents of an accounting within sixty (60) days of its mailing or electronic transmission by the Custodian. Any objections must set forth the specific grounds on which they are based. Upon approval, the Custodian will be forever released from any and all liability with respect to the Fund;
- (c) make disbursements from the Fund to participants or beneficiaries upon the proper authorization of the Plan Administrator;

- (d) furnish to the Plan Administrator an annual statement that reflects the value of the investments in the custody of the Custodian as of the end of the period and as of any other times as the Custodian and Plan Administrator may agree to in writing, including an agreement regarding the application of additional fees for such additional report;
- (e) invest the Fund only in investment options selected by the Investment Fiduciary. Such selection will be made from among the types of property that the document sponsor of the Plan makes available pursuant to Plan Section 7.22(D). Notwithstanding the first sentence of Plan Section 7.22(D), the document sponsor and not the Custodian is responsible for choosing to make such investments available for investment and for determining the fair market value of each such investment, and the Custodian has determined only that it is functionally and operationally willing and able to provide its services under this Agreement for such investments. The Investment Fiduciary will be responsible for ensuring compliance with all conditions, limitations, and restrictions concerning investment in any investment option. The Custodian shall place monies or other property received by it in such permitted investments as the Custodian will be directed from time to time by instructions of the Investment Fiduciary (or participant, if applicable) provided to it. If participant direction in Plan Section 7.22(B) has been selected, the investment instructions of the participants will be aggregated and delivered to the Custodian by the Plan Administrator or its agent. In the absence of participant direction, the investment instructions of the appropriate Investment Fiduciary will be delivered to the Custodian by the Plan Administrator or its agent. The Custodian may hold the assets attributable to the Fund in omnibus accounts with assets of other retirement plans for which the Custodian serves as custodian or trustee. Nothing in this Agreement will preclude the Investment Fiduciary from otherwise investing any Plan assets as permitted by the Plan, but the Custodian will not be Custodian of or have any duties or responsibilities with respect to such assets;
- (f) the Custodian is not obligated to place orders for the investment of the Fund if sufficient cash is not available in the Fund for use in placing such orders. The Custodian is authorized, but is not obligated, to advance funds or to arrange for another financial organization (which may be an affiliate of the Custodian) to advance funds from time to time for the purchase of investment assets, for distributions from the Fund and for other purposes before receipt of sufficient funds (whether contributions or proceeds of the liquidation of other investments). All such advances will be made subject to the requirements of ERISA and the rules, regulations, rulings, and interpretations thereunder, including but not limited to the U.S. Department of Labor's Prohibited Transaction Class Exemption 80-26, as amended from time to time. If sufficient funds to repay any such advance are not received by the following business day, the Custodian may, in its discretion, then or at any time thereafter before such repayment, sell, redeem, or otherwise liquidate any assets of the Fund in order to repay such advance. Any gain realized upon such liquidation, after payment of any related costs and expenses, will belong to the Plan. The Employer shall reimburse the Custodian on demand for any portion of any such advance and the related costs and expenses not repaid from the proceeds of the liquidation;
- (g) keep such portion of the Fund in cash or cash balances as may be directed from time to time by the applicable Investment Fiduciary. The Custodian will not be liable for any interest on any cash balances so maintained nor for interest on any cash or cash balances maintained in the Fund pending investment in accordance with appropriate directions. Monies being transferred to and disbursed by the Custodian may be held in non-interest-bearing transaction accounts in financial organizations selected by the Custodian (which may be affiliates of the Custodian) for purposes of collections and processing transfers and disbursements. The Custodian may transfer monies from the Fund to such accounts before issuance of wire transfer orders or checks, drafts, or other instruments payable from such accounts. The Custodian will not exercise its powers in Section 2.03(a) of this Agreement except pursuant to the instructions of the Investment Fiduciary transmitted to the Custodian;
- (h) comply with any written instructions from the Investment Fiduciary to use the services of any broker, dealer, employee, or representative of either, or any other person ("Broker") to render services to the Fund or fulfill its obligations pursuant to the Plan. The Custodian shall fully comply with such written instructions until revoked. The applicable Investment Fiduciary will be solely responsible for the selection or designation of such Broker and will be solely responsible for the acts of such Broker;
- (i) be responsible for issuing checks or drafts for payments and disbursements made from the Fund for any purpose and amounts as the Plan Administrator instructs. The Custodian will be fully protected in making such payments pursuant to such instructions from time to time and will be charged with no responsibility whatsoever with respect to the purposes or propriety of such payments or the application of such monies;
- (j) provide any materials received by the Custodian relating to voting securities to the applicable Investment Fiduciary, which will be responsible for voting securities or arranging for such securities to be voted in accordance with the Plan and applicable law. It is understood that the Custodian will exercise the powers described in Section 2.03(b) of this Agreement only pursuant to instructions of the Investment Fiduciary transmitted to the Custodian;
- (k) determine or have determined the value of the Fund as of each valuation date of the Plan. The Custodian shall rely exclusively upon, and will not be responsible for, share and unit values established by third parties, or unit values established by the Custodian in its capacity as a mutual fund recordkeeper, transfer agent, or Custodian to the extent that the Custodian establishes such unit values in reliance on third-party information, including, but not limited to:
  - (i) the net asset value reported to the Custodian by mutual funds or the transfer or other agents of such mutual funds or any generally recognized pricing service;
  - (ii) the unit value as reported by the trustee of bank collective funds or its agent;

(iii) the book value or other value attributed to policies and contracts with insurance companies or other financial institutions as determined by the insurance company or other financial organization or its agent; and

(iv) the market price of such publicly traded securities, as reported to the public in a generally available form.

The Custodian will have no liability from the failure or delay of any pricing source to provide a valuation as of any valuation date of the Plan. If values for any investment of the Fund are not generally available, the Custodian shall rely upon instructions provided to it by the applicable Investment Fiduciary as to valuation procedures. With respect to the portion of the Fund that is invested by an investment manager or other named fiduciary, the Custodian may conclusively rely upon the value of any securities or other property in that portion of the custodial account as reported to the Custodian by the investment manager or other named fiduciary, for all purposes hereunder;

(l) maintain all records with respect to the Fund for such period as may be required under applicable law. Upon the expiration of any such required retention period, the Custodian will have the right to destroy such records. The Custodian will have the right to preserve all records and accounts in original form, electronically, or on microfilm, magnetic tape, or any other similar process pursuant to applicable federal law and subsequent rules promulgated by the IRS or DOL;

(m) except as otherwise provided in this Agreement, conclusively presume that the Employer, Trustee, Plan Administrator, or other responsible party has made all filings required by law as of the date required. Should the Custodian incur any liability by reason of any party's failure to timely file, the Employer shall indemnify and hold the Custodian, any parent, subsidiary, related corporation, or affiliate of the Custodian, including their respective directors, managers, officers, employees, and agents harmless for any and all liabilities, costs, expenses (including reasonable attorney's fees), and other obligations, including penalties and interest, incurred by the Custodian.

Notwithstanding the provisions of Plan Section 5.11, in connection with the disbursement of assets from the Fund to a participant, the Custodian shall withhold and remit to the IRS and other applicable taxing authorities the amount of any income tax withholding required by law pursuant to instructions provided by the Plan Administrator; and

(n) except for the disbursement of loan proceeds and reinvestment of loan payments pursuant to instructions received pursuant to this Agreement, under no circumstances will the Custodian have or be allocated any responsibility for the administration of any participant loan program in Plan Section 5.16.

### **2.03 Powers of the Custodian**

The Custodian will have the power, but, in the absence of proper direction from the Employer, Plan Administrator, or Investment Fiduciary, as appropriate, not the duty, to take any action set forth below:

- (a) invest all or a portion of the Fund (including idle cash balances) in time deposits, savings accounts, money market accounts, or similar investments bearing a reasonable rate of interest in the Custodian's own savings department or the savings department of another financial organization;
- (b) vote upon any stocks, bonds, or other securities; to give general or special proxies or powers of attorney with or without power of substitution; to exercise any conversion privileges or subscription rights and to make any payments incidental thereto; to oppose, or to consent to, or otherwise participate in, corporate reorganizations or other changes affecting corporate securities, and to pay any assessment or charges in connection therewith; and generally to exercise any of the powers of an owner with respect to stocks, bonds, securities, or other property;
- (c) hold securities or other property of the Fund in its own name, in the name of its nominee (as allowed under Department of Labor Regulation section 2550.403a-1(b)), or in bearer form; and
- (d) make, execute, acknowledge, and deliver any and all documents of transfer and conveyance and any and all other instruments that may be necessary or appropriate to carry out the powers herein granted.

## **ARTICLE III - TRUSTEE**

### **3.01 Appointment**

This Article III of this Agreement applies when either a financial organization has and/or one or more individuals have, indicated in this Agreement that it will serve as Trustee with respect to all or a portion of the assets of the Fund. The responsibilities and powers of the Trustee may not be expanded except with its prior written consent. Notwithstanding any provision of this Agreement regarding the responsibilities of or granting powers to the Trustee, a directed trustee will have no discretionary authority with respect to the management or administration of the Plan or the Fund, and is subject to the proper and lawful directions of the Plan Administrator, who has authority with respect to receipt of the Plan's assets.

### **3.02 Authorized Actions**

The Trustee is authorized and directed to take any action set forth below:

- (a) receive Plan contributions and to hold, invest, and reinvest the portion of the Fund for which it serves as Trustee, as authorized by the Employer or its designee, without distinction between principal and interest; provided, however, that nothing in this Agreement will require the Trustee to maintain physical custody of stock certificates (or other indicia of ownership) representing assets within the Fund;

- (b) maintain accurate records of contributions, investments, earnings, receipts, disbursements, withdrawals, and other transactions under the trust;
- (c) make disbursements from the portion of the Fund for which it serves as Trustee to participants or beneficiaries upon the proper authorization of the Plan Administrator; and
- (d) furnish to the Plan Administrator a statement that reflects the value of the investments in the custody of the Trustee as of the end of each plan year of the Plan and as of any other times as the Trustee and Plan Administrator may agree in writing.

### 3.03 Powers of the Trustee

The Trustee will have the power, but, in the absence of proper direction from the Plan Administrator, not the duty, to take any action set forth below:

- (a) purchase or subscribe for securities or other property and to retain them in trust; to sell any such property at any time held by it for cash or other consideration at such time or times and on such terms and conditions as may be deemed appropriate; to exchange such property and to grant options for the purchase or exchange thereof, and to convey, partition, or otherwise dispose of, with or without covenants, including covenants of warranty of title, any securities or other property free of all trusts; to charge the trust for the cost of all securities purchased or received against a payment and to credit the trust with the proceeds received from the securities sold or delivered against payment. For any trades not settled immediately upon placement, the Trustee will have the right to sell securities from the trust in a reasonably prudent fashion sufficient to recover any funds advanced;
- (b) oppose, or consent to and participate in, any plan of reorganization, consolidation, merger, combination, or other similar plan; to oppose or to consent to any contract, lease, mortgage, purchase, sale, or other action by any corporation pursuant to such plan, and to accept and retain any securities or other property issued under any such plan; to deposit any such property with any protective, reorganization or other similar Plan Administrator; to delegate discretionary power thereto and to pay and agree to pay part of its expenses and compensation and any assessments levied with respect to any such securities or other property so deposited;
- (c) assign, renew, extend, or discharge, or to participate in the assignment, renewal, extension, or discharge of any debt, mortgage, or other lien, upon such terms, including a partial release, as may be deemed advisable by the Trustee, and to agree to a reduction in the rate of interest thereon or to any other modification or change in the terms thereof or of any guarantee pertaining thereto, in any manner and to any extent that the Trustee may deem to be in the best interest of the Fund; to waive any default, whether in the performance of any covenant or condition of any note, bond, or mortgage or in the performance of any guarantee, or to enforce any such default in such manner and to such extent as may be deemed advisable; to exercise and enforce any and all rights of foreclosure and to exercise and enforce, in any action, suit, or proceeding at law or in equity, any rights or remedies in respect of any debt, mortgage, lien, or guarantee;
- (d) exercise all conversion and subscription rights pertaining to any securities or other property;
- (e) borrow money from others, excluding the Trustee in its corporate capacity or any party-in-interest, for the purposes of the Fund, and upon such terms and conditions as the Trustee may deem proper, and for the sum so borrowed or advanced, the Trustee may issue its promissory note as Trustee and secure the repayment thereof by creating a lien upon any assets of the Fund;
- (f) invest all or part of the Fund in interest bearing deposits with a bank or similar financial institution related to the Trustee if such bank or other institution is a fiduciary with respect to the Plan, as defined in ERISA, including but not limited to investments in time deposits, savings deposits, certificates of deposit, or time accounts that bear a reasonable interest rate;
- (g) invest and reinvest all or a portion of the Fund pursuant to an agreement between the Employer and the Trustee establishing a special designated "pooled investment fund" primarily for the purpose of valuing certain trust assets held by the Trustee in a fiduciary capacity;
- (h) hold that portion of the Fund as the Trustee may deem necessary for ordinary administration, the transfer of assets to another trust or fiduciary, pending investment instructions, and for the disbursement of funds in cash, without liability for interest, by depositing the same in any bank (including deposits that bear no interest or a reasonable rate of interest in a bank or similar financial institution supervised by the United States or a State, even where a bank or financial institution is the Trustee, or otherwise is a fiduciary of the Plan, subject to the rules and regulations governing such deposits, and without regard to the amount of any such deposit);
- (i) invest cash balances held by the Trustee, from time to time, in short-term cash equivalents having ready marketability, including but not limited to interest bearing accounts, money market mutual funds, U.S. Treasury bills, commercial paper (including such forms thereof, other than the Trustee's own paper, as may be available through the Trustee's own trust department), certificates of deposit, and similar types of securities; and
- (j) consult with and employ agents and counsel, including legal counsel (who may be counsel for the Trustee, Employer or Plan Administrator) to: (1) assist or advise the Trustee with respect to the interpretation of or controversies under the Plan or this Agreement; and (2) advise the Trustee with respect to, or defend the Trustee against, any action, claim or demand with respect to this Agreement or the Plan. The Trustee may pay such agents and counsel reasonable compensation from the

Fund unless otherwise paid by the Employer, and the Trustee shall have no liability for acting upon the advice of such agents and counsel in such matters; and

- (k) take any other actions that the Trustee may deem reasonably necessary to perform its obligations under this Agreement.

#### **ARTICLE IV - COMPENSATION AND EXPENSES**

The Trustee (or Custodian, if applicable) will receive such reasonable compensation as may be agreed upon by the Trustee (or Custodian, if applicable) and the Employer. The Trustee (or Custodian, if applicable) will be entitled to reimbursement by the Employer for all proper expenses incurred in carrying out their duties under this Agreement, including reasonable legal, accounting, and actuarial expenses. Such compensation will include any earnings on funds retained pursuant to Sections 2.02(g) and 3.03(h) of this Agreement in non-interest-bearing accounts and any such earnings will not become a part of the Fund. The Employer expressly acknowledges that the ability of the Trustee or the Custodian, as applicable, and any affiliated financial organization of the preceding, to earn income on amounts held in such non-interest-bearing accounts has been taken into consideration in establishing the Trustee's or Custodian's fees hereunder. If not paid by the Employer, all such compensation and expenses may be charged against the Fund. Notwithstanding the preceding, a participant will not be entitled to compensation even if they serve in the capacity as a Trustee (or Custodian, if applicable).

The Trustee (or Custodian, if applicable) will be reimbursed by the Employer or from the Fund for all taxes of any kind whatsoever that may be levied or assessed under existing or future laws of any jurisdiction upon or in respect of the Fund. The Trustee (or Custodian, if applicable) shall promptly notify the Employer with regard to any levies or tax assessments that it receives on any income or property maintained in the Fund and, unless notified to the contrary by the Employer within ninety (90) days, shall pay any such levies or assessments. If the Employer notifies the Trustee (or Custodian, if applicable) within said period that it is its opinion or the opinion of counsel that such levies or assessments are invalid or that they should be contested, then the Trustee (or Custodian, if applicable) shall take whatever action concerning payment of the levy or assessment as is indicated in the notice received by the Trustee (or Custodian, if applicable); provided, however, that the Employer, and not the Trustee (or Custodian, if applicable), will be responsible for contesting any such levies or assessments or litigating any such claims.

#### **ARTICLE V - NO OBLIGATION TO QUESTION DATA**

The Employer shall furnish the Trustee (or Custodian, if applicable) and Plan Administrator the information which each party deems necessary for the administration of the Plan including, but not limited to, changes in a participant's status, eligibility, mailing addresses and other such data as may be required. The Trustee (or Custodian, if applicable) and Plan Administrator will be entitled to act on such information as is supplied to them and will have no duty or responsibility to further verify or question such information.

#### **ARTICLE VI - RESIGNATION**

Any person serving as Trustee or Custodian may resign at any time by giving thirty (30) days advance written notice to the Employer. The resignation will become effective thirty (30) days after receipt of such notice unless a shorter period is agreed upon. If the Employer fails to appoint a successor Trustee or Custodian following notice of resignation, the Trustee (or Custodian, if applicable) will have the power to appoint a successor Trustee (or Custodian, if applicable).

The Employer may remove any Trustee (or Custodian, if applicable) at any time by giving written notice to such Trustee (or Custodian, if applicable) and such removal will be effective thirty (30) days after receipt of such notice unless a shorter period is agreed upon. The Employer will have the power to appoint a successor Trustee (or Custodian, if applicable).

In the event the Trustee (or Custodian, if applicable) is removed, resigns, dies, or becomes incapacitated and the Employer or Trustee (or Custodian, if applicable) will not or cannot appoint a successor Trustee (or Custodian, if applicable) within a reasonable period of time thereafter, a majority of participants in the Plan will have the authority to appoint a successor Trustee (or Custodian, if applicable) but will not be obligated to do so if engaging a majority of participants would result in unreasonable time, expense, or administrative burden.

Upon such resignation or removal, if the resigning or removed Trustee (or Custodian, if applicable) is the sole Trustee (or Custodian, if applicable), they shall transfer all of the assets of the Fund, either in-kind or as proceeds after liquidation, then held by such Trustee (or Custodian, if applicable) as expeditiously as possible to the successor Trustee (or Custodian, if applicable) after paying or reserving such reasonable amount as they will deem necessary to provide for the expense in the settlement of the accounts and the amount of any compensation due them and any sums chargeable against the Fund for which they may be liable. If the Funds as reserved are not sufficient for such purpose, then they will be entitled to reimbursement from the successor Trustee (or Custodian, if applicable) out of the assets in the successor Trustee's (or Custodian's, if applicable) hands under this Agreement. If the amount reserved will be in excess of the amount actually needed, the former Trustee (or Custodian, if applicable) will return such excess to the successor Trustee (or Custodian, if applicable).

Upon receipt of the transferred assets, the successor Trustee (or Custodian, if applicable) will thereupon succeed to all of the powers and responsibilities given to the Trustee (or Custodian, if applicable) by this Agreement.

Where a financial organization is serving as Trustee (or Custodian, if applicable) and it is merged with or bought by another organization (or comes under the control of any federal or state agency), that organization shall serve as the successor Trustee (or Custodian, if applicable) of this Agreement, but only if it is the type of organization that can so serve under applicable law. Notwithstanding anything herein to the contrary, the Trustee (or Custodian, if applicable) or any subsequent assignees may, by prior written notice to the Employer, and without the

need for the Employer's consent or prior approval, assign all or any part of its rights and obligations under this Agreement to any affiliate (which term includes, without limitation, any parent, subsidiary, or sister entity) of the Trustee (or Custodian, if applicable) or the assignee.

Where the Trustee or Custodian is serving as a nonbank trustee or custodian pursuant to Treasury Regulation section 1.408-2(e), the Employer will appoint a successor Trustee (or Custodian, if applicable) upon notification by the Commissioner of Internal Revenue that such substitution is required because the Trustee (or Custodian, if applicable) has failed to comply with the requirements of Treasury Regulation section 1.408-2(e) or is not keeping such records or making such returns or rendering such statements as are required by forms or regulations.

#### **ARTICLE VII - DEGREE OF CARE - LIMITATIONS OF LIABILITY**

The Trustee (or Custodian, if applicable) will be under no duty to take any action other than its express responsibilities under this Agreement unless the responsible party under the terms of this Agreement or the Plan will furnish the Trustee (or Custodian, if applicable) with written instructions; provided that in no event may the Trustee's (or Custodian's, if applicable) responsibilities be expanded except with its prior written consent. Any instructions hereunder may be delivered to the Trustee (or Custodian, if applicable) directly by the responsible party or by other mutually agreed upon parties. The Trustee (or Custodian, if applicable) will not be liable for any action taken or omitted by it in good faith in reliance upon any instructions received hereunder or any other notice, request, consent, certificate, or other instrument or paper reasonably believed by it to be genuine and to have been properly executed. A directed trustee (or Custodian, if applicable) will have no duty to inquire into the purpose or propriety of any order, instruction, or other communication received hereunder and may conclusively presume that any such order, instruction, or other communication is accurate and complete. The Trustee (or Custodian, if applicable) will not be responsible for determining that all instructions provided to the Trustee (or Custodian, if applicable) are being given by the appropriate party and are in proper form under the provisions of this Agreement, the Plan and applicable law. The Trustee (or Custodian, if applicable) may conclusively presume that any instructions received have been duly authorized by the Employer, Investment Fiduciary, Plan Administrator, Trustee, or participant, as applicable, pursuant to the terms of this Agreement, the Plan and applicable law.

The Trustee (or Custodian, if applicable) will not be responsible for the validity or effect or the qualification under the Code or the Plan. The Trustee (or Custodian, if applicable) will not be required to take any action upon receipt of any notice from the IRS or other taxing authority (unless such notice relates to the performance of the Trustee (or Custodian, if applicable) responsibilities in Sections 2.02 or 3.02) except to promptly forward a copy thereof to the Employer. Further, it is specifically understood that the Trustee (or Custodian, if applicable) will have no duty or responsibility with respect to the determination of matters pertaining to the eligibility of any Employee to become a participant or remain a participant hereunder, the amount of benefit to which a participant or beneficiary will be entitled to receive thereunder, whether a distribution to participant or beneficiary is appropriate under the terms of the Plan, the size and type of any policy to be purchased from any insurer for any participant thereunder, or any other similar matters, it being understood that all such responsibilities under the Plan are vested in the Plan Administrator.

#### **ARTICLE VIII - INDEMNIFICATION OF TRUSTEE AND CUSTODIAN**

Notwithstanding any provision of this Agreement, the Employer hereby agrees to indemnify, defend, and hold the Trustee (or Custodian, as applicable), and its affiliates, and their respective directors, managers, officers, employees, agents, and other representatives harmless from any losses, costs, expenses, fees, liabilities, damages, claims, suits, or actions and appeals thereof resulting from their reliance upon any certificate, notice, confirmation, or instruction purporting to have been delivered by a representative of the Employer or the Plan that has been duly identified to the Trustee (or Custodian, as applicable) in a manner required or accepted by such Trustee (or Custodian, as applicable) ("Designated Representative"). The Employer waives any and all claims of any nature it now has or may have against the Trustee (or Custodian, as applicable) and its affiliates, and their respective directors, managers, officers, employees, agents, and other representatives, which arise, directly or indirectly, from any action that it takes in good faith in accordance with any certificate, notice, confirmation, or instruction from a Designated Representative of the Employer. The Employer also hereby agrees to indemnify, defend, and hold the Trustee (or Custodian, as applicable), and any parent, subsidiary, related corporation, or affiliates of the Trustee (or Custodian, as applicable), including their respective directors, managers, officers, employees, agents, and other representatives, harmless from and against any and all loss, costs, damages, liability, expenses, or claims of any nature whatsoever, including but not limited to legal expenses, court costs, legal fees, and costs of investigation, including appeals thereof, arising, directly or indirectly, out of any loss or diminution of the Fund resulting from changes in the market value of the Fund assets; reliance, or action taken in reliance, on instructions from the Employer or its Designated Representative; any exercise or failure to exercise investment direction authority by the Employer or by its Designated Representative; the Trustee's or Custodian's refusal on advice of counsel to act in accordance with any investment direction by the Employer or its Designated Representative; any other act or failure to act by the Employer or its Designated Representative; any prohibited transaction or plan disqualification of a qualified plan due to any actions taken or not taken by the Trustee (or Custodian, as applicable), in reliance on instructions from the Employer or its Designated Representative; or any other act the Trustee (or Custodian, as applicable), takes in good faith hereunder that arises under this Agreement or the administration of the Fund.

The Trustee (or Custodian, as applicable), will not be liable to the Employer for any act, omission, or determination made in connection with this Agreement except for its gross negligence or willful misconduct. Without limiting the generality of the preceding, the Trustee (or Custodian, as applicable) will not be liable for any losses arising from its compliance with instructions from the Employer or its Designated

Representative; for executing, failing to execute, failing to timely execute, or for any mistake in the execution of any instructions, unless such action or inaction is by reason of the gross negligence or willful misconduct of the Trustee (or Custodian, as applicable).

The Trustee (or Custodian, if applicable) will be accountable only for monies or property actually received by it. If any portion of the Fund is held by another custodian or trustee, the term "Fund" in this Agreement will mean only that portion of the Fund from time to time held by the applicable Trustee or Custodian. The Trustee (or Custodian, if applicable) will not be deemed accountable, responsible, or liable for the acts or omissions of any other custodian or trustee of the Plan. The Trustee (or Custodian, if applicable) will have no duty or responsibility for the determination of the accuracy or sufficiency of the contributions to be made under the Plan, the collection thereof, the transmittal of the same to the Trustee (or Custodian, if applicable), or compliance with any statute, regulation, or rule applicable to such contributions. A directed trustee (or a Custodian, if applicable) will have no discretion as to investment of the Fund or administration of the Plan and will not be deemed a "fiduciary" as that term is used in ERISA. The Trustee (or Custodian, if applicable) is signing this Agreement solely to signify its acceptance of appointment as Trustee (or Custodian, if applicable) and the Employer will have sole responsibility for the accuracy, completeness, legal sufficiency, and due execution thereof, including consulting with legal counsel and tax advisors as the Employer deems appropriate in connection therewith.

The provisions of this Section VIII will survive the termination or amendment of this Agreement.

## **ARTICLE IX - LIMITED TRUSTEE**

### **9.01 Responsibilities of the Limited Trustee**

This section of this Agreement applies where either a financial organization and/or one or more individuals has/have indicated in this Agreement that it will serve as a Limited Trustee whose powers, rights, duties and responsibilities are strictly limited to ensuring the timely collection and deposit of employer contributions with respect to the Fund or where one or more individuals has/have indicated in this Agreement that they will serve as individual trustee(s) and a separate Limited Trustee(s) has not been indicated in this Agreement. At no time will a financial organization that is serving as a Trustee be considered a Limited Trustee without their express authorization shown by its signature on this Agreement. The responsibilities and powers of the Limited Trustee may not be expanded except with its prior written consent and, notwithstanding any provision hereof to the contrary, may be further limited by the terms of a separate agreement between the Limited Trustee and the Employer.

### **9.02 Compensation and Expenses**

The Limited Trustee will receive such reasonable compensation as may be agreed upon by the Limited Trustee and the Employer. The Limited Trustee will be entitled to reimbursement by the Employer for all proper expenses incurred in carrying out their duties under this Agreement, including reasonable legal, accounting, and actuarial expenses. If not paid by the Employer, all such compensation and expenses may be charged against the Fund. Notwithstanding the preceding, a participant will not be entitled to compensation even if they serve in the capacity as a Limited Trustee.

### **9.03 No Obligation to Question Data**

The Plan Administrator and/or Employer shall furnish to the Limited Trustee the information that the Limited Trustee deems necessary for complying with its responsibilities under this Agreement. The Limited Trustee will be entitled to act on such information as is supplied and will have no duty or responsibility to further verify or question such information.

### **9.04 Resignation**

Any person serving as Limited Trustee may resign at any time after providing at least (30) days advance written notice to the Employer. The resignation will become effective thirty (30) days after receipt of such notice unless a shorter period is agreed upon. The Employer may remove any Limited Trustee at any time by giving written notice to such Limited Trustee and such removal will be effective thirty (30) days after receipt of such notice unless a shorter period is agreed upon. The Employer will have the power and the duty to appoint a successor Limited Trustee. If the Employer fails to appoint a successor Limited Trustee following notice of resignation, the Trustee will have the power, but not the duty, to appoint a successor Limited Trustee. In no event will the Trustee become a Limited Trustee unless the Trustee acknowledges the appointment by executing the Limited Trustee section of this Agreement.

Where a financial organization is serving as Limited Trustee and it is merged with or bought by another organization (or comes under the control of any federal or state agency), that organization will serve as the successor Limited Trustee of this Agreement, but only if it is the type of organization that can so serve under applicable law. Notwithstanding anything in this Agreement to the contrary, the Limited Trustee or any subsequent assignees may, by prior written notice to the Employer, and without the need for the Employer's consent or prior approval, assign all or any part of its rights and obligations under this Agreement to any affiliate (which term includes, without limitation, any parent, subsidiary, or sister entity) of the Limited Trustee or the assignee.

### **9.05 Degree of Care -- Limitations of Liability**

The Limited Trustee will be under no duty to take any action other than its express responsibilities under this Agreement unless the responsible party under the terms of the Plan shall furnish the Limited Trustee with written instructions; provided that in no event may the Limited Trustee's responsibilities be expanded except with its prior consent. Any instructions hereunder may be delivered to the Limited Trustee directly by the responsible party or by other mutually agreed upon parties. The Limited Trustee will



not be liable for any action taken or omitted by it in good faith in reliance upon any instructions received hereunder or any other notice, request, consent, certificate, or other instrument or paper reasonably believed by it to be genuine and to have been properly executed. The Limited Trustee will not be responsible for determining that all instructions provided to the Limited Trustee are being given by the appropriate party and are in proper form under the provisions of this Agreement, the Plan, and applicable law. The Limited Trustee may conclusively presume that any instructions received have been duly authorized by the Employer, Plan Administrator, or discretionary trustee, as applicable, pursuant to the terms of this Agreement, the Plan, and applicable law. The Limited Trustee will not be responsible for the validity or effect or the qualification under the Code or the Plan.

#### **9.06 Indemnification of Limited Trustee**

Notwithstanding any provision of this Agreement, the Employer hereby agrees to indemnify, defend, and hold the Limited Trustee, and its affiliates, and their respective directors, managers, officers, employees, agents, and other representatives harmless from any losses, costs, expenses, fees, liabilities, damages, claims, suits, or actions and appeals thereof resulting from their reliance upon any certificate, notice, confirmation, or instruction purporting to have been delivered by a representative of the Employer or the Plan that has been duly identified to the Limited Trustee in a manner required or accepted by such Limited Trustee. The Employer waives any and all claims of any nature it now has or may have against the Limited Trustee and its affiliates, and their respective directors, managers, officers, employees, agents, and other representatives, which arise, directly or indirectly, from any action or act the Limited Trustee takes in good faith hereunder that arises under the Plan or the administration of the Fund.

The Limited Trustee will not be liable to the Employer for any act, omission, or determination made in connection with this Agreement except for its gross negligence or willful misconduct. Without limiting the generality of the preceding, the Limited Trustee will not be liable for any losses arising from its compliance with instructions from the Employer or its Designated Representative; for executing, failing to execute, failing to timely execute, or for any mistake in the execution of any instructions, unless such action or inaction is by reason of the gross negligence or willful misconduct of the Limited Trustee.

The Limited Trustee is signing this Agreement solely to signify its acceptance of appointment as Limited Trustee and the Employer will have sole responsibility for the accuracy, completeness, legal sufficiency, and due execution thereof, including consulting with legal counsel and tax advisors as the Employer deems appropriate in connection therewith.

### **ARTICLE X - MISCELLANEOUS**

#### **10.01 Governing Law**

This Agreement shall be construed, administered, and governed in all respects under applicable federal law and, to the extent that federal law is inapplicable, under the laws of the state in which the Trustee's principal place of business is located. Further, except as expressly stated otherwise, no provision of the Plan or this Agreement is intended to nor shall grant any rights to participants or beneficiaries to any interest in the trust in addition to those minimum rights or interest required to be provided under ERISA and the Code and the regulations under ERISA and the Code.

#### **10.02 Necessary Parties**

To the extent permitted by law, only the Employer and the Trustee (or Custodian, if applicable) will be necessary parties in any application to the courts for an interpretation of this Agreement or for an accounting by the Trustee (or Custodian, if applicable), and no other plan fiduciary, participant, beneficiary, or other person having an interest in the Fund will be entitled to any notice or service of process. Any final judgment entered in such an action or proceeding will, to the extent permitted by law, be conclusive upon all persons claiming in this Agreement.

#### **10.03 Force Majeure**

The Trustee (or Custodian, if applicable) will not be responsible or liable for, and shall not be considered in breach of this Agreement due to, any failure of or delay in performance of its obligations under this Agreement arising out of or caused, directly or indirectly, by events or circumstances beyond its reasonable control, including but not limited to: acts of God, acts of civil or military authority, acts of government, accidents, environmental disasters, natural disasters or events, fires, floods, earthquakes, hurricanes, explosions, lightning, suspensions of trading, epidemics, pandemics, public health crises, quarantines, wars, acts of war (whether war is declared or not), terrorism, threats of terrorism, cyber-attacks, insurrections, embargoes, riots, strikes, lockouts or other labor disturbances, disruptions of supply chains, civil unrest, revolutions, power or other mechanical failures, loss or malfunction of utilities or communications services, delays or stoppage of postal or courier services, delays or stoppage of transportation, and any other events or circumstances beyond its reasonable control whether similar or dissimilar to any of the foregoing (all enumerated and described events in this section individually and collectively, "Force Majeure").

#### **10.04 Limitation on Damages**

The entire liability of the Trustee and its officers, directors, employees, members, agents, licensors, subsidiaries, affiliates, parents and representatives, and the Employer's exclusive remedy in any cause of action based on contract, tort, warranty, negligence, or otherwise in connection with any services rendered pursuant to this Agreement or otherwise furnished by the Trustee, shall be limited to the total fees paid by the Employer to the Trustee.

**UNDER NO CIRCUMSTANCES SHALL THE TRUSTEE, OR ITS OFFICERS, DIRECTORS, EMPLOYEES, MEMBERS, AGENTS, LICENSORS OR REPRESENTATIVES BE SUBJECT TO OR LIABLE FOR ANY CONSEQUENTIAL, INCIDENTAL,**

INDIRECT, SPECIAL, EXEMPLARY OR SIMILAR DAMAGES, INCLUDING WITHOUT LIMITATION, DAMAGES OR COSTS INCURRED AS A RESULT OF LOSS OF TIME, LOSS OF SAVINGS, LOSS OF DATA, LOSS OF REVENUES AND/OR PROFITS, WHETHER FORESEEABLE OR UNFORESEEABLE, THAT MAY ARISE OUT OF OR IN CONNECTION WITH THIS AGREEMENT OR CUSTODIAN OR ADMINISTRATOR COMPLYING WITH EMPLOYER'S DIRECTIONS, REGARDLESS IF SUCH DAMAGES ARE BASED IN CONTRACT, TORT, WARRANTY, NEGLIGENCE, STRICT LIABILITY, PRODUCTS LIABILITY OR OTHERWISE.

**10.05 Class Action Waiver**

**EACH PARTY MAY BRING CLAIMS AGAINST THE OTHER ONLY IN ITS INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF, REPRESENTATIVE OR CLASS MEMBER IN ANY PUTATIVE CLASS OR REPRESENTATIVE PROCEEDING.** The arbitrator will have no authority to arbitrate a class, collective, representative or group claim/action and will have no authority to make any determination as to the enforceability of this Agreement's class/collective action waiver. Further, unless the Employer and the Trustee agree otherwise, the arbitrator will have no authority to consolidate the Employer's claims with any other claims, and may not otherwise preside over any form of a class or representative proceeding.

**10.06 Arbitration**

Any dispute, claim or controversy arising out of, in connection with or relating to the performance of this Agreement or its termination, including the determination of the scope or applicability of this Agreement to arbitrate, will be resolved by binding arbitration before a single arbitrator in the state of our principal place of business, in accordance with the Commercial Arbitration Rules of the American Arbitration Association (the "AAA"). To the extent that any of the provisions of this agreement conflict with the any AAA rules, the express provisions of this agreement will apply. The arbitrator will be a practicing attorney or retired judge with experience with Individual Retirement Accounts and the other subject matter(s) of the claim. The arbitrator's award will be final and binding on the parties, and judgment rendered thereon may be entered in any court having jurisdiction. The arbitration proceedings and arbitrator's award will be maintained by the parties and arbitrator as strictly confidential, except as is otherwise required by court order, or as is necessary to confirm, vacate or enforce the award, and for disclosure in confidence to the following representatives of a party that have a need to know and agree to keep such information confidential: attorneys, tax advisors and senior management. BY AGREEING TO THIS ARBITRATION PROVISION, THE EMPLOYER AND THE TRUSTEE ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY.

**10.07 Agents**

In performing its obligations under this Agreement, the Trustee (or Custodian, if applicable) will be entitled to employ suitable agents, counsel, sub-custodians, and other service providers.

**10.08 Severability**

If any provision of this Agreement shall be held by a court of competent jurisdiction to be invalid or unenforceable, the remaining provisions of this Agreement shall continue to be fully effective.

**10.09 References**

Unless the context clearly indicates to the contrary, a reference to a statute, regulation, document, or provision shall be construed as referring to any subsequently enacted, adopted, or re-designated statute or regulation or executed counterpart.

**10.10 Headings**

Headings and subheadings in this Agreement are inserted for convenience or reference only and are not to be considered in the construction of its provisions.

**ARTICLE XI - COUNTERPARTS, IDENTIFICATION AND EXECUTION**

This Agreement may be executed in any number of counterparts, each of which shall be deemed an original, and all of which shall constitute but one in the same instrument, which may be sufficiently evidenced by any one counterpart.

**EMPLOYER**

Name of Employer \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_  
(signature of Authorized Officer)

11.01 Trustee

1. Trustee Appointment

a. Trustee (Select one.)

Option 1:  Financial Organization as Trustee.

Option 2:  Individual Trustee(s).

Option 3:  Not applicable. A Trustee is not required to be named for this Plan because the Plan is exempt from the trust requirements under ERISA section 403 (e.g., the Plan covers one or more self-employed individuals as defined in Code section 401(c)(1)).

b. Type of Trustee

Will the Trustee of the Plan be a directed or discretionary trustee (select one)?

Option 1:  Directed Trustee.

Option 2:  Discretionary Trustee.

c. Trustee Signature

**NOTE: If you are an individual Trustee and no Limited Trustee(s) is named in item 2 below, you will also be deemed to be a Limited Trustee.**

Name of Trustee \_\_\_\_\_

Address \_\_\_\_\_

Telephone \_\_\_\_\_

Name of Authorized Officer \_\_\_\_\_ Title \_\_\_\_\_  
(type or print name if different from name of Trustee above)

Signature \_\_\_\_\_  
(signature of Trustee or Authorized Officer)

Name of Trustee \_\_\_\_\_

Address \_\_\_\_\_

Telephone \_\_\_\_\_

Name of Authorized Officer \_\_\_\_\_ Title \_\_\_\_\_  
(type or print name if different from name of Trustee above)

Signature \_\_\_\_\_  
(signature of Trustee or Authorized Officer)

Name of Trustee \_\_\_\_\_

Address \_\_\_\_\_

Telephone \_\_\_\_\_

Name of Authorized Officer \_\_\_\_\_ Title \_\_\_\_\_  
(type or print name if different from name of Trustee above)

Signature \_\_\_\_\_  
(signature of Trustee or Authorized Officer)

Name of Trustee \_\_\_\_\_

Address \_\_\_\_\_

Telephone \_\_\_\_\_

Name of Authorized Officer \_\_\_\_\_ Title \_\_\_\_\_  
(type or print name if different from name of Trustee above)

Signature \_\_\_\_\_  
(signature of Trustee or Authorized Officer)

# PROTECTED BENEFITS AND PRIOR PLAN DOCUMENT PROVISIONS ATTACHMENT

This attachment may be used by an Adopting Employer to document protected benefits and other Prior Plan Document provisions that apply to some or all of the assets of the Adopting Employer's Plan. The protected benefits and other Prior Plan Document provisions set forth in this Attachment are limited to those which have been the subject of a prior determination letter, opinion letter, or advisory letter, and which do not address an issue which is not permitted in a Pre-approved Plan, as described in section 6.03 of Revenue Procedure 2017-41.

## ADOPTING EMPLOYER PLAN INFORMATION

Name of Adopting Employer \_\_\_\_\_

Name of Plan \_\_\_\_\_

Plan Sequence Number \_\_\_\_\_ Trust Identification Number (if applicable) \_\_\_\_\_ Account Number \_\_\_\_\_

## PROTECTED BENEFITS AND PRIOR PLAN DOCUMENT PROVISIONS

### Provision 1:

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Source of Provision (e.g., plan name and sequence number, good faith amendment):

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### Provision 2:

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Source of Provision (e.g., plan name and sequence number, good faith amendment):

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### Provision 3:

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Source of Provision (e.g., plan name and sequence number, good faith amendment):

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**OTHER PLAN INFORMATION ATTACHMENT**

This attachment may be used by the Plan to specify additional information to be included in the Plan's Adoption Agreement (e.g., to provide more information than can be included on an "other" selection line).

**ADOPTING EMPLOYER PLAN INFORMATION**

Name of Adopting Employer \_\_\_\_\_

Name of Plan \_\_\_\_\_

Plan Sequence Number \_\_\_\_\_ Trust Identification Number (if applicable) \_\_\_\_\_ Account Number \_\_\_\_\_

**OTHER PLAN INFORMATION**

Multiple horizontal lines for additional information input.

# SPECIAL EFFECTIVE DATE(S) ATTACHMENT

This attachment is used only when a restated plan document is prepared and special effective dates apply for certain Plan provisions.

## ADOPTING EMPLOYER PLAN INFORMATION

Name of Adopting Employer \_\_\_\_\_

Name of Plan \_\_\_\_\_

Plan Sequence Number \_\_\_\_\_ Trust Identification Number (if applicable) \_\_\_\_\_ Account Number \_\_\_\_\_

## SPECIAL EFFECTIVE DATES

The following special effective dates will apply to the Plan: (Select one or more as applicable.) **NOTE:** All parameters or limitations stated in the Adoption Agreement apply.

**Special Effective Date 1:**

Provision Reference (e.g., Section Three, Part C, item 1 – Application of Safe Harbor CODA):

\_\_\_\_\_

Provision Description (e.g., The safe harbor CODA provision including the basic matching contribution formula):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Effective Date:

\_\_\_\_\_

**Special Effective Date 2:**

Provision Reference (e.g., Section Three, Part C, item 1 – Application of Safe Harbor CODA):

\_\_\_\_\_

Provision Description (e.g., The safe harbor CODA provision including the basic matching contribution formula):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Effective Date:

\_\_\_\_\_

**Special Effective Date 3:**

Provision Reference (e.g., Section Three, Part C, item 1 – Application of Safe Harbor CODA):

\_\_\_\_\_

Provision Description (e.g., The safe harbor CODA provision including the basic matching contribution formula):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Effective Date:

\_\_\_\_\_

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