



Prototype Plan Restatement Kit

For Profit Sharing and Money Purchase Pension Plans

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July 2015

Dear Plan Sponsor:

The following information is being sent to you because our records indicate that you are a plan sponsor of an Invesco Distributors, Inc. ("Invesco") Profit Sharing and/or Money Purchase Pension plan.

We are writing to inform you of several law changes that affect your qualified retirement plan. Qualified retirement plans (including profit sharing, money purchase pension, and 401(k) plans) must be updated from time to time to conform to changes in federal tax laws, in addition to official guidance issued by the IRS. Pre-approved plans must be restated every six years to incorporate these changes into the plan. We are writing to inform you that you are required to restate your plan in order to comply with this requirement. Some of the law changes include:

- *The Pension Protection Act of 2006 (PPA)*: required faster vesting of employer contributions, simplified 401(k) administration, diversification of plan investments, and increased portability for distributions. In addition, PPA allowed automatic contribution arrangements and other optional benefits.
- *The Heroes Earnings Assistance and Relief Tax Act Of 2008 (HEART)*: required all qualified retirement plans to be amended for special benefits for plan participants who perform qualified military service.
- *The Worker, Retiree, and Employer Recovery Act of 2008 (WRERA)*: allowed required minimum distributions associated with the 2009 calendar year to be suspended or reduced. In addition, WRERA required all plans to allow for non-spouse beneficiary distributions via direct rollover after January 1, 2010.

Please note that you are required to restate your plan(s) by April 30, 2016. Failure to amend and restate your plan(s) by April 30, 2016, may result in the disqualification of your plan(s). Immediate attention to this matter is appreciated. If you own both a Profit Sharing and a Money Purchase Pension plan, both plans must be restated and acknowledged.

On the following pages we have inserted some Frequently Asked Questions (FAQs) about the PPA restatement to assist you in this restatement process, as well as the steps needed to restate your plan.

Important Considerations in Restating Your Plan

Invesco and its affiliates cannot advise you on legal matters. While Invesco will provide general information, you are responsible to ensure the enclosed Adoption Agreement and plan document are appropriate based on your current plan design and your future plans and goals.

The process of amending and restating your plan(s), including the decision about whether to continue to use the Invesco plan document(s), is complex and requires a thorough understanding of the rules governing qualified retirement plan administration as well as the terms of your individual plan(s). Accordingly, you should consult your tax advisor or legal counsel during this process.

Furthermore, you are responsible to ensure the Adoption Agreement and other documentation is properly completed. We strongly encourage you to engage legal counsel or other experienced advisors to assist you in this process. Because we are not lawyers and because each situation is unique, we cannot guarantee your Adoption Agreement and related plan documents will be accurately and legally complete.

Please also consider the following when completing the Invesco plan documents:

- By executing the Adoption Agreement(s), you agree to be bound by the terms and conditions of the Invesco Money Purchase Pension and Profit Sharing Plans Administrative Services Agreement which is enclosed in this package of materials.
- If, at any time, any Invesco plan adopted by you ceases to maintain an account in the Invesco Funds held directly with the plans' depository, Invesco Investment Services, Inc., Invesco will not be able to maintain contact with you or provide you with updates to the plan document. Your plan will become an individually-designed plan which you, alone, will be responsible for maintaining.

If you have any additional questions regarding the information presented in this notice or any of the enclosures, please contact your tax advisor or legal counsel.

Sincerely,

Invesco

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Frequently Asked Questions (FAQs)

Q1 What is a restatement?

When Congress passes a law that has major effects to retirement plans, the various federal agencies create regulations as a result of these amendments and tax law changes, some of which need to be incorporated into existing retirement plans through new plan documents that must be re-executed.

Q2 What determines when a plan must be restated?

The IRS requires that retirement plan documents be restated, and subsequently re-adopted by Employers, cyclically within a certain period of time after tax law changes take place. This is to ensure that plans are updated with all legislative and regulatory amendments. So that plans do not need to be rewritten more frequently, pre-approved plans are restated on a regular 6-year cycle, retroactively combining amendments that have been made since the last required restatement. The current restatement is the result of significant changes made by the Pension Protection Act of 2006. This restatement is therefore referred to as the "PPA Restatement".

Q3 What is the deadline to restate my plan for PPA?

The IRS requires that the PPA restatement be completed by April 30, 2016. That means no later than April 30, 2016, you must complete and sign your new Adoption Agreement reflecting these changes.

Q4 Are there additional requirements if I have participating employees?

Yes. You must provide your employees with a Summary Plan Description (SPD), which describes the plan amendments in plain terms. It is required that you send each employee a copy of the revised SPD within 210 days after the year the plan is amended. If you have participating employees other than yourself in the plan, please contact our Client Services department at 800 959 4246 to request an updated SPD for you to distribute to your employees.

Q5 If my plan has terminated, or intends to terminate, must it still be restated?

When a plan terminates, the plan document must be amended to be compliant with current law. Any plans that terminated after January 1, 2007 may not need to restate, provided they had restated for EGTRRA and adopted all of the subsequent required amendments (PPA, HEART and WRERA). If there is any question as whether amendments were adopted, it may be advisable to restate the plan on the PPA Document to ensure proper compliance. The IRS could potentially disqualify the plan, resulting in severe tax consequences, if the plan is terminated without first updating it to reflect these law changes. Check with your tax advisor and/or legal counsel with any questions.

Q6 What happens if I don't restate my Plan by the required date?

Your plan will no longer be a qualified plan and will no longer have the advantage of being tax-deferred. Your assets, and those of your employees if applicable, will become immediately taxable for the year following the restatement deadline. The IRS has provided guidance in Revenue Procedure 2013-12, regarding the penalty they will assess on a "non-amender" (an employer who does not amend and restate their qualified plan for the PPA Amendments on a timely basis). The employer penalty is determined by calculating the amount of taxes due on all of the assets in the qualified plan, plus interest and/or penalties for not paying the taxes on time. The IRS also reserves the right to go back 3 years (the "open Years") to do this calculation. The Revenue Procedure also indicates the penalties that will apply if you execute the Adoption Agreement late (after April 30, 2016).

Q7 How Do I Amend and Restate my Plan?

Enclosed you will find a copy of your plan document, trust agreement and Adoption Agreement, which reflect the PPA Amendments. **Please address any items that have not been completed and then sign where indicated on the Adoption Agreement.** Keep the Adoption Agreement, Plan Document and Administrative Services Agreement for your records. Acknowledge your adoption of this plan document by typing the following URL in your browser: invesco.com/qpadoption and completing the information requested, including the reference number listed on the enclosed Acknowledgment Form, OR you may sign the enclosed Acknowledgment Form and return it via mail. Additional communication will follow if your acknowledgment is not received by Invesco.

Mail	Overnight Mail
Invesco Investment Services, Inc. PO Box 219078 Kansas City, MO 64121-9078	Invesco Investment Services, Inc. c/o DST Systems Inc. 430 West 7th Street Kansas City, MO 64105-1407

Important Information Regarding the Maintenance of Your Plan

Neither Invesco Distributors, Inc. ("Invesco") nor Invesco Investment Services, Inc. ("IIS") will act as Trustee, Plan Administrator, or record keeper of any qualified retirement plan that you establish utilizing the enclosed Invesco prototype plan documents. Before establishing a plan, you should consult with a tax advisor and a qualified attorney. You should have your attorney review all plan documents, forms and administrative procedures that you establish to ensure your compliance with all legal requirements associated with the establishment and maintenance of a qualified retirement plan. Your failure to comply with applicable regulatory requirements could result in the disqualification of the plan and adverse tax consequences.

Invesco acquired the prototype plan documents from an independent, third-party consulting firm. As long as (i) Invesco maintains a relationship with the vendor who drafted and maintains the documents and (ii) your plan continues to maintain an account with IIS, Invesco will provide documents in response to changes in applicable tax law. Invesco will not provide any such updates to or otherwise have any obligation to employers whose plans do not maintain accounts directly with IIS.

Enclosed is a copy of the opinion letter issued by the Internal Revenue Service with respect to the Invesco Prototype Defined Contribution Plan & Trust Document. Employers that utilize the Prototype Defined Contribution Plan & Trust Document and Adoption Agreement without modification are entitled to rely on the opinion letter to the extent provided in the Adoption Agreement under the heading, "Reliance on Opinion Letter." Invesco makes no representation as to the qualification of any plan established by the Employer and undertakes no duty to maintain the qualification of any such plan under the Internal Revenue Code.

Instructions for Completing the Adoption Agreement

Read all of the documentation provided, including the cover letter, FAQs and Important Information regarding the Maintenance of your Plan.

By executing the Adoption Agreement, you agree to the terms and conditions of the Invesco Administrative Services Agreement, which is incorporated by reference for all purposes.

Retain the completed Adoption Agreement and all documentation provided in this packet for your records. **The only document that should be returned to Invesco is the enclosed Acknowledgment Form. Alternatively, you may complete an online version of the Acknowledgment Form at [invesco.com/qpadoption](https://www.invesco.com/qpadoption).**

To complete the Adoption Agreement, enter the following information:

General Information Section

1. a) **Name & Street Address of Plan Sponsor/Employer:** Enter name and address of your business.
b) **Controlled Group or Affiliated Service Group:** Check one box to indicate whether your business is a part of a controlled group. If your business is part of a controlled group, complete the Controlled Group Addendum section at the end of the Adoption Agreement.
2. **Name of Plan:** Enter the name of the Plan.
3. **Phone:** Enter your business phone number.
4. **Trustee/Custodian:** Enter the name of the Trustee/Custodian.
5. **Type of Business Entity:** Check one box for the type of business entity and enter the date of incorporation if your business is a corporation.
6. **Employer's Taxable Year:** Enter the month and day of your business year end.
7. **Employer Identification Number (EIN):** Enter your business tax identification number.
8. **3-Digit Plan Number:** Enter the same 3-digit plan number as on your original Adoption Agreement.
9. **Business Code:** Enter the appropriate business code. These codes can be found in the instructions for Form 5500-EZ which can be downloaded from [irs.gov/pub/irs-pdf/i5500ez.pdf](https://www.irs.gov/pub/irs-pdf/i5500ez.pdf).
10. **Plan Administrator:** This field has been pre-selected by the Prototype Sponsor.
11. **Sponsor of the Prototype:** This field has been pre-selected by the Prototype Sponsor.
12. **Effective Dates:**

Check the appropriate box depending on your plan's situation. Generally, unless you are merging, amending or terminating your plan, most plans will select option B - Restatement of a Plan previously adopted by the Employer. Consult with your legal counsel as to the most appropriate option.

 - a) **New Plan** - Not applicable for the restatement process.
 - b) **Restatement of a Plan previously adopted by the Employer** - Check this box if you are restating an existing plan. Enter the effective date of the restatement and the existing plan's original effective date. The PPA restatement effective date is January 1, 2007. All plans that were established prior to that date should list January 1, 2007 as the restatement effective date. Any plans established after January 1, 2007, the plan effective date would also be the restatement effective date. Please note that if you are restating an existing plan, certain optional forms of benefit under the plan relating to, among other things, the form and timing of distribution, may be "protected." If the terms of this plan are not consistent with the protected optional forms of benefit under the existing plan, you may not be able to use this document. Consult your tax adviser for further guidance.
 - c) **Amendment of a Plan** - This applies if you are making changes to a plan that was previously adopted using Adoption Agreement #01001, #01002, and base document. Complete the Restatement Effective Dates on page 3 of the adoption agreement.
 - d) **Merger, amendment and restatement of the Plan and the _____ Plan into the _____ Plan.** Use only on the advice of your tax advisor or legal counsel.
 - e) **Restatement of the _____ Plan, AND a restatement of the _____ Plan, AND a merger of the _____ Plan into the Plan.** Use only on the advice of your tax advisor or legal counsel.
 - f) **Amendment of a Plan to a wasting Trust:** If the plan is no longer being funded, but has not yet been terminated, the plan should be amended to be a wasting trust. While it is advisable for you to seek competent counsel as to the implications of maintaining a wasting trust, it is also important to designate the trust as a wasting trust, with the appropriate effective date, on the Adoption Agreement.
13. **State Law Governance:** This field has been pre-selected by the Prototype Sponsor.
14. **Loans to Participants:** This field has been pre-selected by the Prototype Sponsor.

15. **Employer Contributions:** Read this section. For Money Purchase Pension plans, select one option as applicable.

16. **Overriding Language for Multiple Plans:** This field has been pre-selected by the Prototype Sponsor.

VERY IMPORTANT STEP - SIGNATURES REQUIRED

17. **Reliance on Opinion Letter:** Read this section. Both the Employer and the Trustee must sign. If the Employer and Trustee are one and the same, you must sign the document twice, once as Employer, and a second time as Trustee.

Plan Defaults for Adoption Agreement #02001 and/or #02002: These are the plan provisions and the operation of your plan must comply with these provisions.

PPA Restatement Effective Dates Addendum

If you checked box 12(b), 12(c), 12(d), 12(e), or 12(f) - complete the necessary items in this section.

The Pension Protection Act (PPA) Restatement Effective Dates Addendum allows the employer to track amendments to plan provisions and monitor any grandfathered provisions to the plan. Amendments adopted since the last restatement should be tracked in this section by selecting the appropriate provision and listing the effective date. This is a record of the timeline of plan amendments, creating a bridge between the prior restatement and when the current restatement is adopted.

Controlled Group Addendum

If your business is part of a controlled group or affiliated service group, complete Attachment A. If you are not certain if this applies, consult your tax advisor. Generally, if you, your spouse, close family members, or your business own an interest in another company or an entity, such as a corporation or trust that owns another company, or if another business owns part of your business, this may apply.



Prototype Profit Sharing Plan and Trust Adoption Agreement

Adoption Agreement #02001

Prototype Simplified Profit Sharing Plan and Trust

Complete this form and retain with your company records.

The undersigned Employer hereby adopts the Sponsor's Prototype Simplified Profit-Sharing Plan in the form of a standardized Plan, as set out in this Adoption Agreement and the Prototype Defined Contribution Plan and Trust Document #02 and all completed Addendums, and agrees that the following definitions, elections and terms shall be part of such Plan.

General Information

1. (a) Name of Plan Sponsor/Employer

Street Address

City

State

ZIP

(b) The Employer named above is part of a Controlled Group or Affiliated Service Group: (1) Yes (2) N/A
If "yes", complete Controlled Group Addendum.

2. Name of Plan

3. Phone

4. Trustee/Custodian

5. Type of Business Entity: (a) C Corporation, Date of incorporation: _____

(b) S Corporation, Date of incorporation: _____

(c) Partnership

(d) Sole Proprietor

(e) Other (must be a legal entity recognized under federal income tax laws): _____

6. Employer's Taxable Year

7. Employer Identification Number (EIN):

8. 3-Digit Plan Number (see Form 5500 Instructions):

9. Business Code (see Form 5500 Instructions):

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10. Plan Administrator: (a) Employer
 (b) Other (specify name, address and phone): _____

11. Sponsor of the Prototype: Invesco Distributors, Inc.
 11 Greenway Plaza, Ste. 1000, Houston, TX 77046-1173
 800 959 4246

12. Effective Dates:

	This is a:	Initial Effective Date	Amendment/Restatement Effective Date
(a) <input type="checkbox"/>	New Plan (not earlier than the 1st day of current plan year)		N/A
(b) <input type="checkbox"/>	Restatement of a Plan previously adopted by the Employer (for PPA restatement, restatement date cannot be earlier than 1-01-2007)		
(c) <input type="checkbox"/>	Amendment of a Plan (List amendment(s) made: _____)		
(d) <input type="checkbox"/>	Merger, amendment and restatement of the _____ Plan and the _____ Plan into the _____ Plan	_____ (surviving Plan)	_____ (merger)
(e) <input type="checkbox"/>	Restatement of the _____ Plan, AND a restatement of the _____ Plan, AND a merger of the _____ Plan into the _____ Plan		
(f) <input type="checkbox"/>	Amendment of a Plan to a wasting Trust		

13. This Plan shall be governed by the laws of the state or commonwealth where the Employer's (or in the case of a corporate Trustee, such Trustee's) principal place of business is located unless another state or commonwealth is specified: **Texas**.

14. Loans to Participants (a) are (b) are not available.

Employer Contributions

15. Employer Contributions will be allocated to each Participant in the ratio that such Participant's Compensation bears to the total Compensation of all Participants.

Overriding Language for Multiple Plans

16. (a) If the Employer maintains or ever maintained another qualified plan in which any Participant in this Plan is (or was) a Participant or could become a Participant, the Employer must complete this section.
 If the Participant is covered under another qualified defined contribution plan maintained by the Employer, other than a master or prototype plan:
 (1) The provisions of Section 6.02 of Article VI will apply as if the other plan were a master or prototype plan.
 (2) Provide the method under which the plans will limit total annual additions to the maximum permissible amount, and will properly reduce any excess amounts, in a manner that precludes employer discretion: _____

(b) The Employer wishes to add overriding language to satisfy section 416 in the case of required aggregation under multiple plans:
 (1) No
 (2) Yes (Employer must attach overriding language, if elected) _____

(c) If 16(b)(2) is elected, complete the following:
 (1) Interest Rate: _____
 Mortality Table: _____
 or
 (2) The interest rate and mortality table specified to determine "present value" for top-heavy purposes in the defined benefit plan.

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Reliance on Opinion Letter

17. The adopting Employer may rely on an opinion letter issued by the Internal Revenue Service as evidence that the Plan is qualified under § 401 of the Internal Revenue Code except to the extent provided in Rev. Proc. 2011-49.

An Employer who has ever maintained or who later adopts any plan (including a welfare benefit fund, as defined in § 419(e) of the Code, which provides post-retirement medical benefits allocated to separate accounts for key employees, as defined in § 419A(d) (3) of the Code, or an individual medical account, as defined in § 415(l) (2) of the Code) in addition to this Plan may not rely on the opinion letter issued by the Internal Revenue Service with respect to the requirements of § 415 and 416.

If the Employer who adopts or maintains multiple plans wishes to obtain reliance with respect to the requirements of § 415 and 416, application for a determination letter must be made to Employee Plans Determinations of the Internal Revenue Service.

The Employer may not rely on the opinion letter in certain other circumstances, which are specified in the opinion letter issued with respect to the Plan or in Rev. Proc. 2011-49.

This Adoption Agreement may be used only in conjunction with basic Plan Document #02.

The Sponsor will inform the adopting Employer of any amendments it makes to the Plan or of its discontinuance or abandonment of the Plan.

NOTICE: Failure to properly complete this Adoption Agreement may result in disqualification of the Plan. The Employer's tax advisor should review the Plan and Trust and this Adoption Agreement prior to the Employer adopting such Plan.

The undersigned Employer acknowledges receipt of a copy of the Plan, the Trust Agreement, and this Adoption Agreement and related Addendums and adopts such Plan on the date indicated below.

Name of Employer

Authorized Signature

Date (mm/dd/yyyy)

Print Name/Title of Signer

Name of Trustee

Authorized Signature

Date (mm/dd/yyyy)

Print Name/Title of Signer

Plan Defaults for Adoption Agreement #02001

- (1) The Plan Year shall be the calendar year.
- (2) The Limitation Year shall be the calendar year.
- (3) The Valuation Date shall be the last day of the Plan Year and such other dates as may be directed by the Plan Administrator determined on a nondiscriminatory basis.
- (4) For Plan Years beginning after December 31, 1988, Employees who have attained the age of 20.5 and have completed 1.5 Years of Service are eligible to participate in the Plan. However, if the Employer has not been in existence for 1.5 years, each Employee of the Employer shall become eligible immediately on the later of such Employee's date of hire or the effective date of this Plan. For Plan Years beginning before January 1, 1989, 2.5 Years of Service shall be substituted for 1.5 Years of Service.
- (5) All Employees shall be eligible except: All Employees included in a unit of Employees covered by a collective bargaining agreement as described in Section 14.08 of the Plan; Employees who are nonresident aliens as described in Section 14.25 of the Plan; and Employees who become Employees as the result of a "§410(b)(6)(C) transaction" as described in section 14.01 of the Plan.
- (6) Service under the Plan shall be computed on the basis of the Elapsed Time Method described in Section 14.37(b) of the Plan. Contributions will be allocated to the account of each Participant regardless of the number of hours of service completed in a Plan Year. The contribution is not dependent on the Participant being employed on the last day of the Plan Year.
- (7) Entry Date for an eligible Employee who has completed the eligibility requirements will be the 1st day of the next Plan Year after the Employee satisfies the eligibility requirements.
- (8) Rollover (excluding After-Tax Employee Contributions) and Transfer Contributions are permitted pursuant to Article IV of the Plan.
- (9) Employee Nondeductible and Mandatory Contributions are not permitted.
- (10) Vesting for all contributions under the Plan shall be full and immediate.
- (11) Compensation for any Participant shall be the 415 safe harbor definition as described in Section 14.39 of the Plan. Such Compensation includes such amounts which are actually paid to the Participant during the Plan Year and includes employer contributions made pursuant to a salary reduction agreement which are not includible in the gross income of the Employee under sections 125, 132(f)(4), 402(e)(3), or 402(h)(1)(B) of the Code. Amounts received by an Employee pursuant to a nonqualified unfunded deferred compensation plan shall be considered Compensation in the year the amounts are actually received. Such amounts may be considered Compensation only to the extent includible in gross income.
- (12) In-Service distributions are available. Once an Employee has participated in the plan for 60 months, all amounts are available for withdrawal. Prior to the 60 month period, Employees may withdraw contributions which have been in the Plan for a period of 24 months or apply for a hardship distribution. In-Service distributions are available upon the Participant's attainment of age 55. Rollover account is available at any time.
- (13) A Participant may not elect benefits in the form of a life annuity. Benefits are available to the Participant on such Participant's termination of employment or upon Disability.
- (14) The Plan is designed to operate as if it were Top-Heavy at all times.
- (15) The Normal Retirement Age under the Plan shall be age 55.
- (16) The Required Beginning Date of a Participant with respect to a Plan is the April 1 of the calendar year following the calendar year in which the Participant attains age 70½, except that benefit distributions to a Participant (other than a 5-percent owner) with respect to benefits accrued after the later of the adoption or effective date of the amendment to the Plan must commence by the later of the April 1 of the calendar year following the calendar year in which the Participant attains age 70½ or retires. The waiver for 2009 Required Minimum Distributions was subject to participant choice. If no election was made, the default was to discontinue the 2009 Required Minimum Distribution.
- (17) Investments shall be determined pursuant to the Trust Agreement. The Trustee may develop any investment policy necessary.

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Pension Protection Act (PPA) Restatement Effective Dates Addendum

Note: If this plan is not a restatement of any existing Plan, this item does not apply.

General Restatement Effective Dates (If applicable enter the Item number from the Adoption Agreement):

Provision	Effective Date
<input type="checkbox"/> (a) Not applicable. This is not an amendment and restatement.	
<input type="checkbox"/> (b) The eligibility requirements under Plan Defaults	_____
<input type="checkbox"/> (c) The Employer Profit Sharing provisions of Item 15	_____
<input type="checkbox"/> (d) The Vesting Formula under Plan Defaults	_____
<input type="checkbox"/> (e) In-Service Distributions under Plan Defaults	_____
<input type="checkbox"/> (f) Definition of Required Beginning Date under Plan Defaults	_____
<input type="checkbox"/> (g) Enter Provision and Item Number, if applicable: _____	_____
<input type="checkbox"/> (h) Enter Provision and Item Number, if applicable: _____	_____
<input type="checkbox"/> (i) Enter Provision and Item Number, if applicable: _____	_____

Note: The effective date(s) above may not be earlier than January 1, 2007 and not later than the last day of the Plan Year in which the Adoption Agreement is signed.

If this box is checked, the following protected benefits from another plan must be incorporated into the provisions of this Plan: _____

Controlled Group Addendum

Schedule of Affiliated Service Group Companies and Commonly Controlled Employers

The Employer that adopts this Plan includes all members of a controlled group of corporations (as defined in section 414(b) of the Code as modified by section 415(h)), all commonly controlled trades or businesses (as defined in section 414(c) as modified by section 415(h)) or affiliated service groups (as defined in section 414(m)) of which the adopting employer is a part, and any other entity required to be aggregated with the Employer pursuant to regulations under section 414(o) of the Code.

Failure to include in this Adoption Agreement all Employers under common control may violate the provisions of Internal Revenue Code section 410 and other sections of the IRC with respect to plan qualification.

Name of Adopting Employer

Address of Adopting Employer

The above-named Adopting Employer, together with the below-listed entities, is defined as a:

Controlled Group; or Affiliated Service Group

List all "affiliated" employers with the above listed Employer.

Name	Address	EIN
1.		
2.		
3.		
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12.		

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TAX EXEMPT AND
GOVERNMENT ENTITIES
DIVISION

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
WASHINGTON, D.C. 20224

Plan Description: Prototype Standardized Profit Sharing Plan
FFN: 3124160AQ02-001 Case: 201200546 EIN: 74-1894784
Letter Serial No: J293865a
Date of Submission: 04/02/2012

INVESCO DISTRIBUTORS INC
11 GREENWAY PLAZA, SUITE 1000
HOUSTON, TX 77046

Contact Person:
Janell Hayes
Telephone Number:
513-263-3602
In Reference To: TEGE:EP:7521
Date: 03/31/2014

Dear Applicant:

In our opinion, the form of the plan identified above is acceptable under section 401 of the Internal Revenue Code for use by employers for the benefit of their employees. This opinion relates only to the acceptability of the form of the plan under the Internal Revenue Code. It is not an opinion of the effect of other Federal or local statutes.

You must furnish a copy of this letter, a copy of the approved plan, and copies of any subsequent amendments to each employer who adopts this plan. Effective on or after 10/31/2011, interim amendments adopted by the sponsor on behalf of employers must provide the date of adoption by the sponsor.

This letter considers the changes in qualification requirements contained in the 2010 Cumulative List of Notice 2010-90, 2010-52 I.R.B. 909.

Our opinion on the acceptability of the form of the plan is not a ruling or determination as to whether an employer's plan qualifies under Code section 401(a). The employer can generally rely on the letter as described in Rev. Proc. 2011-49, 2011-44 I.R.B. 608, provided the terms of the plan are followed in operation.

Our opinion does not apply for purposes of Code section 401(a)(10)(B) and section 401(a)(16) if an employer ever maintained another qualified plan for one or more employees who are covered by this plan. For this purpose, the employer will not be considered to have maintained another plan merely because the employer has maintained another defined contribution plan(s), provided such other plan(s) has been terminated prior to the effective date of this plan and no annual additions have been credited to the account of any participant under such other plan(s) as of any date within the limitation year of this plan. Also, for this purpose, an employer is considered as maintaining another plan, to the extent that the employer maintains a welfare benefit fund defined in Code section 419(e), which provides postretirement medical benefits allocated to separate accounts for key employees as defined in Code section 419A(d)(3), or an individual medical account as defined in Code section 415(l)(2), which is part of a pension or annuity plan maintained by the employer, or a simplified employee pension plan.

An employer that adopts this plan may not rely on this opinion letter with respect to: (1) whether any amendment or series of amendments to the plan satisfies the nondiscrimination requirements of section 1.401(a)(4)-5(a) of the regulations, except with respect to plan amendments granting past service that meet the safe harbor described in section 1.401(a)(4)-5(a)(3) and are not part of a pattern of amendments that significantly discriminates in favor of highly compensated employees; or (2) whether the plan satisfies the

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effective availability requirement of section 1.401(a)(4)-4(c) of the regulations with respect to any benefit, right or feature.

An employer that adopts this plan as an amendment to a plan other than a standardized plan may not rely on this opinion letter with respect to whether a benefit, right or other feature that is prospectively eliminated satisfies the current availability requirements of section 1.401(a)(4)-4 of the regulations.

Our opinion does not apply for purposes of the requirement of section 1.401(a)-1(b)(2) of the regulations applicable to a money purchase plan or target benefit plan where the normal retirement age under the employer's plan is lower than age 62.

This is not a ruling or determination with respect to any language in the plan that reflects Section 3 of the Defense of Marriage Act, Pub. L. 104-199, 110 Stat. 2419 (DOMA) or U.S. v. Windsor, 133 S. Ct. 2675 (2013), which invalidated that section.

The employer may request a determination (1) as to whether the plan, considered with all related qualified plans and, if appropriate, welfare benefit funds, individual medical benefit accounts, and simplified employee pension plans, satisfies the requirements of Code section 401(a)(16) as to limitations on benefits and contributions in Code section 415 and the requirements of Code section 401(a)(10)(B) as to the top-heavy plan requirements in Code section 416; (2) with respect to whether a money purchase or target benefit plan's normal retirement age which is earlier than age 62 satisfies the requirements of section 401(a)-1(b)(2) of the Income Tax Regulations; (3) that the plan is a multiple employer plan; (4) whether there has been a partial termination; and (5) to comply with published procedures of the Service (e.g. minimum funding waiver request). The employer may request a determination letter in these circumstances by filing an application with Employee Plans Determinations on Form 5300, without restating for the Cumulative List in effect when the application is filed.

If you, the master or prototype sponsor, have any questions concerning the IRS processing of this case, please call the above telephone number. This number is only for use of the sponsor. Individual participants and/or adopting employers with questions concerning the plan should contact the master or prototype sponsor. The plan's adoption agreement must include the sponsor's address and telephone number for inquiries by adopting employers.

If you write to the IRS regarding this plan, please provide your telephone number and the most convenient time for us to call in case we need more information. Whether you call or write, please refer to the Letter Serial Number and File Folder Number shown in the heading of this letter.

You should keep this letter as a permanent record. Please notify us if you modify or discontinue sponsorship of this plan.

Sincerely Yours,



Andrew E. Zuckerman
Director, Employee Plans Rulings and Agreements



Prototype Money Purchase Pension Plan and Trust Adoption Agreement

Adoption Agreement #02002

Prototype Simplified Money Purchase Plan and Trust

Complete this form and retain with your company records.

The undersigned Employer hereby adopts the Sponsor's Prototype Simplified Money Purchase Pension Plan in the form of a standardized Plan, as set out in this Adoption Agreement and the Prototype Defined Contribution Plan and Trust Document #02 and all completed Addendums, and agrees that the following definitions, elections and terms shall be part of such Plan.

General Information

1. (a) Name of Plan Sponsor/Employer

Street Address

City

State

ZIP

(b) The Employer named above is part of a Controlled Group or Affiliated Service Group: (1) Yes (2) N/A
If "yes", complete Controlled Group Addendum.

2. Name of Plan

3. Phone

4. Trustee/Custodian

5. Type of Business Entity: (a) C Corporation, Date of incorporation: _____

(b) S Corporation, Date of incorporation: _____

(c) Partnership

(d) Sole Proprietor

(e) Other (must be a legal entity recognized under federal income tax laws): _____

6. Employer's Taxable Year

7. Employer Identification Number (EIN):

8. 3-Digit Plan Number (see Form 5500 Instructions):

9. Business Code (see Form 5500 Instructions):

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10. Plan Administrator: (a) Employer
 (b) Other (specify name, address and phone): _____

11. Sponsor of the Prototype: Invesco Distributors, Inc.
 11 Greenway Plaza, Ste. 1000, Houston, TX 77046-1173
 800 959 4246

12. Effective Dates:

	This is a:	Initial Effective Date	Amendment/Restatement Effective Date
(a) <input type="checkbox"/>	New Plan (not earlier than the 1st day of current plan year)		N/A
(b) <input type="checkbox"/>	Restatement of a Plan previously adopted by the Employer (for PPA restatement, restatement date cannot be earlier than 1-01-2007)		
(c) <input type="checkbox"/>	Amendment of a Plan (List amendment(s) made: _____)		
(d) <input type="checkbox"/>	Merger, amendment and restatement of the _____ Plan and the _____ Plan into the _____ Plan	_____ (surviving Plan)	_____ (merger)
(e) <input type="checkbox"/>	Restatement of the _____ Plan, AND a restatement of the _____ Plan, AND a merger of the _____ Plan into the _____ Plan		
(f) <input type="checkbox"/>	Amendment of a Plan to a wasting Trust		

13. This Plan shall be governed by the laws of the state or commonwealth where the Employer's (or in the case of a corporate Trustee, such Trustee's) principal place of business is located unless another state or commonwealth is specified: **Texas**.

14. Loans to Participants (a) are (b) are not available.

Employer Contributions

15. The Employer will contribute an amount for each Participant equal to:

- (a) _____ % (not to exceed 25%) of each Participant's Compensation; or
- (b) \$ _____ (not to exceed the dollar limitation under section 415(c)(1)(A) of the Code).
- (c) N/A. This is a wasting Trust.

Overriding Language for Multiple Plans

16. (a) If the Employer maintains or ever maintained another qualified plan in which any Participant in this Plan is (or was) a Participant or could become a Participant, the Employer must complete this section.

If the Participant is covered under another qualified defined contribution plan maintained by the Employer, other than a master or prototype plan:

- (1) The provisions of Section 6.02 of Article VI will apply as if the other plan were a master or prototype plan.
- (2) Provide the method under which the plans will limit total annual additions to the maximum permissible amount, and will properly reduce any excess amounts, in a manner that precludes employer discretion: _____

(b) The Employer wishes to add overriding language to satisfy section 416 in the case of required aggregation under multiple plans:

- (1) No
- (2) Yes (Employer must attach overriding language, if elected) _____

(c) If 16(b)(2) is elected, complete the following:

- (1) Interest Rate: _____
 Mortality Table: _____
 or
- (2) The interest rate and mortality table specified to determine "present value" for top-heavy purposes in the defined benefit plan.

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Reliance on Opinion Letter

17. The adopting Employer may rely on an opinion letter issued by the Internal Revenue Service as evidence that the Plan is qualified under § 401 of the Internal Revenue Code except to the extent provided in Rev. Proc. 2011-49.

An Employer who has ever maintained or who later adopts any plan (including a welfare benefit fund, as defined in § 419(e) of the Code, which provides post-retirement medical benefits allocated to separate accounts for key employees, as defined in § 419A(d) (3) of the Code, or an individual medical account, as defined in § 415(l) (2) of the Code) in addition to this Plan may not rely on the opinion letter issued by the Internal Revenue Service with respect to the requirements of § 415 and 416.

If the Employer who adopts or maintains multiple plans wishes to obtain reliance with respect to the requirements of § 415 and 416, application for a determination letter must be made to Employee Plans Determinations of the Internal Revenue Service.

The Employer may not rely on the opinion letter in certain other circumstances, which are specified in the opinion letter issued with respect to the Plan or in Rev. Proc. 2011-49.

This Adoption Agreement may be used only in conjunction with basic Plan Document #02.

The Sponsor will inform the adopting Employer of any amendments it makes to the Plan or of its discontinuance or abandonment of the Plan.

NOTICE: Failure to properly complete this Adoption Agreement may result in disqualification of the Plan. The Employer's tax advisor should review the Plan and Trust and this Adoption Agreement prior to the Employer adopting such Plan.

The undersigned Employer acknowledges receipt of a copy of the Plan, the Trust Agreement, and this Adoption Agreement and related Addendums and adopts such Plan on the date indicated below.

Name of Employer

Authorized Signature

Date (mm/dd/yyyy)

Print Name/Title of Signer

Name of Trustee

Authorized Signature

Date (mm/dd/yyyy)

Print Name/Title of Signer

Plan Defaults for Adoption Agreement #02002

- (1) The Plan Year shall be the calendar year.
- (2) The Limitation Year shall be the calendar year.
- (3) The Valuation Date shall be the last day of the Plan Year and such other dates as may be directed by the Plan Administrator determined on a nondiscriminatory basis.
- (4) For Plan Years beginning after December 31, 1988, Employees who have attained the age of 20.5 and have completed 1.5 Years of Service are eligible to participate in the Plan. However, if the Employer has not been in existence for 1.5 years, each Employee of the Employer shall become eligible immediately on the later of such Employee's date of hire or the effective date of this Plan. For Plan Years beginning before January 1, 1989, 2.5 Years of Service shall be substituted for 1.5 Years of Service.
- (5) All Employees shall be eligible except: All Employees included in a unit of Employees covered by a collective bargaining agreement as described in Section 14.08 of the Plan; Employees who are nonresident aliens as described in Section 14.25 of the Plan; and Employees who become Employees as the result of a "§410(b)(6)(C) transaction" as described in Section 14.01 of the Plan.
- (6) Service under the Plan shall be computed on the basis of the Elapsed Time Method described in Section 14.37(b) of the Plan. Contributions will be allocated to the account of each Participant regardless of the number of hours of service completed in a Plan Year. The contribution is not dependent on the Participant being employed on the last day of the Plan Year.
- (7) Entry Date for an eligible Employee who has completed the eligibility requirements will be the 1st day of the next Plan Year after the Employee satisfies the eligibility requirements.
- (8) Rollover (excluding After-Tax Employee Contributions) and Transfer Contributions are permitted pursuant to Article IV of the Plan.
- (9) Employee Nondeductible and Mandatory Contributions are not permitted.
- (10) Vesting for all contributions under the Plan shall be full and immediate.
- (11) Compensation for any Participant shall be the 415 safe harbor definition as described in Section 14.39 of the Plan. Such Compensation includes such amounts which are actually paid to the Participant during the Plan Year and includes employer contributions made pursuant to a salary reduction agreement which are not includible in the gross income of the Employee under sections 125, 132(f)(4), 402(e)(3), or 402(h)(1)(B) of the Code. Amounts received by an Employee pursuant to a nonqualified unfunded deferred compensation plan shall be considered Compensation in the year the amounts are actually received. Such amounts may be considered Compensation only to the extent includible in gross income.
- (12) All distribution options are automatically available for selection by the Participant on the "distribution request form" provided by the Plan Administrator. The percentage of the survivor annuity under the Plan shall be 50%. Benefits are available to the Participant on such Participant's termination of employment, or attainment of the Normal Retirement Age, if earlier, and upon Disability.
- (13) The Plan is designed to operate as if it were Top-Heavy at all times.
- (14) The Normal Retirement Age under the Plan shall be age 62.
- (15) The Required Beginning Date of a Participant with respect to a Plan is the April 1 of the calendar year following the calendar year in which the Participant attains age 70½, except that benefit distributions to a Participant (other than a 5-percent owner) with respect to benefits accrued after the later of the adoption or effective date of the amendment to the Plan must commence by the later of the April 1 of the calendar year following the calendar year in which the Participant attains age 70½ or retires. The waiver for 2009 Required Minimum Distributions was subject to participant choice. If no election was made, the default was to discontinue the 2009 Required Minimum Distribution.
- (16) Investments shall be determined pursuant to the Trust Agreement. The Trustee may develop any investment policy necessary.

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Pension Protection Act (PPA) Restatement Effective Dates Addendum

Note: If this plan is not a restatement of any existing Plan, this item does not apply.

General Restatement Effective Dates (If applicable enter the Item number from the Adoption Agreement):

Provision	Effective Date
<input type="checkbox"/> (a) Not applicable. This is not an amendment and restatement.	
<input type="checkbox"/> (b) The eligibility requirements under Plan Defaults	_____
<input type="checkbox"/> (c) The Employer contribution provisions of Item 15	_____
<input type="checkbox"/> (d) The Vesting Formula of Item 10 under Plan Defaults	_____
<input type="checkbox"/> (e) Definition of Required Beginning Date of Item 15 under Plan Defaults	_____
<input type="checkbox"/> (f) Enter Provision and Item Number, if applicable: _____	_____
<input type="checkbox"/> (g) Enter Provision and Item Number, if applicable: _____	_____
<input type="checkbox"/> (h) Enter Provision and Item Number, if applicable: _____	_____

Note: The effective date(s) above may not be earlier than January 1, 2007 and not later than the last day of the Plan Year in which the Adoption Agreement is signed.

If this box is checked, the following protected benefits from another plan must be incorporated into the provisions of this Plan: _____

Controlled Group Addendum

Schedule of Affiliated Service Group Companies and Commonly Controlled Employers

The Employer that adopts this Plan includes all members of a controlled group of corporations (as defined in section 414(b) of the Code as modified by section 415(h)), all commonly controlled trades or businesses (as defined in section 414(c) as modified by section 415(h)) or affiliated service groups (as defined in section 414(m)) of which the adopting employer is a part, and any other entity required to be aggregated with the Employer pursuant to regulations under section 414(o) of the Code.

Failure to include in this Adoption Agreement all Employers under common control may violate the provisions of Internal Revenue Code section 410 and other sections of the IRC with respect to plan qualification.

Name of Adopting Employer

Address of Adopting Employer

The above-named Adopting Employer, together with the below-listed entities, is defined as a:

Controlled Group; or Affiliated Service Group

List all "affiliated" employers with the above listed Employer.

Name	Address	EIN
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		

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TAX EXEMPT AND
GOVERNMENT ENTITIES
DIVISION

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
WASHINGTON, D.C. 20224

Plan Description: Prototype Standardized Money Purchase Pension Plan
FFN: 3124160AQ02-002 Case: 201200547 EIN: 74-1894784
Letter Serial No: J293856a
Date of Submission: 04/02/2012

INVESCO DISTRIBUTORS INC
11 GREENWAY PLAZA, SUITE 1000
HOUSTON, TX 77046

Contact Person:
Janell Hayes
Telephone Number:
513-263-3602
In Reference To: TEGE:EP:7521
Date: 03/31/2014

Dear Applicant:

In our opinion, the form of the plan identified above is acceptable under section 401 of the Internal Revenue Code for use by employers for the benefit of their employees. This opinion relates only to the acceptability of the form of the plan under the Internal Revenue Code. It is not an opinion of the effect of other Federal or local statutes.

You must furnish a copy of this letter, a copy of the approved plan, and copies of any subsequent amendments to each employer who adopts this plan. Effective on or after 10/31/2011, interim amendments adopted by the sponsor on behalf of employers must provide the date of adoption by the sponsor.

This letter considers the changes in qualification requirements contained in the 2010 Cumulative List of Notice 2010-90, 2010-52 I.R.B. 909.

Our opinion on the acceptability of the form of the plan is not a ruling or determination as to whether an employer's plan qualifies under Code section 401(a). The employer can generally rely on the letter as described in Rev. Proc. 2011-49, 2011-44 I.R.B. 608, provided the terms of the plan are followed in operation.

Our opinion does not apply for purposes of Code section 401(a)(10)(B) and section 401(a)(16) if an employer ever maintained another qualified plan for one or more employees who are covered by this plan. For this purpose, the employer will not be considered to have maintained another plan merely because the employer has maintained another defined contribution plan(s), provided such other plan(s) has been terminated prior to the effective date of this plan and no annual additions have been credited to the account of any participant under such other plan(s) as of any date within the limitation year of this plan. Also, for this purpose, an employer is considered as maintaining another plan, to the extent that the employer maintains a welfare benefit fund defined in Code section 419(e), which provides postretirement medical benefits allocated to separate accounts for key employees as defined in Code section 419A(d)(3), or an individual medical account as defined in Code section 415(l)(2), which is part of a pension or annuity plan maintained by the employer, or a simplified employee pension plan.

An employer that adopts this plan may not rely on this opinion letter with respect to: (1) whether any amendment or series of amendments to the plan satisfies the nondiscrimination requirements of section 1.401(a)(4)-5(a) of the regulations, except with respect to plan amendments granting past service that meet the safe harbor described in section 1.401(a)(4)-5(a)(3) and are not part of a pattern of amendments that significantly discriminates in favor of highly compensated employees; or (2) whether the plan satisfies the

Letter 4333

effective availability requirement of section 1.401(a)(4)-4(c) of the regulations with respect to any benefit, right or feature.

An employer that adopts this plan as an amendment to a plan other than a standardized plan may not rely on this opinion letter with respect to whether a benefit, right or other feature that is prospectively eliminated satisfies the current availability requirements of section 1.401(a)(4)-4 of the regulations.

Our opinion does not apply for purposes of the requirement of section 1.401(a)-1(b)(2) of the regulations applicable to a money purchase plan or target benefit plan where the normal retirement age under the employer's plan is lower than age 62.

This is not a ruling or determination with respect to any language in the plan that reflects Section 3 of the Defense of Marriage Act, Pub. L. 104-199, 110 Stat. 2419 (DOMA) or U.S. v. Windsor, 133 S. Ct. 2675 (2013), which invalidated that section.

The employer may request a determination (1) as to whether the plan, considered with all related qualified plans and, if appropriate, welfare benefit funds, individual medical benefit accounts, and simplified employee pension plans, satisfies the requirements of Code section 401(a)(16) as to limitations on benefits and contributions in Code section 415 and the requirements of Code section 401(a)(10)(B) as to the top-heavy plan requirements in Code section 416; (2) with respect to whether a money purchase or target benefit plan's normal retirement age which is earlier than age 62 satisfies the requirements of section 401(a)-1(b)(2) of the Income Tax Regulations; (3) that the plan is a multiple employer plan; (4) whether there has been a partial termination; and (5) to comply with published procedures of the Service (e.g. minimum funding waiver request). The employer may request a determination letter in these circumstances by filing an application with Employee Plans Determinations on Form 5300, without restating for the Cumulative List in effect when the application is filed.

If you, the master or prototype sponsor, have any questions concerning the IRS processing of this case, please call the above telephone number. This number is only for use of the sponsor. Individual participants and/or adopting employers with questions concerning the plan should contact the master or prototype sponsor. The plan's adoption agreement must include the sponsor's address and telephone number for inquiries by adopting employers.

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You should keep this letter as a permanent record. Please notify us if you modify or discontinue sponsorship of this plan.

Sincerely Yours,



Andrew E. Zuckerman
Director, Employee Plans Rulings and Agreements



Prototype Defined Contribution Plan and Trust

Document #02

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Prototype Defined Contribution Plan and Trust

Document #02

Article I

Purpose

1.01 Purpose: The Employer whose name and signature appear on the Adoption Agreement hereby adopts a defined contribution plan in the form of this Prototype Defined Contribution Plan and Trust, as modified by the information provided and selections made in the Adoption Agreement.

1.02 Exclusive Benefit: The corpus or income of the trust may not be diverted to or used for other than the exclusive benefit of the Participants and their Beneficiaries.

Article II

Eligibility and Participation

2.01 Service: Service will be computed on the basis designated by the Employer in the Adoption Agreement or specified in Section 11.01. Except where specifically excluded under this Article II, all of an Employee's Years of Service will be taken into account for purposes of eligibility, including (a) Years of Service for employment with an employer required to be aggregated with the Employer under section 414(b), (c), (m), or (o) of the Code; (b) Years of Service for an employee required under section 414(n) or 414(o) of the Code to be considered an employee of any employer aggregated with the Employer under section 414(b), (c), or (m) of the Code; (c) Years of Service with the predecessor Employer, if the Adoption Agreement allows and the Employer so specifies; and (d) Years of Service with the predecessor employer during the time a qualified plan was maintained, if the Adoption Agreement allows and the Employer so specifies. If the Employer maintains the Plan of a predecessor Employer, Service with such Employer will be treated as Service for the Employer.

2.02 Eligibility Computation Periods:

- (a) Hours of Service Method - If the Employer has specified in the Adoption Agreement that service will be credited on the basis of hours, days, weeks, semi-monthly payroll periods, or months, the initial eligibility computation period is the 12-consecutive month period beginning on the date the Employee first performs an Hour of Service for the Employer ("employment commencement date"). Pursuant to the Employer's election in the Adoption Agreement, the succeeding 12-consecutive month periods shall commence with either:
- (1) the first anniversary of the Employee's employment commencement date; or
 - (2) the first Plan Year which commences prior to the first anniversary of the Employee's employment commencement date regardless of whether the Employee is entitled to be credited with 1,000 Hours of Service (or any lesser number specified by the Employer in the Adoption Agreement) during the initial eligibility computation period. An employee who is credited with 1,000 Hours of Service (or such lesser number specified by the Employer in the Adoption Agreement) in both the initial eligibility computation period and the first Plan Year which commences prior to the first anniversary of the Employee's initial eligibility computation period will be credited with two Years of Service for purposes of eligibility to participate.
- (b) Elapsed Time Method - If the Employer has specified in the Adoption Agreement (or if the Adoption Agreement default is) that service will be credited under the elapsed time method, an Employee will receive credit for the aggregate of all time periods commencing with the Employee's first day of employment or reemployment and ending on the date a Break in Service begins. The first day of employment or reemployment is the first day an Employee performs an Hour of Service. An Employee shall also receive credit for any Period of Severance of less than twelve consecutive months. Fractional periods of a year will be expressed in terms of days. For purposes of this paragraph, Hour of Service shall mean each hour for which an Employee is paid or entitled to payment for the performance of duties for the Employer.

2.03 Use of Computation Periods: Years of Service and Breaks in Service shall be measured on the same eligibility computation period.

2.04 Eligibility Break in Service: In the case of any Participant who has a 1-year Break in Service, years of eligibility service before such break will not be taken into account until the Employee has completed a Year of Service after returning to employment. Pursuant to the Employer's election in the Adoption Agreement, such Year of Service will be measured by the 12-consecutive month period beginning on an Employee's reemployment commencement date and, if necessary, either: (a) subsequent 12-consecutive month periods beginning on anniversaries of the reemployment commencement date; or (b) Plan Years beginning with the Plan Year which includes the first anniversary of the reemployment commencement date. The reemployment commencement date is the first day on which the Employee is credited with an Hour of Service for the performance of duties after the first eligibility computation period in which the Employee incurs a one year Break in Service. If a Participant completes a Year of Service in accordance with this provision, his or her participation will be reinstated as of the reemployment commencement date. This paragraph shall only apply if the Employer has adopted a nonstandardized plan by completing Adoption Agreement #02005 or #02006.

2.05 Entry into Plan: Each Employee who is a member of an eligible class of employees specified in the Adoption Agreement or Section 11.01 will participate on the Entry Date selected by the Employer in the Adoption Agreement after such Employee has met the minimum age and service requirements, if any, in the Adoption Agreement or Section 11.01(a)(4).

2.06 Participation upon Return to Eligible Class: In the event a Participant is no longer a member of an eligible class of employees and becomes ineligible to participate but has not incurred a Break in Service, such Employee will participate immediately upon returning to an eligible class of employees. If such Participant incurs a Break in Service, eligibility will be determined under the Break in Service rules of the Plan.

In the event an Employee who is not a member of an eligible class of employees becomes a member of an eligible class, such Employee will participate immediately if such Employee has satisfied the minimum age and service requirements and would have otherwise previously become a Participant.

2.07 Participation during an Authorized Leave of Absence: All contributions on behalf of the Participant shall be suspended, but membership in the Plan shall be deemed to be continuous, unless otherwise terminated, for the period of any Authorized Leave of Absence, provided that the Employee returns to work for the Employer upon completion of such Authorized Leave of Absence.

2.08 Eligibility upon Reemployment:

- (a) A former Participant will become a Participant immediately upon returning to the employ of the Employer if such former Participant had a nonforfeitable right to all or a portion of his accrued benefit attributable to Employer Contributions at the time of termination from service.
- (b) For a former Participant who did not have a nonforfeitable right to any portion of his accrued benefit attributable to Employer Contributions or for a former Employee (other than an Employee required to complete more than one Year of Service in order to become eligible to participate in the Plan) who had not yet become a Participant at the time of termination from service, the Participant's Years of Service prior to the Break(s) in Service will be disregarded if the number of consecutive 1-year Breaks in Service equal or exceed the greater of five (5) or the aggregate number of Years of Service before such Breaks in Service.
- (c) If an Employee is required to complete more than one Year of Service for in order to become eligible to participate in the Plan, and such an Employee incurs a 1-year Break in Service before satisfying the Plan's eligibility requirements, service prior to such 1-year Break in Service shall not be taken into account in the determination of the Employee's eligibility to participate in the Plan upon reemployment.
- (d) A former Participant who's Years of Service before termination from service cannot be disregarded pursuant to Section 2.08(b) shall participate immediately upon reemployment.

- (e) A former Employee who had met the eligibility requirements specified in the Adoption Agreement before termination from service but who had not become a Participant and whose Years of Service before termination from service cannot be disregarded pursuant to Section 2.08(b) will become a Participant as of the later of:
 - (1) his date of reemployment; or
 - (2) the Entry Date next following his date of termination from service.
- (f) A former Employee (including a former Participant) whose Years of Service before termination from service can be disregarded pursuant to Section 2.08(b) will be treated as a new Employee for eligibility purposes and will be eligible to participate once he has met the requirements under the Plan following his most recent date of employment.
- (g) If the plan includes a 401(k) arrangement, and if any Participant becomes a former Participant due to termination of employment or an eligible Employee who has met the eligibility requirements of Section 2.05 terminates employment, and is reemployed by the Employer after a 1-Year Break in Service has occurred, the former Participant or the eligible Employee who has met the eligibility requirements of Section 2.05 shall become a Participant in the 401(k) plan as of the date of reemployment.

2.09 Multiple Employer Plans: If elected by the Employer in the Adoption Agreement, the Plan may also be adopted, by other employers that are not aggregated with the Employer under §414(b),(c), (m), or (o) of the Code. Such employers shall adopt the Plan by executing a separate Participation Agreement. In this case, the adopting Employer and each Participating Employer acknowledge that the Plan is a multiple employer plan subject to the rules of §413(c) and the regulations thereunder which are herein incorporated by reference, specific annual reporting requirements, and different procedures for obtaining determination letters from the Internal Revenue Service regarding the qualified status of the plan.

For purposes of plan participation and vesting, the adopting Employer and all Participating Employers shall be considered a single employer. An Employee's service includes all service with the adopting Employer or any Participating Employer (or with any employer aggregated with the adopting or Participating Employer under §414(b), (c), (m), or (o)). An Employee who discontinues service with a Participating Employer but then resumes service with another Participating Employer shall not be considered to have severed employment.

Except to the extent that the Participation Agreement allows, and the Participating Employer makes, separate elections with respect to its employees, the Participating Employer shall be bound by the terms of the Plan and Trust, including amendments thereto and any elections made by the adopting Employer.

The limitation under the Plan relating to the requirements of §§415, 402(g), and 414(v) of the Code shall be applied to the plan as a whole. The requirements of §§410(b), 401(a)(4), 401(k)(3)(A)(ii), 401(m)(2)(A), 414(q), and 416 shall be applied separately to each Participating Employer. For purposes of determining a Participant's Required Beginning Date for minimum required distributions, a Participant shall be considered a 5% owner in a year in which the Participant is both a 5% owner and an Employee of a Participating Employer.

A participating Employer may terminate their participation in this Multiple Employer Plan at any time by notifying the Plan Sponsor. Such termination of participation shall not constitute a termination of the Plan but rather a transfer to another plan as a restatement. The determination of whether or not there is a termination, within the meaning of section 411(d)(3), of a section 413(c) plan is made solely by reference to the rules of sections 411(d)(3) and 413(c)(3).

Article III

Employer Contributions

3.01 Employer Profit-Sharing Contributions: If the Adoption Agreement provides that the Plan is a profit-sharing plan:

- (a) Employer Contributions shall be an amount, if any, determined annually in the sole discretion of the Employer.
- (b) Unless otherwise elected by the Employer in the Adoption Agreement, all Employer Contributions shall be made out of current or accumulated net profits of the Employer.
- (c) Employer Contributions will be allocated pursuant to Section 3.03 (if the Plan is not integrated with social security) or Section 3.04 (if the Plan is integrated with social security).

3.02 Employer Money Purchase Contributions: If the Adoption Agreement provides that the Plan is a money purchase plan, the Employer Contribution for each Participant shall be an amount computed using the dollar amount or other formula specified in the Adoption Agreement. If the Plan is integrated with social security, then Section 3.05 below shall also be applicable. However, such amount computed with respect to any Participant shall not exceed the amount set forth in section 415(c)(1)(A) of the Code, as adjusted in accordance with section 415(d) of the Code, as in effect on the last day of the Limitation Year.

3.03 Allocation of Employer Profit-Sharing Contributions - Non-integrated: Employer Contributions for the Plan Year plus any forfeitures shall be allocated to the Participant's Accounts in the ratio that each Participant's Compensation for the Plan Year bears to the total Compensation of all Participants for that year.

3.04 Allocation of Employer Profit-Sharing Contributions - Integrated:

(a) **Top-Heavy Allocation** - For years in which the Employer maintains a Top-Heavy Plan, and subject to the Overall Permitted Disparity Limits, Employer Contributions for the Plan Year plus any forfeitures, if elected by the Employer in the Adoption Agreement, will be allocated to Participants' accounts in the following manner:

STEP 1: Contributions and forfeitures will be allocated to each Participant's account in the ratio that each Participant's total Compensation bears to all Participants' total Compensation, but not in excess of 3% of each Participant's Compensation.

STEP 2: Any contributions and forfeitures remaining after the allocation in Step One will be allocated to each Participant's account in the ratio that each Participant's Compensation for the Plan Year in excess of the Integration Level bears to the excess Compensation of all Participants, but not in excess of 3% of each Participant's Compensation. For purposes of this Step Two, in the case of any Participant who has exceeded the cumulative permitted disparity limit described below, such Participant's total Compensation for the Plan Year will be taken into account.

STEP 3: Any contributions and forfeitures remaining after the allocation in Step Two will be allocated to each Participant's account in the ratio that the sum of each Participant's total Compensation and Compensation in excess of the Integration Level bears to the sum of all Participants' total Compensation and Compensation in excess of the Integration Level, but not in excess of the Excess Contribution Percentage which may not exceed the Profit-Sharing Maximum Disparity Rate. For purposes of this Step Three, in the case of any Participant who has exceeded the cumulative permitted disparity limit described below, two times such Participant's total Compensation for the Plan Year will be taken into account.

STEP 4: Any remaining Employer Contributions or forfeitures will be allocated to each Participant's account in the ratio that each Participant's Compensation for the Plan Year bears to the total Compensation of all Participants for that year.

(b) **Non-Top-Heavy Allocation** - For years in which the Employer does not maintain a Top-Heavy Plan, and subject to the Overall Permitted Disparity Limits, Employer Contributions for the Plan Year plus any forfeitures, if elected by the Employer in the Adoption Agreement, will be allocated to Participants' accounts in the following manner:

STEP 1: Contributions and forfeitures will be allocated to each Participant's account in the ratio that the sum of each Participant's total Compensation and Compensation in excess of the Integration Level bears to the sum of all Participants' total Compensation and Compensation in excess of the Integration Level, but not in excess of the Excess Contribution Percentage which may not exceed the Profit-Sharing Maximum Disparity Rate. For purposes of this Step 1, in the case of any Participant who has exceeded the cumulative permitted disparity limit described below, two times such Participant's total Compensation for the Plan Year will be taken into account.

STEP 2: Any remaining Employer Contributions or forfeitures will be allocated to each Participant's account in the ratio that each Participant's Compensation for the Plan Year bears to the total Compensation of all Participants for that year.

- (c) The Integration Level shall be equal to the Taxable Wage Base or such lesser amount elected by the Employer in the Adoption Agreement. The Taxable Wage Base is the contribution and benefit base in effect under section 230 of the Social Security Act as of the beginning of the Plan Year.
- (d) Compensation shall mean Compensation as defined in Section 14.39 of the Plan.
- (e) The Profit-Sharing Maximum Disparity Rate shall be the lesser of:
 - (1) 2.7% for years in which the Plan is Top-Heavy and 5.7% for years in which the Plan is not Top-Heavy; or
 - (2) The applicable percentage determined in accordance with the table below:

<i>If the Integration Level is more than</i>	<i>But not more than</i>	<i>For Top-Heavy Years the applicable percentage is:</i>	<i>For Non-Top-Heavy Years the applicable percentage is:</i>	<i>If the Integration Level is more than</i>	<i>But not more than</i>	<i>The applicable percentage is:</i>
\$0	X*	2.7%	5.7%	\$0	X*	5.7%
X* of TWB	80% of TWB	1.3%	4.3%	X* of TWB	80% of TWB	4.3%
80% of TWB	Y**	2.4%	5.4%	80% of TWB	Y**	5.4%

*X = the greater of \$10,000 or 20% of the TWB.

**Y = any amount more than 80% of the TWB but less than 100% of the TWB.

If the Integration Level used is equal to the Taxable Wage Base (TWB), the applicable percentage is 2.7% for years in which the Plan is Top-Heavy and 5.7% for years in which the Plan is not Top-Heavy.

- (f) Excess Contribution Percentage is the percentage of compensation contributed for each Participant on such Participant's Compensation in excess of the Integration Level.
- (g) Overall Permitted Disparity Limits:
- (1) Annual Overall Permitted Disparity Limit: Notwithstanding the preceding paragraphs, for any Plan Year this Plan benefits any Participant who benefits under another qualified plan or simplified employee pension, as defined in section 408(k) of the Code, maintained by the Employer that provides for permitted disparity (or imputes disparity) Employer Contributions and forfeitures will be allocated to the account of each Participant who either completes more than 500 hours (or such lesser number as provided in the Adoption Agreement; or for a Plan where the Elapsed Time Method is being used, a completion of 3 consecutive calendar months is required.) of service during the Plan Year or who is employed on the last day of the Plan Year in the ratio that such Participant's total Compensation bears to the total Compensation of all Participants.
 - (2) Cumulative Permitted Disparity Limit: Effective for Plan Years beginning on or after January 1, 1995, the Cumulative Permitted Disparity Limit for a Participant is 35 total cumulative permitted disparity years. Total cumulative permitted years means the number of years credited to the Participant for allocation or accrual purposes under this Plan, any other qualified plan or simplified employee pension plan (whether or not terminated) ever maintained by the employer. For purposes of determining the Participant's Cumulative Permitted Disparity Limit, all years ending in the same calendar year are treated as the same year. If the participant has not benefited under a defined benefit or target benefit plan for any year beginning on or after January 1, 1994, the Participant has no cumulative disparity limit.

3.05 Employer Money Purchase Contribution - Integrated:

- (a) Top-Heavy Plans - For years in which the Employer maintains a Top-Heavy Plan, the Employer will contribute an amount equal to the Base Contribution Percentage specified in the Adoption Agreement (but not less than 3%) of each Participant's Compensation (as defined in Section 14.39 of the Plan) for the Plan Year, up to the Integration Level, plus the Excess Contribution Percentage specified in the Adoption Agreement (not less than 3% and not to exceed the Base Contribution Percentage by more than the lesser of: (1) the Base Contribution Percentage, or (2) the Money Purchase Maximum Disparity Rate) of such Participant's Compensation in excess of the Integration Level.
- (b) Non-Top-Heavy Plans - For years in which the Employer does not maintain a Top-Heavy Plan, the Employer will contribute an amount equal to the Base Contribution Percentage selected in the Adoption Agreement of each Participant's Compensation (as defined in Section 14.39 of the Plan) for the Plan Year, up to the Integration Level plus the Excess Contribution Percentage specified in the Adoption Agreement (not to exceed the Base Contribution Percentage by more than the lesser of: (1) the Base Contribution Percentage, or (2) the Money Purchase Disparity Rate) of such Participant's Compensation in excess of the Integration Level.
- (c) The Integration Level shall be equal to the Taxable Wage Base or such lesser amount elected by the Employer in the Adoption Agreement. The Taxable Wage Base is the maximum amount of earnings which may be considered wages for a year under section 3121(a)(1) of the Code in effect as of the beginning of the Plan Year.
- (d) The Money Purchase Maximum Disparity Rate is equal to the lesser of:
 - (1) 5.7%, or
 - (2) the applicable percentage determined in accordance with the table below.

*X = the greater of \$10,000 or 20% of the TWB.

**Y = any amount more than 80% of the TWB but less than 100% of the TWB.

If the Integration Level used is equal to the Taxable Wage Base (TWB), the applicable percentage is 5.7%.

- (e) Overall Permitted Disparity Limit:
- (1) Annual Overall Permitted Disparity Limit: Notwithstanding the preceding paragraph, for any Plan Year this Plan benefits any Participant who benefits under another qualified plan or simplified employee pension, as defined in section 408(k) of the Code, maintained by the Employer that provides for permitted disparity (or imputes disparity), the Employer will contribute for each Participant who either completes more than 500 hours of service during the Plan Year or is employed on the last day of the Plan Year an amount equal to the excess contribution percentage multiplied by the Participant's total Compensation.
 - (2) Cumulative Permitted Disparity Limit: Effective for Plan Years beginning on or after January 1, 1995, the Cumulative Permitted Disparity Limit for a Participant is 35 total cumulative permitted disparity years. Total cumulative permitted years means the number of years credited to the Participant for allocation or accrual purposes under this Plan, any other qualified plan or simplified employee pension plan (whether or not terminated) ever maintained by the Employer. For purposes of determining the Participant's Cumulative Permitted Disparity Limit, all years ending in the same calendar year are treated as the same year. If the Participant has not benefited under a defined benefit or target benefit plan for any year beginning on or after January 1, 1994, the Participant has no cumulative disparity limit.
- (f) The allocation of the Employer Money Purchase contributions under this Section 3.05 may include forfeitures, if elected by the Employer in the Adoption Agreement.

3.06 Cross-Testing Allocation Formulas: RESERVED

3.07 Timing of Employer Contributions: For purposes of this Article III, any Employer Contributions to the Plan for a given Plan Year made after the close of the Plan Year but by the due date of the Employer's federal income tax return, including extensions, will be considered to have been made on the last Valuation Date of such Plan Year. All contributions must be made in cash unless otherwise permitted by the Code and the regulations thereunder and agreed to by the Trustee or Custodian.

3.08 Correction of Allocations:

- (a) In the event that the Plan Administrator learns that allocations have not been made on behalf of an Employee for whom an allocation should have been made pursuant to the terms of this Plan, the Participant's account for such Employee shall be restored to its proper balance as soon as is reasonably possible. Restoration may be accomplished by allocating to the account amounts necessary to restore the account from the following sources:
- (1) First, from forfeitures for the Plan Year in which the account is restored;
 - (2) Next, from Employer Contributions for the Plan Year in which the account is restored.
 - (3) Finally, from additional Employer Contributions.
- (b) In the event that the Plan Administrator learns that contributions or allocations have been made on behalf of an Employee for whom allocations should not have been made pursuant to the terms of the Plan; and if such contributions were made pursuant to a mistake of fact, such contributions shall be returned to the Employer within one year of the contributions. Earnings attributable to the mistaken contribution shall not be returned to the Employer, but losses attributable to the mistaken contribution shall reduce the amount to be returned to the Employer.
- (c) In the event that the Plan Administrator learns that contributions or allocations have been made on behalf of an Employee for whom allocations should not have been made pursuant to the terms of the Plan; and such contribution is not a mistake of fact, the Employer may forfeit the allocation.

3.09 Special Nondiscrimination Allocation:

With respect only to nonstandardized plans and notwithstanding any provision of the Plan or Adoption Agreement to the contrary, for Plan Years beginning after December 31, 1989, if the Plan would otherwise fail to satisfy the requirements of section 410(b)(1) (A) and (B) of the Code and the regulations thereunder because the Plan fails to satisfy the ratio percentage tests described in section 410(b)(1) of the Code as of the last day of any such Plan Year, an additional contribution shall be made by the Employer and shall be allocated to the Employer Accounts of affected Participants subject to the following provisions. The ratio percentage test is satisfied if on the last day of the Plan Year, taking into account all employees or former employees who were employed by the Employer on any day during the Plan Year, either the Plan benefits at least 70 percent of Employees who are not Highly Compensated Employees or the Plan benefits a percentage of Employees who are not Highly Compensated Employees which is at least 70 percent of the percentage of Highly Compensated Employees, benefiting under the Plan.

- (a) The Participants eligible to share in the allocation of the Employer's contribution shall be expanded to include the minimum number of Participants who are not otherwise eligible to the extent necessary to satisfy the applicable test under the relevant section of the Code. The specific Participants who shall become eligible are those Participants who are actively employed on the last day of the Plan Year who have completed the greatest number of Hours of Service and earned the greatest amount of compensation during the Plan Year.
- (d) If the applicable test is still not satisfied, the Participants eligible to share in the allocation shall be further expanded to include the minimum number of Participants who are not employed on the last day of the Plan Year as are necessary to satisfy the applicable test. The specific Participants who shall become eligible are those Participants who have completed the greatest number of Hours of Service during the Plan Year.
- (c) A Participant's accrued benefit shall not be reduced by any reallocation of amounts that have previously been allocated. To the extent necessary, the Employer shall make an additional contribution equal to the amount such affected Participants would have received if they had originally shared in the allocations without regard to the deductibility of the contribution. Any adjustment to the allocations pursuant to this paragraph shall be considered a retroactive amendment adopted by the last day of the Plan Year.

3.10 Uniform Points Allocation Formula: RESERVED

3.11 Contribution Allocation for Davis Bacon Act Plans: RESERVED

Article IV

Employee Contributions

4.01 Rollover and Transfer Contributions: If so elected in the Adoption Agreement, the Plan may accept rollover and/or transfer contributions. Such Rollover and/or transfer may be made by an Employee who has not become a Participant under the Plan, if elected by the Employer in the Adoption Agreement. The Plan Administrator may require written documentation that such rollover and/or transfer would qualify as an allowable transfer or rollover contribution by the Participant. Such rollover and transfer contributions shall be made without regard to the limitations specified in Section 14.46 of the Plan.

4.02 Employee Nondeductible Contributions/After-Tax Contributions:

- (a) If elected in the Adoption Agreement, this Plan will accept Employee Nondeductible Contributions and/or Employee Mandatory Contributions. Employee Nondeductible Contributions for Plan Years beginning after December 31, 1986, together with any matching contributions as defined in section 401(m) of the Code, will be limited so as to meet the nondiscrimination test of section 401(m).
- (b) If this Plan accepts Employee Nondeductible Contributions for any Plan Year, one of the following provisions must be adopted uniformly by the Plan Administrator for such Plan Years:
 - (1) A separate account or separate accounting will be maintained by the Trustee for the Employee Nondeductible and/or Mandatory Contributions of each Participant; or
 - (2) The account balance derived from Employee Nondeductible and/or Mandatory Contributions is the Employee's total account balance multiplied by a fraction, the numerator of which is the total amount of Employee Nondeductible Contributions less withdrawals and the denominator of which is the sum of the numerator and the total contributions made by the Employer on behalf of the Employee less withdrawals. For this purpose, contributions include contributed amounts used to provide ancillary benefits and withdrawals include only amounts distributed to the Employee and do not reflect the cost of any death benefits.

- (c) Employee Nondeductible and/or Mandatory Contributions and earnings thereon will be nonforfeitable at all times.
- (d) The amount and any limitations for Employee Nondeductible and/or Mandatory Contributions shall be disclosed prior to the Employee's Entry Date.

4.03 Deductible Voluntary Employee Contributions: The Plan Administrator will not accept deductible employee contributions which are made for a taxable year beginning after December 31, 1986. Contributions made prior to that date will be maintained in a separate account which will be nonforfeitable at all times. The account will share in the gains and losses under the Plan in the same manner as described in the Trust/Custodial Agreement. No part of the deductible voluntary contribution account will be used to purchase life insurance. Subject to Article X, Joint and Survivor Annuity requirements (if applicable), the Participant may withdraw any part of the deductible voluntary contribution account by making a written application to the Plan Administrator.

Article V

Vesting and Forfeitures

5.01 Vested Account Balances:

- (a) A Participant's accounts consisting of Employee Nondeductible Contributions, rollover/transfer contributions, and deductible employee contributions, as adjusted for any earnings and losses, shall be fully vested and nonforfeitable at all times.
- (b) A Participant's vested interest in his or her Employer Contribution Account shall be determined according to the vesting schedule specified in the Adoption Agreement or in Section 11.01. Notwithstanding any such vesting schedule, a Participant's Employer Contribution Account shall be fully vested at Disability, Death and at Normal or Early Retirement Age.

5.02 Vesting at Termination:

- (a) When a Participant's employment is terminated for any reason, the vested interest in his or her Participant's accounts shall be determined pursuant to Section 5.01. The Participant's vested interest in such accounts will become distributable in accordance with Article X. Any unvested amount will become a "Forfeiture", and will be allocated pursuant to Section 5.07.
- (b) If a Participant terminates employment and elects to receive less than his or her entire vested interest in the Plan (pursuant to Section 5.04(b)) derived from Employer contributions, the part of the nonvested portion that will be a Forfeiture is the total nonvested portion multiplied by a fraction, the numerator of which is the amount of the distribution attributable to Employer Contributions and the denominator of which is the total value of the vested interest on the Participant's Employer Contribution Account.

5.03 Computation of Vested Account Balance:

- (a) Service will be computed on the basis designated by the Employer in the Adoption Agreement or specified in Section 11.01. Except where specifically excluded under this Article V, all of the Employee's Year of Service will be taken into account for purposes of vesting, including (1) Years of service for employment with an employer required to be aggregated with the Employer under section 414(b), (c), (m), or (o) of the Code; (2) Years of Service for an employee required under section 414(n) or 414(o) of the Code to be considered any employee of any employer aggregated with the Employer under section 414(b), (c), or (m) of the Code; (3) Years of Service with the predecessor Employer, if the Adoption Agreement allows and the Employer so specifies; and (4) Years of Service with the predecessor employer during the time a qualified plan was maintained, if the Adoption Agreement allows and the Employer so specifies.
- (b) The Employer shall designate in the Adoption Agreement the period described in either (1) or (2) below as the Vesting Computation Period:
 - (1) For purposes of computing the Employee's nonforfeitable right to the account balance derived from Employer Contributions, Years of Service and Breaks in Service will be measured by the Plan Year.
 - (2) For purposes of determining Years of Service and Breaks in Service for purposes of computing an Employee's nonforfeitable right to the account balance derived from Employer Contributions, the 12-consecutive month period will commence on the date the Employee first performs an Hour of Service and each subsequent 12-consecutive month period will commence on the anniversary of such date.
- (c) In the case of a Participant who has incurred a 1-year Break in Service, Years of Service before such break will not be taken into account until the Participant has completed a Year of Service after such Break in Service.

5.04 Distributions and Deemed Distributions:

- (a) If an Employee terminates service, and the value of the Employee's vested account balance derived from Employer and Employee Contributions is not greater than \$5,000 (or such lesser amount as selected by the Employer in the Adoption Agreement), the Employee will receive a distribution of the value of the entire vested portion of such account balance and the nonvested portion will be treated as a forfeiture. If an Employee would have received a distribution under the preceding sentence but for the fact that the Employee's vested account balance exceeded \$5,000 (or such lesser amount as selected by the Employer in the Adoption Agreement) when the Employee terminated service and if at a later time such account balance is reduced such that it is not greater than \$5,000 (or such lesser amount as selected by the Employer in the Adoption Agreement), the Employee will receive a distribution of such account balance and the nonvested portion will be treated as a forfeiture. For purposes of this Section, if the value of an Employee's vested account balance is zero, the Employee shall be deemed to have received a distribution of such vested account balance. A Participant's vested account balance shall not include: (1) accumulated deductible employee contributions within the meaning of section 72(o)(5)(B) of the Code for Plan Years beginning prior to January 1, 1989, and (2) if elected by the Employer in the Adoption Agreement, the portion of the amount balance that is attributable to rollover contributions (and earnings allocable thereto) within the meaning of §402(c), 403(a)(4), 403(b)(8), 408(d)(3)(A)(ii), and 457(e)(16) of the Code.
- (b) If an Employee terminates service, and elects, in accordance with the requirements of Section 10.03, to receive the value of the Employee's vested account balance, the nonvested portion will be treated as a forfeiture. If the Employee elects to have distributed less than the entire vested portion of the account balance derived from Employer Contributions, the part of the nonvested portion that will be treated as a forfeiture is the total nonvested portion multiplied by a fraction, the numerator of which is the amount of the distribution attributable to Employer Contributions and the denominator of which is the total value of the vested Employer derived account balance.
- (c) If forfeitures are delayed pursuant to Section 5.07(d) of the Plan, and a distribution is made at a time when a Participant has a nonforfeitable right to less than 100 percent of the account balance derived from Employer Contributions and the Participant may increase the nonforfeitable percentage in the account:
- (1) A separate account will be established for the Participant's interest in the Plan as of the time of the distribution, and
 - (2) At any relevant time the Participant's nonforfeitable portion of the separate account will be equal to an amount ("X") determined by the formula:
$$X = P(AB + (R \times D)) - (R \times D)$$

For purposes of applying the formula: P is the nonforfeitable percentage at the relevant time, AB is the account balance at the relevant time, D is the amount of the distribution, and R is the ratio of the account balance at the relevant time to the account balance after distribution.

5.05 Buyback Provisions:

- (a) If a former Participant is reemployed by the Employer before the former Participant incurs five consecutive 1-year Breaks in Service, and such former Participant has received a distribution of all or any portion of the vested amount in his account derived from Employer Contributions prior to his reemployment, any forfeited amounts shall be restored to the amount on the date of distribution if he repays the full amount distributed to him, other than his Employee Nondeductible Contributions and his rollover and transfer contributions, before the earlier of 5 years after the first date on which the Participant is subsequently reemployed by the Employer, or the date the Participant incurs five consecutive 1-year Breaks in Service after the date of the distribution.
- (b) If a former Participant is reemployed by the Employer before the former Participant incurs five consecutive 1-year Breaks in Service, and such former Participant was deemed to have received a distribution of the entire vested amount in his account prior to his reemployment, he shall be deemed to have repaid the amount of the deemed distribution, and any amounts forfeited on the date of deemed distribution shall be restored.

5.06 Vesting for Pre-Break and Post-Break Account: In the case of a Participant who has 5 or more consecutive 1-year Breaks in Service, all service after such Breaks in Service will be disregarded for the purpose of vesting the employer-derived account balance that accrued before such Breaks in Service. Such Participant's pre-break service will count in vesting the post-break employer-derived account balance only if either:

- (a) such Participant has any nonforfeitable interest in the account balance attributable to Employer Contributions at the time of separation from service; or

- (b) upon returning to service, the number of consecutive 1-year Breaks in Service is less than the number of Years of Service.

Separate accounts will be maintained for the Participant's pre-break and post-break employer derived account balance. Both accounts will share in the earnings and losses of the fund.

5.07 Treatment and Allocations of Forfeitures:

- (a) Pursuant to the Employer's election in the Adoption Agreement, forfeitures under this Plan shall be treated as follows:
- (1) Any forfeitures will be allocated to Participants in the manner described in Article III;
 - (2) Any forfeitures occurring will reduce Employer Contributions for the next Plan Year; or
 - (3) If the Employer has adopted a Profit-Sharing Plan which contains a cash or deferred arrangement, any forfeitures occurring will reduce Employer Matching Contributions and any remainder allocated in addition to Employer Contributions.
 - (4) If elected by the Employer in the Adoption Agreement, forfeitures occurring in a Plan Year for which an integrated allocation formula is maintained may be allocated based on a ratio of the Participant's Compensation to the total Compensation of the Plan's Participants.
- (b) Notwithstanding the Employer's election in the Adoption Agreement, before allocations are made pursuant to 5.07(a) above, forfeitures may first be used to restore Participant's accounts pursuant to Sections 5.05 and 5.07(d) of the Plan; next to reduce administrative expenses; and the remainder allocated pursuant to (1), (2), (3) or (4) above.
- (c) If the Plan provides for an integrated contribution formula, forfeitures will be allocated in accordance with the allocation formula under the Plan.
- (d) Forfeitures arising because a Participant incurs 5 consecutive 1-year Breaks in Service shall be allocated as of the last day of the Plan Year in which the 5th such one year Break in Service occurs. Forfeitures arising under Section 5.04 because of a total or partial distribution of a Participant's vested benefit, shall be allocated pursuant to the Employer's election in the Adoption Agreement as of the last day of the Plan Year which is concurrent with or next follows the:
- (1) Employee's termination of employment;
 - (2) Employee having incurred a 1-year Break in Service;
 - (3) Employee having incurred 2 consecutive 1-year Breaks in Service; or
 - (4) Employee having incurred 5 consecutive 1-year Breaks in Service.
- (e) Effective for Plan Years beginning after the adoption of the 2010 Cumulative List (Notice 2010-90) restatement, Forfeitures cannot be used as Qualified Nonelective Contributions, Qualified Matching Contributions, Elective Deferrals, or ADP Test Safe Harbor Contributions.

5.08 Forfeitures - Withdrawal of Employee Contributions: No Forfeitures will occur solely as a result of an Employee's withdrawal of Employee Contributions.

5.09 Missing Participants: If a benefit is forfeited because the Participant or Beneficiary cannot be found, such benefit will be reinstated if a claim is made by the Participant or Beneficiary.

Article VI

Limitations on Allocations

6.01 No Participation in Another Qualified Plan. If the Participant does not participate in, and has never participated in another qualified plan maintained by the Employer, or a welfare benefit fund, as defined in section 419(e) of the Code maintained by the Employer, or an individual medical account, as defined in section 415(l)(2) of the Code, maintained by the Employer, or a simplified employee pension, as defined in section 408(k) of the Code, maintained by the Employer, which provides an Annual Addition as defined in Section 14.38 of the Plan, the amount of Annual Additions which may be credited to the Participant's account for any Limitation Year will not exceed the lesser of the Maximum Permissible Amount or any other limitation contained in this Plan. If the Employer Contribution that would otherwise be contributed or allocated to the Participant's account would cause the Annual Additions for the Limitation Year to exceed the Maximum Permissible Amount, the amount contributed or allocated will be reduced so that the Annual Additions for the Limitation Year will equal the Maximum Permissible Amount.

6.02 Participation in Another Master or Prototype Plan: This Section applies if, in addition to this Plan, the Participant is covered under another qualified Master or Prototype Defined Contribution Plan maintained by the Employer, a welfare benefit fund maintained by the Employer, an individual medical account maintained by the Employer, or a simplified employee pension maintained by the Employer, that provides an Annual Addition as

defined in Section 14.38 of the Plan, during any Limitation Year. The Annual Additions which may be credited to a Participant's account under this Plan for any such Limitation Year will not exceed the Maximum Permissible Amount reduced by the Annual Additions credited to a Participant's account under the other qualified Master and Prototype defined contribution plans, welfare benefit funds, individual medical account, and simplified employee pensions for the same Limitation Year. If the Annual Additions with respect to the Participant under other qualified Master and Prototype defined contribution plans and welfare benefit funds, individual medical accounts, and simplified employee pensions maintained by the Employer are less than the Maximum Permissible Amount and the Employer Contribution that would otherwise be contributed or allocated to the Participant's account under this Plan would cause the Annual Additions for the Limitation Year to exceed this limitation, the amount contributed or allocated will be reduced so that the Annual Additions under all such plans and funds for the Limitation Year will equal the Maximum Permissible Amount. If the Annual Additions with respect to the Participant under such other qualified Master and Prototype defined contribution plans, welfare benefit funds, individual medical accounts, and simplified employee pensions in the aggregate are equal to or greater than the Maximum Permissible Amount, no amount will be contributed or allocated to the Participant's account under this Plan for the Limitation Year.

6.03 Participation in Another Defined Contribution Plan Which is Not a Master or Prototype Plan: If the Participant is covered under another qualified defined contribution plan maintained by the Employer which is not a Master or Prototype Plan, Annual Additions which may be credited to the Participant's account under this Plan for any Limitation Year will be limited in accordance with Section 6.02as though the other plan were a Master or Prototype Plan unless the Employer provides other limitations in the "Overriding Language for Multiple Plans" Section of the Adoption Agreement.

6.04 Restorative payments. Annual additions for purposes of Code section 415 shall not include restorative payments. A restorative payment is a payment made to restore losses to a Plan resulting from actions by a fiduciary for which there is reasonable risk of liability for breach of a fiduciary duty under ERISA or under other applicable federal or state law, where participants who are similarly situated are treated similarly with respect to the payments. Generally, payments are restorative payments only if the payments are made in order to restore some or all of the plan's losses due to an action (or a failure to act) that creates a reasonable risk of liability for such a breach of fiduciary duty (other than a breach of fiduciary duty arising from failure to remit contributions to the Plan). This includes payments to a plan made pursuant to a Department of Labor order, the Department of Labor's Voluntary Fiduciary Correction Program, or a court approved settlement, to restore losses to a qualified defined contribution plan on account of the breach of fiduciary duty (other than a breach of fiduciary duty arising from failure to remit contributions to the Plan). Payments made to the Plan to make up for losses due merely to market fluctuations and other payments that are not made on account of a reasonable risk of liability for breach of a fiduciary duty under ERISA are not restorative payments and generally constitute contributions that are considered annual additions.

6.05 Date of tax-exempt Employer contributions. Notwithstanding anything in the Plan to the contrary, in the case of an Employer that is exempt from Federal income tax (including a governmental employer), Employer contributions are treated as credited to a participant's account for a particular limitation year only if the contributions are actually made to the plan no later than the 15th day of the tenth calendar month following the end of the calendar year or fiscal year (as applicable, depending on the basis on which the employer keeps its books) with or within which the particular limitation year ends.

6.06 Change of limitation year. The limitation year may only be changed by a Plan amendment. Furthermore, if the Plan is terminated effective as of a date other than the last day of the Plan's limitation year, then the Plan is treated as if the Plan had been amended to change its limitation year.

6.07 Excess Annual Additions. Notwithstanding any provision of the Plan to the contrary, if the annual additions (within the meaning of Code section 415) are exceeded for any participant, then the Plan may only correct such excess in accordance with the Employee Plans Compliance Resolution System (EPCRS) as set forth in Revenue Procedure 2013-12 or any superseding guidance, including, but not limited to, the preamble of the final section 415 regulations.

Article VII

Administration of Plan

7.01 Responsibilities of Employer: The Employer shall have the following responsibilities with respect to administration of the Plan:

- (a) The Employer shall appoint a Plan Administrator to administer the Plan. In absence of such an appointment, the Employer shall serve as Plan Administrator. The Employer may remove and reappoint a Plan Administrator from time to time.
- (b) The Employer may in its discretion appoint an Investment Manager to manage all or a designated portion of the assets of the Plan. In such event, the Trustee shall follow the directive of the Investment Manager in investing the assets of the Plan managed by the Investment Manager.
- (c) The Employer shall, formally or informally, review the performance from time to time of persons appointed by it or to which duties have been delegated by it, such as the Trustee, and Plan Administrator.
- (d) The Employer shall supply the Plan Administrator in a timely manner with all information necessary for it to fulfill its responsibilities under the Plan. The Plan Administrator may rely upon such information and shall have no duty to verify it.

7.02 Rights and Responsibilities of Plan Administrator: The Plan Administrator shall administer the Plan according to its terms for the exclusive benefit of Participants, former Participants, and their Beneficiaries.

- (a) The Plan Administrator's responsibilities shall include but not be limited to the following:
 - (1) Determining all questions relating to the eligibility of Employees to participate or remain Participants hereunder.
 - (2) Computing, certifying and directing the Trustee with respect to the amount and form of benefits to which a Participant may be entitled hereunder.
 - (3) Authorizing and directing the Trustee with respect to disbursements from the Trust Fund.
 - (4) Maintaining all necessary records for administration of the Plan.
 - (5) Interpreting the provisions of the Plan and preparing and publishing rules and regulations for the Plan which are not inconsistent with its terms and provisions.
 - (6) Complying with any reporting, disclosure and notice requirements of the Code and ERISA.
- (b) In order to fulfill its responsibilities, the Plan Administrator shall have all powers necessary or appropriate to accomplish his duties under the Plan, including the power to determine all questions arising in connection with the administration, interpretation and application of the Plan. Any such determination shall be conclusive and binding upon all persons. However, all discretionary acts, interpretations and constructions shall be done in a nondiscriminatory manner based upon uniform principles consistently applied. No action shall be taken which would be inconsistent with the intent that the Plan remains qualified under section 401(a) of the Code. The Plan Administrator is specifically authorized to employ or retain suitable employees, agents, and counsel as may be necessary or advisable to fulfill its responsibilities hereunder, and to pay their reasonable compensation, which shall be reimbursed from the Trust Fund if not paid by the Employer within thirty days after the Plan Administrator advises the Employer of the amount owed.
- (c) The Plan Administrator shall serve as the designated agent for legal process under the Plan.

7.03 Benefit Claims Procedure:

- (a) Any claim for benefits under the Plan shall be made in writing to the Plan Administrator. If such claim for benefits is wholly or partially denied, the Plan Administrator shall, within thirty (30) days after receipt of the claim, notify the Participant or Beneficiary of the denial of the claim. Such notice of denial shall:
 - (1) be in writing;
 - (2) be written in a manner calculated to be understood by the Participant or Beneficiary, and
 - (3) contain:
 - (A) the specific reason or reasons for denial of the claim,
 - (B) a specific reference to the pertinent Plan provisions upon which the denial is based,
 - (C) a description of any additional material or information necessary to perfect the claim, along with an explanation of why such material or information is necessary, and
 - (D) an explanation of the claim review procedure in accordance with the provisions of this Article.
- (b) Within sixty (60) days after the receipt by the Participant or Beneficiary of a written notice of denial of the claim, or such later time as shall be deemed reasonable taking into account the nature of the benefit subject to the claim and any other attendant circumstances, the Participant or Beneficiary may file a written request with the Plan Administrator that it conduct a full and fair review of the denial of the claim for benefits.

- (c) The Plan Administrator shall deliver to the Participant or Beneficiary a written decision on the claim within thirty (30) days after the receipt of the aforementioned request for review, except that if there are special circumstances (such as the need to hold a hearing, if necessary) which require an extension of time for processing, the aforementioned thirty (30) day period shall be extended to sixty (60) days. Such decisions shall:
- (1) be written in a manner calculated to be understood by the Participant or Beneficiary,
 - (2) include the specific reason or reasons for the decision, and
 - (3) contain a specific reference to the pertinent Plan provisions upon which the decision is based.
- (d) The decision of the Plan Administrator shall be final and binding on all parties, unless determined by a court of competent jurisdiction to be arbitrary and capricious.

Article VIII

Top Heavy Provisions

8.01 In General: If the Plan is or becomes Top-Heavy in any Plan Year beginning after December 31, 1983, the provisions of this Article will supersede any conflicting provisions in the Plan or Adoption Agreement.

8.02 Minimum Allocation:

- (a) Except as provided in (c) and (d) below, the Employer Contributions and Forfeitures allocated on behalf of any Participant who is not a Key Employee (or on behalf of all Participants, if elected in the Adoption Agreement) shall not be less than the lesser of three percent of such Participant's Compensation or in the case where the Employer has no defined benefit plan which designates this plan to satisfy section 401 of the Code, the largest percentage of employer contributions and forfeitures, as a percentage of Key Employee's Compensation, as limited by section 401(a)(17) of the Code, allocated on behalf of any Key Employee for that year. The minimum allocation is determined without regard to any Social Security contribution. This minimum allocation shall be made even though, under other plan provisions, the Participant would not otherwise be entitled to receive an allocation, or would have received a lesser allocation for the year because of (1) the Participant's failure to complete 1,000 hours of service (or any equivalent provided in the Plan), or (2) the Participant's failure to make mandatory employee contributions to the plan, or (iii) Compensation less than a stated amount.
- (b) For purposes of computing the minimum allocation, Compensation shall mean Compensation as defined in Section 14.39 as limited by section 401(a)(17) of the Code.
- (c) The provisions in (a) above shall not apply to any Participant who was not employed by the Employer on the last day of the Plan Year.
- (d) The provision in (a) above shall not apply to any Participant to the extent the Participant is covered under any other plan or plans of the Employer and the Employer has provided in the Adoption Agreement that the minimum allocation or benefit requirement applicable to Top Heavy plans will be met in the other plan or plans, and the Participant receives the minimum allocation or benefit under such plan or plans.
- (e) Effective January 1, 2002, Matching Contributions on behalf of keys and non-key Employees may be used to satisfy the Top-Heavy Minimum Contribution requirement. Elective Deferrals by Key Employees are also used to satisfy the Top-Heavy Minimum Contribution requirement. A QNEC is treated as a contribution for purposes of the Top-Heavy Minimum Contribution requirement. A QNEC is an employer contribution which can be used to satisfy the actual deferral percentage (ADP) or average contribution percentage (ACP) tests, but is not a matching contribution
- (f) Effective for Plan Years after 12/31/2007, the term "Top-Heavy plan" shall not include a plan which consists solely of a cash or deferred arrangement which meets the requirements of section 401 (k)(12) or 401 (k)(13), and matching contributions with respect to which the requirements of section 401 (m)(11) or 401 (m)(12) are met.
- (g) Effective for Plan Years after 12/31/2007, a plan excluded under provision (f) above would be treated as a Top-Heavy plan because it is a member of an aggregation group which is a Top-Heavy group, contributions under the plan may be taken into account in determining whether any other plan in the group meets the requirements listed in provision (a) above.

8.03 Nonforfeitability of Minimum Allocation: The minimum allocation required (to the extent required to be nonforfeitable under section 416(b)) may not be forfeited under section 411(a)(3)(B) or 411(a)(3)(D).

8.04 Minimum Vesting Schedules: For any Plan Year in which this Plan is Top-Heavy, one of the minimum vesting schedules as elected by the Employer in the Adoption Agreement will automatically apply to the Plan. The mini-

um vesting schedule applies to all benefits within the meaning of section 411(a)(7) of the Code except those attributable to Employee Nondeductible Contributions, including benefits accrued before the effective date of section 416 and benefits accrued before the Plan became Top-Heavy. Further, no decrease in a Participant's nonforfeitable percentage may occur in the event the plan's status as Top-Heavy changes for any Plan Year. However, this Section does not apply to the account balances of any Employee who does not have an Hour of Service after the Plan has initially become Top-Heavy and such Employee's account balance attributable to Employer Contributions and Forfeitures will be determined without regard to this Section.

Article IX

Joint and Survivor Annuity Requirements

9.01 Applicability: The provisions of this Article shall apply to any Participant who is credited with at least one hour of service with the Employer on or after August 23, 1984, and such other Participants as provided in Section 9.06.

9.02 Qualified Joint and Survivor Annuity: Unless an optional form of benefit is selected pursuant to a qualified election within the 180-day period (90-day period for Plan years beginning before January 1, 2007) ending on the annuity starting date, a married Participant's vested account balance will be paid in the form of a qualified joint and survivor annuity and an unmarried Participant's vested account balance will be paid in the form of a life annuity. The Participant may elect to have such annuity distributed upon attainment of the earliest retirement age under the Plan.

9.03 Qualified Optional Survivor Annuity: For Plan Years beginning after December 31, 2007, if a married participant elects to waive the qualified joint and survivor annuity, the participant may elect the qualified optional survivor annuity at any time during the applicable election period.

9.04 Qualified Preretirement Survivor Annuity: Unless an optional form of benefit has been selected within the election period pursuant to a qualified election, if a Participant dies before the annuity starting date then the Participant's vested account balance shall be applied toward the purchase of an annuity for the life of the surviving spouse. The surviving spouse may elect to have such annuity distributed within a reasonable period after the Participant's death. The surviving spouse shall have the right to revoke the annuity payment option if another form of benefit is elected by such surviving spouse.

9.05 Notice Requirements:

- (a) In the case of a Qualified Joint and Survivor Annuity, the Plan Administrator shall no less than 30 days and no more than 180 days (90 days for notices given in Plan Years beginning before January 1, 2007) prior to the Annuity Starting Date provide each Participant a written explanation of:
- (1) the terms and conditions of a Qualified Joint and Survivor Annuity and the Qualified Optional Survivor Annuity;
 - (2) the Participant's right to make and the effect of an election to waive the Qualified Joint and Survivor Annuity form of benefit;
 - (3) the rights of a Participant's spouse; and
 - (4) the right to make, and the effect of, a revocation of a previous election to waive the Qualified Joint and Survivor Annuity. The written explanation shall comply with the requirements of section 1.417(a)(3)-1 of the Income Tax Regulations.
- The Annuity Starting Date for a distribution in a form other than a Qualified Joint and Survivor Annuity may be less than 30 days after receipt of the written explanation described in the preceding paragraph provided: (i) the Participant has been provided with information that clearly indicates that the Participant has at least 30 days to consider whether to waive the Qualified Joint and Survivor Annuity and elect (with spousal consent) to a form of distribution other than a Qualified Joint and Survivor Annuity; (ii) the Participant is permitted to revoke any affirmative distribution election at least until the Annuity Starting Date or, if later, at any time prior to the expiration of the 7 day period that begins the day after the explanation of the Qualified Joint and Survivor Annuity is provided to the Participant; and (iii) the Annuity Starting Date is a date after the date that the written explanation was provided to the Participant.
- (b) In the case of a Qualified Preretirement Survivor Annuity as described in Section 9.04 of this Article, the Plan Administrator shall provide each Participant within the applicable period for such Participant a written explanation of the Qualified Preretirement Survivor Annuity in such terms and in such manner as would be comparable to the explanation provided for meeting the requirements of Section 9.04(a) applicable to a Qualified Joint and Survivor Annuity. The written explanation shall comply with the requirements of section 1.417(a)(3)-1 of the Income Tax Regulations.

The applicable period for a Participant is whichever of the following periods ends last:

- (1) the period beginning with the first day of the Plan Year in which the Participant attains age 32 and ending with the close of the Plan Year preceding the Plan Year in which the Participant attains age 35;
- (2) a reasonable period ending after the individual becomes a Participant;
- (3) a reasonable period ending after Section 9.04(c) ceases to apply to the Participant;
- (4) a reasonable period ending after this Article first applies to the Participant.

Notwithstanding the foregoing, notice must be provided within a reasonable period ending after separation from service in the case of a Participant who separates from service before attaining age 35.

For purposes of applying the preceding paragraph, a reasonable period ending after the enumerated events described in 9.04(b)(2), (3) and (4) is the end of the two-year period beginning one year prior to the date the applicable event occurs, and ending one year after that date. In the case of a Participant who separates from service before the Plan Year in which age 35 is attained, notice shall be provided within the two-year period beginning one year prior to separation and ending one year after separation. If such Participant thereafter returns to employment with the Employer, the applicable period for such Participant shall be redetermined.

- (c) Notwithstanding the other requirements of this Section 9.04, the respective notices prescribed by this Section need not be given to a Participant if (1) the Plan "fully subsidizes" the costs of a Qualified Joint and Survivor Annuity or Qualified Preretirement Survivor Annuity, and (2) the Plan does not allow the Participant to waive the Qualified Joint and Survivor Annuity or Qualified Preretirement Survivor Annuity and does not allow a married Participant to designate a nonspouse Beneficiary. For purposes of this Section 9.04(c), a plan fully subsidizes the costs of a benefit if no increase in cost, or decrease in benefits to the Participant may result from the Participant's failure to elect another benefit.

9.06 Safe Harbor Rules:

- (a) This Section shall apply to a Participant in a Profit-Sharing Plan, and to any distribution, made on or after the first day of the first Plan Year beginning after December 31, 1988, from or under a separate account attributable solely to accumulated deductible employee contributions, as defined in section 72(o)(5)(B) of the Code, and maintained on behalf of a Participant in a money purchase pension plan (including a target benefit plan), if the following conditions are satisfied: (1) the Participant does not or cannot elect payments in the form of a life annuity; and (2) on the death of a Participant, the Participant's vested account balance will be paid to the Participant's surviving spouse, but if there is no surviving spouse, or if the surviving spouse has consented in a manner conforming to a qualified election, then to the Participant's Designated Beneficiary. The surviving spouse may elect to have distribution of the vested account balance commence within the 90-day period following the date of the Participant's death. The account balance shall be adjusted for gains or losses occurring after the Participant's death in accordance with the provisions of the Plan governing the adjustment of account balances for other types of distributions. If the plan provides for a separate accounting of the participant's benefits, these requirements need only apply to the separate account. This Section 9.06 shall not be operative with respect to a Participant in a Profit-Sharing Plan if the Plan is a direct or indirect transferee of a defined benefit plan, money purchase plan, target benefit plan, stock bonus, or profit-sharing plan which is subject to the survivor annuity requirements of sections 401(a)(11) and 417 of the Code. If this Section 9.06 is operative, then the provisions of this Article, other than Section 9.06, shall be inoperative.
- (b) The Participant may waive the spousal death benefit described in this Section at any time provided that no such waiver shall be effective unless it satisfies the conditions of Section 14.51 of the Plan (other than the notification requirement referred to therein) that would apply to the Participant's waiver of the Qualified Preretirement Survivor Annuity.
- (c) For purposes of this Section 9.06, "vested account balance" shall mean, in the case of a money purchase pension plan or a target benefit plan, the Participant's separate account balance attributable solely to accumulated deductible employee contributions within the meaning of section 72(o)(5)(B) of the Code. In the case of a profit-sharing plan, "vested account balance" shall have the same meaning as provided in Section 14.55 of the Plan.
- (d) If the Employer's Profit-Sharing Plan satisfies the requirements contained in section 9.06(a) above, with respect to a Participant in this Plan, such Plan is not required to provide a Qualified Joint and Survivor Annuity for such Participant. Such Plan may replace the Qualified Joint and Survivor Annuity with a payment of a single-sum distribution form of payment

that is otherwise identical to such annuity in accordance with the requirements under Treasury Regulations 1.411(d)-4, Q&A 2(e).

9.07 Transitional Rules:

- (a) Any living Participant not receiving benefits on August 23, 1984, who would otherwise not receive the benefits prescribed by the previous Sections of this Article must be given the opportunity to elect to have the prior Sections of this Article apply if such Participant is credited with at least one hour of service under this Plan or a predecessor plan in a Plan Year beginning on or after January 1, 1976, and such Participant had at least 10 years of vesting service when he or she separated from service.
- (b) Any living Participant not receiving benefits on August 23, 1984, who was credited with at least one hour of service under this Plan or a predecessor Plan on or after September 2, 1974, and who is not otherwise credited with any service in a Plan Year beginning on or after January 1, 1976, must be given the opportunity to have his or her benefits paid in accordance with Section 9.06(d) of this Article.
- (c) The respective opportunities to elect (as described in Sections 9.06(a) and (b) above) must be afforded to the appropriate Participants during the period commencing on August 23, 1984, and ending on the date benefits would otherwise commence to said Participants.
- (d) Any Participant who has elected pursuant to Section 9.06(b) of this Article and any Participant who does not elect under Section 9.06(a) or who meets the requirements of Section 9.06(a) except that such Participant does not have at least 10 years of vesting service when he or she separates from service, shall have his or her benefits distributed in accordance with all of the following requirements if benefits would have been payable in the form of a life annuity:
 - (1) Automatic Joint and Survivor Annuity - If benefits in the form of a life annuity become payable to a married Participant who:
 - (A) begins to receive payments under the Plan on or after Normal Retirement Age; or
 - (B) dies on or after Normal Retirement Age while still working for the Employer; or
 - (C) begins to receive payments on or after the qualified early retirement age; or
 - (D) separates from service on or after attaining Normal Retirement Age (or the qualified early retirement age) and after satisfying the eligibility requirements for the payment of benefits under the Plan and thereafter dies before beginning to receive such benefits;then such benefits will be received under this Plan in the form of a Qualified Joint and Survivor Annuity, unless the Participant has elected otherwise during the election period. The election period must begin at least 6 months before the Participant attains qualified early retirement age and end not more than 90 days before the commencement of benefits. Any election hereunder will be in writing and may be changed by the Participant at any time.
 - (2) Election of early survivor annuity - A Participant who is employed after attaining the qualified early retirement age will be given the opportunity to elect, during the election period, to have a survivor annuity payable on death. If the Participant elects the survivor annuity, payments under such annuity must not be less than the payments which would have been made to the spouse under the Qualified Joint and Survivor Annuity if the Participant had retired on the day before his or her death. Any election under this provision will be in writing and may be changed by the Participant at any time. The election period begins on the later of (a) the 90th day before the Participant attains the qualified early retirement age, or (b) the date on which participation begins, and ends on the date the Participant terminates employment.
 - (3) For purposes of this Section 9.06(d):
 - (A) Qualified Early Retirement Age is the latest of:
 - (i) the earliest date, under the Plan, on which the Participant may elect to receive retirement benefits,
 - (ii) the first day of the 120th month beginning before the Participant reaches Normal Retirement Age, or
 - (iii) the date the Participant begins participation.
 - (B) Qualified Joint and Survivor Annuity is an annuity for the life of the Participant with a survivor annuity for the life of the spouse as described in Section 14.52 of the Plan.

Article X

Payments of Benefits

10.01 Distributable Events:

- (a) The vested amount of a Participant's account shall become payable to a Participant or his Beneficiary pursuant to this Article X as follows:

- (1) Upon actual retirement on or after the Participant's Normal Retirement Age.
 - (2) Upon the death of the Participant.
 - (3) Upon the Disability of the Participant.
 - (4) Upon the termination of the Participant's employment prior to retirement, death or Disability.
 - (5) If the Plan is a profit-sharing plan and if so elected by the Employer in the Adoption Agreement or specified in Section 11.01, the vested amount in a Participant's account may also be distributed under the in-service distribution rules of Section 10.04.
- (b) Distributions on account of any of the distributable events described above are subject to the restrictions in Section 10.03 below.

10.02 Commencement of Benefits: Notwithstanding any other provisions of this Plan or the Adoption Agreement, unless the Participant elects otherwise, distribution of benefits will begin no later than the 60th day after the latest of the close of the Plan Year in which:

- (a) the Participant attains the age of 65 (or normal retirement age, if earlier);
- (b) occurs the 10th anniversary of the year in which the Participant commenced participation in the Plan; or
- (c) the Participant terminates service with the Employer.

Notwithstanding the foregoing, the failure of a Participant and spouse (if required) to consent to a distribution while a benefit is immediately distributable, within the meaning of Section 10.03 of the Plan, shall be deemed to be an election to defer commencement of payment of any benefit sufficient to satisfy this Section.

10.03 Restrictions on Immediate Distributions:

- (a) General Rule:

If payment in the form of a Qualified Joint and Survivor Annuity is required with respect to a Participant and either the value of a Participant's vested account balance derived from Employer and Employee Contributions exceeds \$5,000 or there are remaining payments to be made with respect to a particular distribution option that previously commenced, and the account balance is immediately distributable, the Participant must consent to any distribution of such account balance.

If payment in the form of a Qualified Joint and Survivor Annuity is not required with respect to a Participant and the value of a Participant's vested account balance derived from Employer and Employee Contributions exceeds \$5,000, and the account balance is immediately distributable, the Participant must consent to any distribution of such account balance.

The consent of the participant and the participant's spouse shall be obtained in writing within the 180-day period (90-day period for Plan Years beginning before January 1, 2007) ending on the annuity starting date. The annuity starting date is the first day of the first period for which an amount is paid as an annuity or any other form. The plan administrator shall notify the participant and the participant's spouse of the right to defer any distribution until the participant's account balance is no longer immediately distributable and, for Plan years beginning after December 31, 2006, the consequences of failing to defer any distribution. Such notification shall include a general description of the material features, and an explanation of the relative values of, the optional forms of benefit available under the plan in a manner that would satisfy the notice requirements of § 417(a) (3), and a description of the consequences of failing to defer a distribution, and shall be provided no less than 30 days and no more than 180 days (90-day period for Plan Years beginning before January 1, 2007) prior to the annuity starting date. However, distribution may commence less than 30 days after the notice described in the preceding sentence is given, provided the distribution is one to which § 401(a) (11) and 417 of the Internal Revenue Code do not apply, the plan administrator clearly informs the participant that the participant has a right to a period of at least 30 days after receiving the notice to consider the decision of whether or not to elect a distribution (and, if applicable, a particular distribution option), and the participant, after receiving the notice, affirmatively elects a distribution.

- (b) Notwithstanding the foregoing, only the Participant need consent to the commencement of a distribution in the form of a Qualified Joint and Survivor Annuity while the account balance is immediately distributable. (Furthermore, if payment in the form of a Qualified Joint and Survivor Annuity is not required with respect to the Participant pursuant to Section 9.05 of the Plan, only the Participant need consent to the distribution of an account balance that is immediately distributable.) Neither the consent of the Participant nor the Participant's spouse shall be required to satisfy section 401(a)(9) or section 415 of the Code. In addition, upon termination of this Plan if the Plan does not offer an annuity option (pur-

chased from a commercial provider) and if the Employer or any entity within the same controlled group as the Employer does not maintain another defined contribution plan (other than an employee stock ownership plan as defined in section 4975(e)(7) of the Code), the Participant's account balance may, without the Participant's consent, be distributed to the Participant. However, if any entity within the same controlled group as the Employer maintains another defined contribution plan (other than an employee stock ownership plan as defined in section 4975(e)(7) of the Code) then the Participant's account balance will be transferred, without the Participant's consent, to the other plan if the Participant does not consent to an immediate distribution.

- (c) An account balance is immediately distributable if any part of the account balance could be distributed to the Participant (or surviving spouse) before the Participant attains (or would have attained if not deceased) the later of normal retirement age or age 62.
- (d) For purposes of determining the applicability of the foregoing consent requirements to distributions made before the first day of the first Plan Year beginning after December 31, 1988, the Participant's Vested Account Balance shall not include amounts attributable to accumulated deductible employee contributions within the meaning of section 72(o)(5)(B) of the Code.
- (e) Transitional Rules for Cash Out Limits.
- (1) In general. This Section provides transitional rules with regard to the cash out limits for distributions made prior to October 17, 2000.
 - (2) Distributions subject to section 417 of the Code. If payment in the form of a Qualified Joint and Survivor Annuity is required with regard to a Participant, the rule in this section 10.03(e)(2) is substituted for the rule in the first sentence of section 10.03(a). If the value of a Participant's vested account balance derived from Employer and Employee Contributions exceeds (or at the time of any prior distribution (A) in Plan Years beginning before August 6, 1997, exceeded \$3,500 or (B) in Plan Years beginning after August 5, 1997, exceeded) \$5,000, and the account balance is immediately distributable, the Participant and the Participant's spouse (or where either the Participant or the spouse has died, the survivor) must consent to any distribution of such account balance.
 - (3) Distributions not subject to section 417 of the Code. If payment in the form of a Qualified Joint and Survivor Annuity is not required with respect to a Participant, the rule in this section 10.03(e) is substituted for the rule in the second sentence of section 10.03(a).

If the value of a Participant's vested account balance derived from Employer and Employee Contributions:

- (A) for Plan Years beginning before August 6, 1997, exceeds \$3,500 (or exceeded \$3,500 at the time of any prior distribution),
- (B) for Plan Years beginning after August 5, 1997, and for a distribution made prior to March 22, 1999, exceeds \$5,000 (or exceeded \$5,000 at the time of any prior distribution),
- (C) and for Plan Years beginning after August 5, 1997 and for a distribution made after March 21, 1999, that either exceeds \$5,000 or is a remaining payment under a selected optional form of payment that exceeded \$5,000 at the time the selected payment began, and the account balance is immediately distributable, the Participant and the Participant's spouse (or where either the Participant or the spouse has died, the survivor) must consent to any distribution of such account balance.

10.04 In-Service Distributions: If the Employer elects in the Adoption Agreement, distribution of up to 100% of the Participant's vested account balance, without regard to Elective Deferrals, may be made to a Participant who is still employed by the Employer under one of the following methods:

- (a) After the Participant has been a Participant under this Plan for a period of 5 years, he may request up to 100% of the vested amount in his account; or
- (b) The Participant may withdraw any vested amounts which have been on deposit for a period of at least 24 months; or
- (c) If the Employer checks both the 24 month rule and the 60 month rule, then Participants who have completed 5 years of Plan participation may withdraw up to 100% of their vested account balance. Participants who have not completed 5 years of Plan participation may only withdraw vested amounts which have been on deposit for a period of 24 months.
- (d) The Participant may withdraw amounts necessary to meet a hardship. Hardship shall be determined by the Plan Administrator on a reasonably equivalent basis and shall include but not be limited to:
 - (1) expenses incurred or necessary for medical care, described in Code § 213(d), of the employee, the employee's spouse, dependents or primary beneficiary under the Plan;
 - (2) the purchase (excluding mortgage payments) of a principal residence for the employee;

- (3) payment of tuition and related educational fees for up to the next 12 months of post-secondary education for the employee, the employee's spouse, children, dependents or primary beneficiary under the Plan;
- (4) payments necessary to prevent the eviction of the employee from, or a foreclosure on the mortgage of, the employee's principal residence;
- (5) payments for funeral or burial expenses for the employee's deceased parent, spouse, child, dependent or primary beneficiary under the Plan;
- (6) expenses to repair damage to the employee's principal residence that would qualify for a casualty loss deduction under Code § 165 (determined without regard to whether the loss exceeds 10 percent of adjusted gross income).

Hardship distributions from Elective Deferrals are described in Section 15.21 of the Plan.

- (e) After the Participant has attained the age selected in the Adoption Agreement.
- (f) If the Plan is a Money Purchase Pension Plan, a Participant's benefit may not be distributed before the Participant attains age 62, or, if earlier, the Participant separates from employment, attains the Normal Retirement Age under the Plan, dies, or becomes disabled, or upon termination of the Plan.

10.05 Early Retirement with Age and Service Requirement: If a Participant separates from service before satisfying the age requirement for early retirement, but has satisfied the service requirement, the Participant will be entitled to elect an early retirement benefit upon satisfaction of such age requirement.

10.06 Optional Forms of Benefits:

- (a) The following optional forms of benefits which have been selected by the Employer in the Adoption Agreement are available under this Plan:
 - (1) A single sum;
 - (2) Installments over a period not to exceed the life expectancy of the Participant, or if applicable, the joint and last survivor expectancies of the Participant and the Participant's Designated Beneficiary;
 - (3) Over the life of the Participant or the joint lives of the Participant and Designated Beneficiary;
 - (4) A joint and survivor annuity; or
 - (5) Any combination of (1) through (4) above.
- (b) Notwithstanding Section 10.06(a) above, or any other provision of this Plan, or the selections in the Adoption Agreement, if this Plan is a re-statement of a prior plan of the Employer or includes assets which were transferred from another qualified plan, any optional forms of benefits which were permitted under the previous plan cannot be reduced, eliminated or made subject to employer discretion unless specifically permitted under Treasury Regulations, and will therefore be available under this Plan.
- (c) Notwithstanding any provision of this Plan to the contrary, to the extent that any optional form of benefit under this Plan permits a distribution prior to the employee's retirement, death, disability, or severance from employment, and prior to plan termination, the optional form of benefit is not available with respect to benefits attributable to assets (including the post-transfer earnings thereon) and liabilities that are transferred, within the meaning of section 414(l) of the Internal Revenue Code, to this Plan from a Money Purchase Pension Plan qualified under section 401(a) of the Code (other than any portion of those assets and liabilities attributable to voluntary employee contributions).

This 10.06(c) is effective for Plan Years beginning on or after December 12, 1994.

10.07 Minimum Required Distributions:

- (a) General Rules:
 - (1) Subject to Article IX, Joint and Survivor Annuity Requirements, the requirements of this Article shall apply to any distribution of a Participant's interest and will take precedence over any inconsistent provisions of this Plan. Unless otherwise specified, the provisions of this Article apply to calendar years beginning after December 31, 2002.
 - (2) All distributions required under this Article shall be determined and made in accordance with the Income Tax Regulations under section 401(a)(9), including the minimum distribution incidental benefit requirement of section 401(a)(9)(G) of the Code.
 - (3) Limits on Distribution Periods: As of the first Distribution Calendar Year, distributions to a Participant, if not made in a single-sum, may

only be made over one of the following periods (or a combination thereof):

- (A) the life of the Participant,
 - (B) the joint lives of the Participant and a Designated Beneficiary,
 - (C) a period certain not extending beyond the life expectancy of the Participant, or
 - (D) a period certain not extending beyond the joint and last survivor expectancy of the Participant and a Designated Beneficiary.
- (b) Time and Manner of Distribution.
 - (1) Required Beginning Date. The participant's entire interest will be distributed, or begin to be distributed, to the participant no later than the participant's required beginning date.
 - (2) Death of Participant Before Distributions Begin. If the participant dies before distributions begin, the participant's entire interest will be distributed, or begin to be distributed, no later than as follows:
 - (A) If the participant's surviving spouse is the participant's sole designated beneficiary, then, except as provided in the adoption agreement, distributions to the surviving spouse will begin by December 31 of the calendar year immediately following the calendar year in which the participant died, or by December 31 of the calendar year in which the participant would have attained age 70½, if later.
 - (B) If the participant's surviving spouse is not the participant's sole designated beneficiary, then, except as provided in the adoption agreement, distributions to the designated beneficiary will begin by December 31 of the calendar year immediately following the calendar year in which the participant died.
 - (C) If there is no designated beneficiary as of September 30 of the year following the year of the participant's death, the participant's entire interest will be distributed by December 31 of the calendar year containing the fifth anniversary of the participant's death.
 - (D) If the participant's surviving spouse is the participant's sole designated beneficiary and the surviving spouse dies after the participant but before distributions to the surviving spouse are required to begin, this Section 10.07(b)(2), other than Section 10.07(b)(2)(A), will apply as if the surviving spouse were the participant. For purposes of this Section 10.07(b)(2) and Section 10.07(d), unless Section 10.07(b)(2)(D) applies, distributions are considered to begin on the participant's required beginning date. If Section 10.07(b)(2)(D) applies, distributions are considered to begin on the date distributions are required to begin to the surviving spouse under Section 10.07(b)(2)(A). If distributions under an annuity purchased from an insurance company irrevocably commence to the participant before the participant's required beginning date (or to the participant's surviving spouse before the date distributions are required to begin to the surviving spouse under Section 10.07(b)(2)(A), the date distributions are considered to begin is the date distributions actually commence.
 - (3) Forms of Distribution. Unless the participant's interest is distributed in the form of an annuity purchased from an insurance company or in a single-sum on or before the required beginning date, as of the first distribution calendar year distributions will be made in accordance with Sections (c) and (d) of this article. If the participant's interest is distributed in the form of an annuity purchased from an insurance company, distributions thereunder will be made in accordance with the requirements of § 401(a)(9) of the Code and the regulations.
 - (c) Required Minimum Distributions During Participant's Lifetime.
 - (1) Amount of Required Minimum Distribution for Each Distribution Calendar Year. During the participant's lifetime, the minimum amount that will be distributed for each distribution calendar year is the lesser of:
 - (A) the quotient obtained by dividing the participant's account balance by the distribution period in the Uniform Lifetime Table set forth in § 1.401(a)(9)-9, Q&A-2, of the regulations, using the participant's age as of the participant's birthday in the distribution calendar year; or
 - (B) if the participant's sole designated beneficiary for the distribution calendar year is the participant's spouse, the quotient obtained by dividing the participant's account balance by the number in the Joint and Last Survivor Table set forth in § 1.401(a)(9)-9, Q&A-3, of the regulations, using the participant's and spouse's attained ages as of the participant's and spouse's birthdays in the distribution calendar year.
 - (2) Lifetime Required Minimum Distributions Continue through Year of Participant's Death. Required minimum distributions will be deter-

- mined under this Section 10.07(c)(2) beginning with the first distribution calendar year and continuing up to, and including, the distribution calendar year that includes the participant's date of death.
- (d) Required Minimum Distributions After Participant's Death.
- (1) Death On or After Date Distributions Begin.
- (A) Participant Survived by Designated Beneficiary. If the participant dies on or after the date distributions begin and there is a designated beneficiary, the minimum amount that will be distributed for each distribution calendar year after the year of the participant's death is the quotient obtained by dividing the participant's account balance by the longer of the remaining life expectancy of the participant or the remaining life expectancy of the participant's designated beneficiary, determined as follows:
- (i) The participant's remaining life expectancy is calculated using the age of the participant in the year of death, reduced by one for each subsequent year.
- (ii) If the participant's surviving spouse is the participant's sole designated beneficiary, the remaining life expectancy of the surviving spouse is calculated for each distribution calendar year after the year of the participant's death using the surviving spouse's age as of the spouse's birthday in that year. For distribution calendar years after the year of the surviving spouse's death, the remaining life expectancy of the surviving spouse is calculated using the age of the surviving spouse as of the spouse's birthday in the calendar year of the spouse's death, reduced by one for each subsequent calendar year.
- (iii) If the participant's surviving spouse is not the participant's sole designated beneficiary, the designated beneficiary's remaining life expectancy is calculated using the age of the beneficiary in the year following the year of the participant's death, reduced by one for each subsequent year.
- (B) No Designated Beneficiary. If the participant dies on or after the date distributions begin and there is no designated beneficiary as of the September 30 of the year after the year of the participant's death, the minimum amount that will be distributed for each distribution calendar year after the year of the participant's death is the quotient obtained by dividing the participant's account balance by the participant's remaining life expectancy calculated using the age of the participant in the year of death, reduced by one for each subsequent year.
- (2) Death before Date Distributions Begin.
- (A) Participant Survived by Designated Beneficiary. Except as provided in the adoption agreement, if the participant dies before the date distributions begin and there is a designated beneficiary, the minimum amount that will be distributed for each distribution calendar year after the year of the participant's death is the quotient obtained by dividing the participant's account balance by the remaining life expectancy of the participant's designated beneficiary, determined as provided in Section 10.07(d)(1).
- (B) No Designated Beneficiary. If the participant dies before the date distributions begin and there is no designated beneficiary as of September 30 of the year following the year of the participant's death, distribution of the participant's entire interest will be completed by December 31 of the calendar year containing the fifth anniversary of the participant's death.
- (C) Death of Surviving Spouse Before Distributions to Surviving Spouse Are Required to Begin. If the participant dies before the date distributions begin, the participant's surviving spouse is the participant's sole designated beneficiary, and the surviving spouse dies before distributions are required to begin to the surviving spouse under Section 10.07(b)(2)(A), this Section 10.07(d)(2) will apply as if the surviving spouse were the participant.
- (e) TEFRA Section 242(b)(2) Elections
- (1) Notwithstanding the other requirements of this article and subject to the requirements of Article IX, Joint and Survivor Annuity Requirements, distribution on behalf of any employee, including a 5-percent owner, who has made a designation under § 242(b)(2) of the Tax Equity and Fiscal Responsibility Act (a "section 242(b)(2) election") may be made in accordance with all of the following requirements (regardless of when such distribution commences):
- (A) The distribution by the plan is one which would not have disqualified such plan under § 401(a)(9) of the Internal Revenue Code as in effect prior to amendment by the Deficit Reduction Act of 1984.
- (B) The distribution is in accordance with a method of distribution designated by the employee whose interest in the plan is being distributed or, if the employee is deceased, by a beneficiary of such employee.
- (C) Such designation was in writing, was signed by the employee or the beneficiary, and was made before January 1, 1984.
- (D) The employee had accrued a benefit under the plan as of December 31, 1983.
- (E) The method of distribution designated by the employee or the beneficiary specifies the time at which distribution will commence, the period over which distributions will be made, and in the case of any distribution upon the employee's death, the beneficiaries of the employee listed in order of priority.
- (2) A distribution upon death will not be covered by this transitional rule unless the information in the designation contains the required information described above with respect to the distributions to be made upon the death of the employee.
- (3) For any distribution which commences before January 1, 1984, but continues after December 31, 1983, the employee, or the beneficiary, to whom such distribution is being made, will be presumed to have designated the method of distribution under which the distribution is being made if the method of distribution was specified in writing and the distribution satisfies the requirements in subsections 10.07(e)(1)(A) and (E).
- (4) If a designation is revoked, any subsequent distribution must satisfy the requirements of § 401(a)(9) of the Code and the regulations thereunder. If a designation is revoked subsequent to the date distributions are required to begin, the plan must distribute by the end of the calendar year following the calendar year in which the revocation occurs the total amount not yet distributed which would have been required to have been distributed to satisfy § 401(a)(9) of the Code and the regulations thereunder, but for the section 242(b)(2) election. For calendar years beginning after December 31, 1988, such distributions must meet the minimum distribution incidental benefit requirements. Any changes in the designation will be considered to be a revocation of the designation. However, the mere substitution or addition of another beneficiary (one not named in the designation) under the designation will not be considered to be a revocation of the designation, so long as such substitution or addition does not alter the period over which distributions are to be made under the designation, directly or indirectly (for example, by altering the relevant measuring life).
- (5) In the case in which an amount is transferred or rolled over from one plan to another plan, the rules in § 1.401(a)(9)-8, Q&A-14 and Q&A-15, shall apply.
- (f) Transition Rules
- (1) For plans in existence before 2003, Required Minimum Distributions before 2003 were made pursuant to Section 10.07(e), if applicable, and Sections 10.07(f)(2) through 10.07(f)(4) below.
- (2) 2000 and Before. Required minimum distributions for calendar years after 1984 and before 2001 were made in accordance with § 401(a)(9) and the proposed regulations thereunder published in the Federal Register on July 27, 1987 (the "1987 Proposed Regulations").
- (3) 2001. Required minimum distributions for calendar year 2001 were made in accordance with § 401(a)(9) and the 1987 Proposed Regulations, unless the adoption agreement provides that Required Minimum Distributions for 2001 were made pursuant to the proposed regulations under § 401(a)(9) published in the Federal Register on January 17, 2001 (the "2001 Proposed Regulations"). If distributions were made in 2001 under the 1987 Proposed Regulations prior to the date in 2001 the plan began operating under the 2001 Proposed Regulations, the special transition rule in Announcement 2001-82, 2001-2 C.B. 123, applied.
- (4) 2002. Required minimum distributions for calendar year 2002 were made in accordance with § 401(a)(9) and the 1987 Proposed Regulations unless either (A) or (B) below applies.
- (A) The adoption agreement provides that Required Minimum Distributions for 2002 were made pursuant to the 2001 Proposed Regulations.
- (B) The adoption agreement provides that Required Minimum Distributions for 2002 were made pursuant to the Final and Temporary regulations under § 401(a)(9) published in the Federal Register on April 17, 2002, (the "2002 Final and Temporary Regulations") which are described in sections 10.07(b) through 10.07(e) of this article. If distributions were made in 2002 under either the 1987 Proposed Regulations or the 2001 Proposed Regulations prior to the date in 2002 the plan began operating under the 2002 Final and Temporary Regulations, the special transition rule in Section 1.2 of the model amendment in Rev. Proc. 2002-29, 2002-1 C.B. 1176, applied.

- (g) Default to Continue 2009 Required Minimum Distributions: If elected by the Employer in the Adoption Agreement, notwithstanding Section 10.07 of the Plan, a Participant or Beneficiary who would have been required to receive Required Minimum Distributions for 2009 but for the enactment of section 401(a)(9)(H) of the Code ("2009 Required Minimum Distributions"), and who would have satisfied that requirement by receiving distributions that are (1) equal to the 2009 Required Minimum Distributions or (2) one or more payments in a series of substantially equal distributions (that include the 2009 Required Minimum Distributions) made at least annually and expected to last for the life (or life expectancy) of the Participant, the joint lives (or joint life expectancy) of the Participant and the Participant's Designated Beneficiary, or for a period of at least 10 years ("Extended 2009 Required Minimum Distributions"), will receive those distributions for 2009 unless the Participant or Beneficiary chooses not to receive such distributions. Participants and Beneficiaries described in the preceding sentence will be given the opportunity to elect to stop receiving the distributions described in the preceding sentence. In addition, notwithstanding Section 10.07 of the Plan, and solely for purposes of applying the direct rollover provisions of the plan, certain additional distributions in 2009, as chosen by the Employer in the Adoption Agreement, will be treated as eligible rollover distributions.
- (h) Default to Discontinue 2009 Required Minimum Distributions: If elected by the Employer in the Adoption Agreement, notwithstanding Section 10.07 of the Plan, a Participant or Beneficiary who would have been required to receive Required Minimum Distributions for 2009 but for the enactment of section 401(a)(9)(H) of the Code ("2009 Required Minimum Distributions"), and who would have satisfied that requirement by receiving distributions that are (1) equal to the 2009 Required Minimum Distributions or (2) one or more payments in a series of substantially equal distributions (that include the 2009 Required Minimum Distributions) made at least annually and expected to last for the life (or life expectancy) of the participant, the joint lives (or joint life expectancy) of the Participant and the Participant's Designated Beneficiary, or for a period of at least 10 years ("Extended 2009 Required Minimum Distributions"), will not receive those distributions for 2009 unless the Participant or Beneficiary chooses to receive such distributions. Participants and Beneficiaries described in the preceding sentence will be given the opportunity to elect to receive the distributions described in the preceding sentence. In addition, notwithstanding Section 10.07 of the Plan, and solely for purposes of applying the direct rollover provisions of the Plan, certain additional distributions in 2009, as chosen by the Employer in the Adoption Agreement, will be treated as eligible rollover distributions.
- (d) The alternate payee may receive a payment of a benefit under this Plan prior to the earliest retirement age as defined in Section 10.09(b) if the QDRO specifically provides for such earlier payment. If the present value of the payment exceeds \$3,500, the alternate payee must consent in writing to such distribution.
- (e) Upon receipt of an order which appears to be a domestic relations order, the Plan Administrator will promptly notify the Participant and each alternate payee of the receipt of the order and provide them with a copy of the procedures established by the Plan for determining whether the order is a QDRO. While the determination is being made, a separate accounting will be made with respect to any amounts which would be payable under the order while the determination is being made. If the Plan Administrator or a court determines that the order is a QDRO within 18 months after receipt, the Plan Administrator will begin making payments, including the separately-accounted for amounts, pursuant to the order when required or as soon as administratively practical. If the Plan Administrator or court determines that the order is not a QDRO, or if no determination is made within 18 months after receipt, then the separately accounted for amounts will be either restored to the Participant's account or distributed to the Participant, as if the order did not exist. If the order is subsequently determined to be a QDRO, such determination shall be applied prospectively to payments made after the determination.

10.10 Conflicts With Annuity Contracts: In the event of any conflict between the terms of this Plan and the terms of any insurance contract purchased hereunder, the Plan provisions shall control.

10.11 Nontransferability of Annuities: Any annuity contract distributed herefrom must be nontransferable.

10.12 Direct Rollovers After December 31, 2001

- (a) This Article applies to distributions made after December 31, 2001. Notwithstanding any provision of the plan to the contrary that would otherwise limit a distributee's election under this part, a distributee may elect, at the time and in the manner prescribed by the plan administrator, to have any portion of an eligible rollover distribution that is equal to at least \$500 paid directly to an eligible retirement plan specified by the distributee in a direct rollover. If an eligible rollover distribution is less than \$500, a distributee may not make the election described in the preceding sentence to rollover a portion of the eligible rollover distribution.
- (b) Definitions:

- (1) **In- Plan Roth Rollovers:** If elected by the Employer in the Adoption Agreement, an eligible rollover distribution made after September 27, 2010, from a participant's account under the plan other than a designated Roth account may be transferred to the participant's designated Roth account under the plan. The plan will maintain such records as are necessary for the proper reporting of in-plan Roth rollovers.
- (2) **Eligible rollover distribution:** An eligible rollover distribution is any distribution of all or any portion of the balance to the credit of the distributee, except that an eligible rollover distribution does not include: any distribution that is one of a series of substantially equal periodic payments (not less frequently than annually) made for the life (or joint life expectancy) of the distributee or the joint lives (or joint life expectancies) of the distributee and the distributee's designated beneficiary, or for a specified period of ten years or more; any distribution to the extent such distribution is required under §401(a)(9) of the Internal Revenue Code; any hardship distribution; the portion of any other distribution(s) that is not includible in gross income (determined without regard to the exclusion for net unrealized appreciation with respect to employer securities); and any other distribution(s) that is reasonably expected to total less than \$200 during a year. For purposes of the \$200 rule, a distribution from a designated Roth account and a distribution from other accounts under the plan are treated as made under separate plans.

A portion of a distribution shall not fail to be an eligible rollover distribution merely because the portion consists of after-tax employee contributions which are not includible in gross income. However, such portion may be transferred only to (1) an individual retirement account or annuity described in §408(a) or (b) of the Code (a "traditional IRA") or a Roth individual retirement account or annuity described in section 408A of the Code (a "Roth IRA"); or to a qualified defined contribution plan described in §401(a) or 403(a) of the Code that agrees to separately account for amounts so transferred, including separately accounting for the portion of such distribution which is includible in gross income and the portion of such distribution which is not so includible.

10.08 Designation of Beneficiary:

- (a) Each Participant may, by written notice filed with the Plan Administrator, designate a Beneficiary(ies) to receive the Participant's benefit at the Participant's death. Such designation may be changed or revised from time to time by written instrument filed with the Plan Administrator. If no designation has been made, or if no Beneficiary is living at the time of a Participant's death, his Beneficiary shall be:
- (1) his surviving spouse; but if he has no surviving spouse,
 - (2) his surviving children, in equal shares; but if he has no surviving children,
 - (3) his estate.
- (b) A Beneficiary designation shall be effective only to the extent that the Plan is not required to:
- (1) pay the vested amount in the Participant's account in the form of an annuity pursuant to Sections 9.02 and 9.03, or
 - (2) pay the vested amount in the Participant's account to the surviving spouse in accordance with Section 9.05.
- (c) If permitted by the Trustee, a Participant's Beneficiary may name a death Beneficiary. Such death Beneficiary shall be entitled to receive benefits under the Plan after the Participant's Beneficiary's death.

10.09 Distribution under a Qualified Domestic Relations Order:

- (a) Distributions of all or any part of a Participant's account pursuant to the provisions of a qualified domestic relations order (QDRO) as defined in section 414(p) of the Code is specifically authorized.
- (b) The earliest retirement age shall be the earlier of:
- (1) The earliest date benefits are payable under the Plan to the Participant, including in-service distributions under Section 10.04; or
 - (2) the later of the date the Participant attains age 50 or the date on which the Participant could obtain a distribution from the Plan if the Participant had separated from service.
- (c) The alternate payee may receive a payment of benefits under this Plan in any optional form of benefit available based on the selections in the Adoption Agreement, other than a Joint and Survivor Annuity.

- (3) **Eligible retirement plan:** An eligible retirement plan is an eligible plan under §457(b) of the Code which is maintained by a state, political subdivision of a state, or any agency or instrumentality of a state or political subdivision of a state and which agrees to separately account for amounts transferred into such plan from this plan, a traditional IRA, a Roth IRA, an annuity contract described in §403(a) of the Code, an annuity contract described in § 403(b) of the Code, or a qualified plan described in § 401(a) of the Code, that accepts the distributee's eligible rollover distribution. The definition of eligible retirement plan shall also apply in the case of distribution to a surviving spouse, or to a spouse or former spouse who is the alternate payee under a qualified domestic relations order, as defined in §414(p) of the Code.
- If any portion of an eligible rollover distribution is attributable to payments or distributions from a designated Roth account, and eligible retirement plan with respect to such portion shall include only another designated Roth account of the individual form whose account the payments or distributions were made, or a Roth IRA of such individual.
- (4) **Distributee:** A distributee includes an employee or former employee. In addition, the employee's or former employee's surviving spouse and the employee's or former employee's spouse or former spouse who is the alternate payee under a qualified domestic relations order as defined in §414(p) of the Code, are distributees with regard to the interest of the spouse or former spouse. For distributions after December 31, 2006, a distributee includes the employee's or former employee's nonspouse designated beneficiary, in which case, the distribution can only be transferred to a traditional or Roth IRA established on behalf of the nonspouse designated beneficiary for the purpose of receiving the distribution.
- (5) **Direct rollover:** A direct rollover is a payment by the plan to the eligible retirement plan specified by the distributee.
- (c) **Automatic Rollover:** Effective March 28, 2005, in the event of a mandatory distribution greater than \$1,000 in accordance with the provisions of Section 5.04, if the participant does not elect to have such distribution paid directly to an eligible retirement plan specified by the participant in a direct rollover or to receive the distribution directly in accordance with Section 10.03, then the plan administrator will pay the distribution in a direct rollover to an individual retirement plan designated by the plan administrator. For purposes of determining whether a mandatory distribution is greater than \$1,000, the portion of the participant's distribution attributable to any rollover contribution is included.
- (d) **Rollovers from other plans:** If provided by the Employer in the Adoption Agreement, the Plan will accept Participant rollover contributions and/or direct rollovers of distributions made after December 31, 2001, from the types of plans specified in the Adoption Agreement, beginning on the effective date specified in the Adoption Agreement.

10.13 Distribution of Employee Contributions:

- (a) **Rollover Contributions:** A Participant may at any time, withdrawal all or any part of his/her Rollover Account, unless otherwise elected by the Employer in the Adoption Agreement.
- (b) **Nondeductible Voluntary Contributions:** A Participant may withdrawal all or any part of his/her Nondeductible Voluntary Contribution Account.
- (c) **Transfer Distributions:** Any amounts transferred to this Plan by a Participant or the Employer will remain subject to the same distribution rights as was in effect under the previous plan immediately prior to such transfer. The Plan Administration shall be responsible to determine when and how such monies may be distributed and for maintaining a separate account or separate accounting.

10.14 Nonspouse Beneficiary Direct Rollover:

- (a) Effective for distributions made after December 31, 2006, if a direct trustee-to-trustee transfer of a portion of a distribution from an eligible retirement plan is made to an individual retirement plan described in section 408(a) or (b) of the Code (an "IRA") that is established for the purpose of receiving the distribution on behalf of a Designated Beneficiary who is a nonspouse beneficiary, the transfer is treated as a direct rollover of an eligible rollover distribution for purposes of section 402(c) of the Code.
- The IRA of the nonspouse beneficiary is treated as an inherited IRA within the meaning of section 408(d)(3)(C) of the Code.
- (b) This qualified plan shall offer a direct rollover of a distribution to a nonspouse beneficiary who is a Designated Beneficiary within the meaning of section 401(a)(9)(E) of the Code, provided that the distributed amount satisfies all the requirements to be an eligible rollover distribution other than the requirement that the distribution be made to the participant or the participant's spouse. The direct rollover must be made to an IRA

established on behalf of the Designated Beneficiary that will be treated as an inherited IRA pursuant to the provisions of section 402(c)(11) of the Code. If a nonspouse beneficiary elects a direct rollover, the amount directly rolled over is not includible in gross income in the year of the distribution.

- (c) Section 402(c)(11) of the Code provides that a direct rollover of a distribution by a nonspouse beneficiary is a rollover of an eligible rollover distribution only for purposes of section 402(c) of the Code. Therefore, the distribution is not subject to the direct rollover requirements of section 401(a)(31) of the Code, the notice requirements of section 402(f) of the Code, or the mandatory withholding requirements of section 3405(c) of the Code. If an amount distributed from a plan is received by a nonspouse beneficiary, the distribution is not eligible for rollover.
- (d) This qualified plan may make a direct rollover to an IRA on behalf of a trust where the trust is the named beneficiary of a decedent, provided the beneficiaries of the trust meet the requirements to be designated beneficiaries within the meaning of section 401(a)(9)(E) of the Code. In such a case, the beneficiaries of the trust are treated as having been designated as beneficiaries of the decedent for purposes of determining the distribution period under section 401(a)(9) of the Code, if the trust meets the requirements set forth in Treasury Regulation section 1.401(a)(9)-4, Q&A-5.
- (e) **Determination of Required Minimum Distributions:**
General rule. If the Employee dies before his or her Required Beginning Date, the Required Minimum Distributions for purposes of determining the amount eligible for rollover with respect to a nonspouse beneficiary are determined under either the 5-year rule described in section 401(a)(9)(B)(ii) of the Code or the life expectancy rule described in section 401(a)(9)(B)(iii) of the Code. Under either rule, no amount is a required minimum distribution for the year in which the Employee dies. The rule in Q&A-7(b) of Treasury Regulation section 1.402(c)-2 (relating to distributions before an Employee has attained age 70½) does not apply to nonspouse beneficiaries.

Five-year rule. Under the 5-year rule described in section 401(a)(9)(B)(ii) of the Code, no amount is required to be distributed until the fifth calendar year following the year of the Employee's death. In that year, the entire amount to which the beneficiary is entitled under the plan must be distributed. Thus, if the 5-year rule applies with respect to a nonspouse beneficiary who is a designated beneficiary within the meaning of section 401(a)(9)(E) of the Code, for the first 4 years after the year the Employee dies, no amount payable to the beneficiary is ineligible for direct rollover as a required minimum distribution. Accordingly, the beneficiary is permitted to directly roll over the beneficiary's entire benefit until the end of the fourth year (but, the 5-year rule must also apply to the IRA to which the direct rollover contribution is made). On or after January 1 of the fifth year following the year in which the Employee died, no amount payable to the beneficiary is eligible for direct rollover.

Life expectancy rule. (1) *General rule.* If the life expectancy rule described in section 401(a)(9)(B)(iii) of the Code applies, in the year following the year of death and each subsequent year, there is a required minimum distribution. The amount not eligible for rollover includes all undistributed Required Minimum Distributions for the year in which the direct rollover occurs and any prior year (even if the excise tax under section 4974 of the Code has been paid with respect to the failure in the prior years).

(2) *Special rule.* If, under paragraph (b) or (c) of Q&A-4 of Treasury Regulation section 1.401(a)(9)-3, the 5-year rule applies, the nonspouse Designated Beneficiary may determine the required minimum distribution under the plan using the life expectancy rule in the case of a distribution made prior to the end of the year following the year of death. However, in order to use this rule, the Required Minimum Distributions under the IRA to which the direct rollover is made must be determined under the life expectancy rule using the same Designated Beneficiary.

- (f) If an Employee dies on or after his or her Required Beginning Date, within the meaning of section 401(a)(9)(C) of the Code, for the year of the Employee's death, the required minimum distribution not eligible for rollover is the same as the amount that would have applied if the Employee were still alive and elected the direct rollover. For the year after the year of the Employee's death and subsequent years, see Q&A-5 of Treasury Regulation section 1.401(a)(9)-5 to determine the applicable distribution period to use in calculating the required minimum distribution. As in the case of death before the Employee's Required Beginning Date, the amount not eligible for rollover includes all undistributed Required Minimum Distributions for the year in which the direct rollover occurs and any prior year, including years before the Employee's death.

- (g) Under section 402(c)(11) of the Code, an IRA established to receive a direct rollover on behalf of a nonspouse Designated Beneficiary is treated as an inherited IRA within the meaning of section 408(d)(3)(C) of the Code. The required minimum distribution requirements set forth in section 401(a)(9)(B) of the Code and the regulations thereunder apply to the inherited IRA. The rules for determining the Required Minimum Distributions under the Plan with respect to the nonspouse beneficiary also apply under the IRA. Thus, if the Employee dies before his or her Required Beginning Date and the 5-year rule in section 401(a)(9)(B)(ii) of the Code applied to the nonspouse Designated Beneficiary under the Plan making the direct rollover, the 5-year rule applies for purposes of determining Required Minimum Distributions under the IRA unless the special rule described in section 10.15(e) applies. If the life expectancy rule applied to the nonspouse Designated Beneficiary under the Plan, the required minimum distribution under the IRA must be determined using the same applicable distribution period as would have been used under the plan if the direct rollover had not occurred. Similarly, if the Employee dies on or after his or her Required Beginning Date, the required minimum distribution under the IRA for any year after the year of death must be determined using the same applicable distribution period as would have been used under the Plan if the direct rollover had not occurred.
- (h) Effective for Plan Years beginning after December 31, 2009, plans are required to provide a direct rollover option for non-spouse beneficiaries and must provide a 402(f) notice pursuant to the Workers Retiree and Employee Recovery Act of 2008.

Article XI

Miscellaneous Plan Provisions

11.01 Plan Defaults under the Adoption Agreements: If the Employer adopts any of the Sponsor's Simplified, Simplified*Plus*, or EZ-K Profit-Sharing Plans (#02001, #02007, and #02008) or Simplified or Simplified*Plus* Money Purchase Plans (#02002 or #02009), the following defaults shall apply with respect to such Plans:

- (a) Profit-Sharing Plan Defaults for Adoption Agreement #02001 -
- (1) The Plan Year shall be the calendar year.
 - (2) The Limitation Year shall be the calendar year.
 - (3) The Valuation Date shall be the last day of the Plan Year and such other dates as may be directed by the Plan Administrator on a non-discriminatory basis.
 - (4) For Plan Years beginning after December 31, 1988, Employees who have attained the age of 20.5 and have completed 1.5 Years of Service are eligible to participate in the Plan. However, if the Employer has not been in existence for 1.5 years, each Employee of the Employer shall become eligible immediately on the later of such Employee's date of hire or the effective date of this Plan. For Plan Years beginning before January 1, 1989, 2.5 Years of Service shall be substituted for 1.5 Years of Service.
 - (5) All Employees shall be eligible except: All Employees included in a unit of Employees covered by a collective bargaining agreement as described in Section 14.08 of the Plan; Employees who are nonresident aliens as described in Section 14.25 of the Plan; and Employees who become Employees as the result of a "\$410(b)(6)(C) transaction" as described in section 14.01 of the Plan.
 - (6) Service under the Plan shall be computed on the basis of the Elapsed Time Method described in Section 14.37(b) of the Plan. Contributions will be allocated to the account of each Participant regardless of the number of hours of service completed in a Plan Year. The contribution is not dependent on the Participant being employed on the last day of the Plan Year.
 - (7) Entry Date for an eligible Employee who has completed the eligibility requirements will be the 1st day of the next Plan Year after the Employee satisfies the eligibility requirements.
 - (8) Rollover (excluding After-Tax Employee Contributions) and Transfer Contributions are permitted pursuant to Article IV of the Plan.
 - (9) Employee Nondeductible and Mandatory Contributions are not permitted.
 - (10) Vesting for all contributions under the Plan shall be full and immediate.
 - (11) Compensation for any Participant shall be the 415 safe harbor definition as described in Section 14.39 of the Plan. Such Compensation includes such amounts which are actually paid to the Participant during the Plan Year and includes employer contributions made pursuant to a salary reduction agreement which are not includible in the gross income of the Employee under sections 125, 132(f)(4), 402(e)(3), or 402(h)(1)(B) of the Code. Amounts received by an Employee pursuant to a nonqualified unfunded deferred compensation plan shall be considered Compensation in the year the amounts are actually received. Such amounts may be considered Compensation only to the extent includible in gross income.
- (12) In-service distributions are available. Once an Employee has participated in the plan for 60 months, all amounts are available for withdrawal. Prior to the 60 month period, Employees may withdraw contributions which have been in the Plan for a period of 24 months or apply for a hardship distribution. In-Service distributions are available upon the Participant's attainment of age 55. Rollover account is available at any time.
- (13) A Participant may not elect benefits in the form of a life annuity. Benefits are available to the Participant on such Participant's termination of employment or upon Disability.
- (14) The Plan is designed to operate as if it were Top-Heavy at all times.
- (15) The Normal Retirement Age under the Plan shall be age 55.
- (16) The Required Beginning Date of a Participant with respect to a Plan is the April 1 of the calendar year following the calendar year in which the Participant attains age 70½, except that benefit distributions to a Participant (other than a 5 percent owner) with respect to benefits accrued after the later of the adoption or effective date of the amendment to the Plan must commence by the later of the April 1 of the calendar year following the calendar year in which the Participant attains age 70½ or retires. The waiver for 2009 Required Minimum Distributions was subject to participant choice. If no election was made, the default was to discontinue the 2009 Required Minimum Distribution.
- (17) Investments shall be determined pursuant to the Trust Agreement. The Trustee may develop any investment policy necessary.
- (b) 401(k) Plan Defaults for Adoption Agreement #02007 -
- (1) The Plan Year shall be the calendar year.
 - (2) The Limitation Year shall be the calendar year.
 - (3) The Valuation Date shall be the last day of the Plan Year and such other dates as may be directed by the Plan Administrator on a non-discriminatory basis.
 - (4) Employees who have attained the age of 21 and have completed 1 Year of Service are eligible to participate in the Plan. However, these eligibility requirements shall be waived for employees employed on the effective date of the Plan.
 - (5) All Employees shall be eligible except the following: All Employees included in a unit of Employees covered by a collective bargaining agreement as described in Section 14.08 of the Plan; Employees who are nonresident aliens as described in Section 14.25 of the Plan; and Employees who become Employees as the result of a "\$410(b)(6)(C) transaction", as described in section 14.01 of the Plan.
 - (6) Service under the Plan shall be computed on the basis of actual hours for which an Employee is paid or entitled to payment. A Year of Service shall mean a 12-consecutive month period during which an Employee completes at least 1000 Hours of Service. A Break in Service shall mean a 12 -consecutive month period during which an Employee does not complete more than 500 Hours of Service. Once eligible, contributions will be allocated to the account of each Participant regardless of the number of hours of service completed in a Plan Year. The contribution is not dependent on the Participant being employed on the last day of the Plan Year.
 - (7) Entry Date for an eligible Employee who has completed the eligibility requirements will be the 1st day of the first month or the first day of the 7th month of the Plan Year after the Employee satisfies the eligibility requirements.
 - (8) Employer Nonelective and Matching Contributions shall be made at the discretion of the Employer. Such allocations shall be determined annually.
 - (9) Rollover (excluding After-Tax Employee Contributions) and Transfer Contributions are permitted pursuant to Article IV of the Plan.
 - (10) Employee Nondeductible and Mandatory Contributions are not permitted.
 - (11) Elective Deferrals are permitted up to the maximum permitted under section 402(g) of the Code. Each Participant shall have an effective opportunity to make or change an election to make Elective Deferrals (including Designated Roth Contributions) at least once each Plan Year.
 - (12) Catch-up Contributions are permitted.
 - (13) Safe Harbor 401(k) provisions do not apply.
 - (14) for all contributions under the Plan shall be full and immediate.
 - (15) Compensation for any Participant shall be the 415 safe harbor definition as described in Section 14.39 of the Plan. Such Compensation includes such amounts that are actually paid to the Participant during the Plan Year and includes employer contributions made pursuant to a salary reduction agreement which are not includible

- in the gross income of the Employee under sections 125, 132(f)(4), 402(e)(3), or 402(h)(1)(B) of the Code. Amounts received by an Employee pursuant to a nonqualified unfunded deferred compensation plan shall be considered Compensation in the year the amounts are actually received. Such amounts may be considered Compensation only to the extent includible in gross income.
- (16) In-service distributions are available. Once an Employee has participated in the plan for 60 months, all employer contributions are available for withdrawal. Prior to the 60-month period, Employees may withdraw all employer contributions, which have been in the Plan for a period of 24 months or apply for a hardship distribution. In-Service distributions from all employer contributions are available upon the Participant's attainment of age 55. Elective Deferrals are available for distribution upon attainment of age 59 1/2 or due to financial hardship. Rollover account is available at any time. If In-Plan Roth Rollovers are permitted, all in-service distribution provision shall apply.
- (17) A Participant may not elect benefits in the form of a life annuity. All other forms of benefit payments are available. Benefits are available to the Participant on such Participant's termination of employment or upon Disability.
- (18) Plan is designed to operate as if it were Top-Heavy at all times.
- (19) The Normal Retirement Age under the Plan shall be age 55.
- (20) Required Beginning Date of a Participant with respect to a Plan is the April 1 of the calendar year following the calendar year in which the Participant attains age 70½, except that benefit distributions to a Participant (other than a 5 percent owner) with respect to benefits accrued after the later of the adoption or effective date of the amendment to the Plan must commence by the later of the April 1 of the calendar year following the calendar year in which the Participant attains age 70½ or retires. The waiver for 2009 Required Minimum Distributions was subject to participant choice. If no election was made, the default was to discontinue the 2009 Required Minimum Distribution.
- (21) Investments shall be determined pursuant to the Trust Agreement. The Trustee may develop any investment policy necessary.
- (c) Profit Sharing Plan Defaults for Adoption Agreement #02008 -
- (1) The Valuation Date shall be the last day of the Plan Year and each other date designated by the Plan Administrator which is selected in a uniform and nondiscriminatory manner.
- (2) An Employee who has completed the eligibility requirements shall enter the Plan on the first day of the first month or the first day of the 7th month of the Plan Year coinciding with or next following the satisfaction of the Plan's eligibility requirements.
- (3) Rollover (excluding After-Tax Employee Contributions) and Transfer Contributions are permitted pursuant to Article IV of the Plan.
- (4) Compensation for any Participant shall be the 415 safe harbor definition as described in Section 14.39 of the Plan. Such Compensation includes amounts that are actually paid to the Participant during the Plan Year and includes employer contributions made pursuant to a salary reduction agreement which are not includible in the gross income of the Employee under sections 125, 132(f)(4), 402(e)(3), or 402(h)(1)(B) of the Code. Amounts received by an Employee pursuant to a nonqualified unfunded deferred compensation plan shall be considered Compensation in the year the amounts are actually received. Such amounts may be considered Compensation only to the extent includible in gross income.
- (5) A Participant may not elect benefits in the form of a life annuity. Benefits are available to the Participant on such Participant's termination of employment or upon Disability.
- (6) Nonelective contribution forfeitures not used to restore Participant's Accounts will be used to reduce otherwise required Employer contributions.
- (7) Forfeitures arising on account of distribution of a Participant's vested benefit shall be allocated as of the last day of the Plan Year, which is concurrent with or next follows Employee's termination of employment.
- (8) The Plan is designed to operate as if it were Top-Heavy at all times. If the Employer maintains another plan or plans covering any Participant under this Plan, the minimum allocation requirements applicable to Top-Heavy Plans will be met in this Plan. If any minimum allocation is required under Article VIII such allocations shall be made to All Participants.
- (9) The Normal Retirement Age under the Plan shall be age 59½.
- (10) The Required Beginning Date of a Participant with respect to a Plan is the April 1 of the calendar year following the calendar year in which the Participant attains age 70½, except that benefit distributions to a Participant (other than a 5 percent owner) with respect to benefits accrued after the later of the adoption or effective date of the amendment to the Plan must commence by the later of the April 1 of the calendar year following the calendar year in which the Participant attains age 70½ or retires. The waiver for 2009 Required Minimum Distributions was subject to participant choice. If no election was made, the default was to discontinue the 2009 Required Minimum Distribution.
- (11) The Trustee is not authorized to purchase life insurance contracts on the lives of the Participants.
- (12) The Trustee is not authorized to invest in Employer securities.
- (d) Money Purchase Plan Defaults for Adoption Agreement #02002 -
- (1) The Plan Year shall be the calendar year.
- (2) The Limitation Year shall be the calendar year.
- (3) The Valuation Date shall be the last day of the Plan Year and such other dates as may be directed by the Plan Administrator.
- (4) For Plan Years beginning after December 31, 1988, Employees who have attained the age of 20.5 and have completed 1.5 Years of Service are eligible to participate in the Plan. However, if the Employer has not been in existence for 1.5 years, each Employee of the Employer shall become eligible immediately on the later of such Employee's date of hire or the effective date of this Plan. For Plan Years beginning before January 1, 1989, 2.5 Years of Service shall be substituted for 1.5 Years of Service.
- (5) All Employees shall be eligible except: All Employees included in a unit of Employees covered by a collective bargaining agreement as described in Section 14.08 of the Plan; Employees who are nonresident aliens as described in Section 14.25 of the Plan; and Employees who become Employees as the result of a "§410(b)(6)(C) transaction" as described in section 14.01 of the Plan.
- (6) Service under the Plan shall be computed on the basis of the Elapsed Time Method described in Section 14.37(b) of the Plan. Contributions will be allocated to the account of each Participant regardless of the number of hours of service completed in a Plan Year. The contribution is not dependent on the Participant being employed on the last day of the Plan Year.
- (7) Entry Date for an eligible Employee who has completed the eligibility requirements will be the 1st day of the next Plan Year after the Employee satisfies the eligibility requirements.
- (8) Rollover (excluding After-Tax Employee Contributions) and Transfer Contributions are permitted pursuant to Article IV of the Plan.
- (9) Employee Nondeductible and Mandatory Contributions are not permitted.
- (10) Vesting for all contributions under the Plan shall be full and immediate.
- (11) Compensation for any Participant shall be the 415 safe harbor definition as described in Section 14.39 of the Plan. Such Compensation includes such amounts which are actually paid to the Participant during the Plan Year and includes employer contributions made pursuant to a salary reduction agreement which are not includible in the gross income of the Employee under sections 125, 132(f)(4), 402(e)(3), or 402(h)(1)(B) of the Code. Amounts received by an Employee pursuant to a nonqualified unfunded deferred compensation plan shall be considered Compensation in the year the amounts are actually received. Such amounts may be considered Compensation only to the extent includible in gross income.
- (12) All distribution options are automatically available for selection by the Participant on the "distribution request form" provided by the Plan Administrator. The percentage of the survivor annuity under the Plan shall be 50%. Benefits are available to the Participant on such Participant's termination of employment, or attainment of the Normal Retirement Age, if earlier, and upon Disability.
- (13) The Plan is designed to operate as if it were Top-Heavy at all times.
- (14) The Normal Retirement Age under the Plan shall be age 62.
- (15) The Required Beginning Date of a Participant with respect to a Plan is the April 1 of the calendar year following the calendar year in which the Participant attains age 70½, except that benefit distributions to a Participant (other than a 5 percent owner) with respect to benefits accrued after the later of the adoption or effective date of the amendment to the Plan must commence by the later of the April 1 of the calendar year following the calendar year in which the Participant attains age 70½ or retires. The waiver for 2009 Required Minimum Distributions was subject to participant choice. If no election was made, the default was to discontinue the 2009 Required Minimum Distribution.
- (16) Investments shall be determined pursuant to the Trust Agreement. The Trustee may develop any investment policy necessary.
- (e) Money Purchase Plan Defaults for Adoption Agreement #02009 -
- (1) The Valuation Date shall be the last day of the Plan Year and each other date designated by the Plan Administrator which is selected in a uniform and nondiscriminatory manner.

- (2) An Employee who has completed the eligibility requirements shall enter the Plan on the first day of the first month or the first day of the 7th month of the Plan Year coinciding with or next following the satisfaction of the Plan's eligibility requirements.
- (3) Rollover (excluding After-Tax Employee Contributions) and Transfer Contributions are permitted pursuant to Article IV of the Plan.
- (4) Compensation for any Participant shall be the 415 safe harbor definition as described in Section 14.39 of the Plan. Such Compensation includes amounts that are actually paid to the Participant during the Plan Year and includes employer contributions made pursuant to a salary reduction agreement which are not includible in the gross income of the Employee under sections 125, 132(f)(4), 402(e)(3), or 402(h)(1)(B) of the Code. Amounts received by an Employee pursuant to a nonqualified unfunded deferred compensation plan shall be considered Compensation in the year the amounts are actually received. Such amounts may be considered Compensation only to the extent includible in gross income.
- (5) Nonelective contribution forfeitures not used to restore Participant's Accounts will be used to reduce otherwise required Employer contributions.
- (6) Forfeitures arising on account of distribution of a Participant's vested benefit shall be allocated as of the last day of the Plan Year, which is concurrent with or next follows Employee's termination of employment.
- (7) The Plan is designed to operate as if it were Top-Heavy at all times. If the Employer maintains another plan or plans covering any Participant under this Plan, the minimum allocation requirements applicable to Top-Heavy Plans will be met in this Plan. If any minimum allocation is required under Article VIII such allocations shall be made to All Participants.
- (8) The Normal Retirement Age under the Plan shall be age 62.
- (9) The Required Beginning Date of a Participant with respect to a Plan is the April 1 of the calendar year following the calendar year in which the Participant attains age 70½, except that benefit distributions to a Participant (other than a 5 percent owner) with respect to benefits accrued after the later of the adoption or effective date of the amendment to the Plan must commence by the later of the April 1 of the calendar year following the calendar year in which the Participant attains age 70½ or retires. The waiver for 2009 Required Minimum Distributions was subject to participant choice. If no election was made, the default was to discontinue the 2009 Required Minimum Distribution.
- (10) The Trustee is not authorized to purchase life insurance contracts on the lives of the Participants.
- (11) The Trustee is not authorized to invest in Employer securities.

11.02 USERRA - Military Service Credit: Notwithstanding any provision of this Plan to the contrary, contributions, benefits and service credit with respect to qualified military service will be provided in accordance with §414(u) of the Internal Revenue Code. In addition, the survivors of any participant who dies or becomes disabled on or after January 1, 2007, while performing qualified military service, are entitled to any additional benefits (other than contributions relating to the period of qualified military service, but including vesting service credit for such period and any ancillary life insurance or other survivor benefits) that would have been provided under the plan had the participant resumed employment on the day preceding the participant's death or becomes disabled and then terminated employment on account of death.

Article XII

Amendment and Termination of Plan

12.01 Amendment by Sponsor: The Sponsor may amend any part of the Plan. However, for purposes of reliance on an opinion or determination letter, the sponsor will no longer have the authority to amend the plan on behalf of the employer as of the date (a) the employer amends the plan to incorporate a type of plan described in section 6.03 of Rev. Proc. 2011-49 that is not permitted under the M&P program, or (b) the Internal Revenue Service notifies the employer, in accordance with section 24.03 of Rev. Proc. 2011-49, that the plan is an individually designed plan due to the nature and extent of employer amendments to the plan. For purposes of amendments by the Sponsor, the mass submitter shall be recognized as the agent of the Sponsor and shall have the right to amend the Plan and submit it to the Internal Revenue Service. If the Sponsor does not adopt the amendments made by the mass submitter, it will no longer be a Sponsor of a Plan identical to or a minor modifier of the mass submitter plan.

12.02 Amendment by Adopting Employer: The Employer may (a) change the choice of options in the Adoption Agreement, (b) add overriding language in the Adoption Agreement when such language is necessary to satisfy section 415 or section 416 of the Code because of the required aggregation of multiple plans, (c) amend administrative provisions of the trust or custodial document in the case of a nonstandardized plan and make more limited amendments in the case of a standardized plan such as the name of the plan, employer, trustee or custodian, plan administrator and other fiduciaries, the trust year, and the name of any pooled trust in which the plan's trust will participate, (d) add certain sample or model amendments published by the Internal Revenue Service or other required good faith amendments which specifically provide that their adoption will not cause the Plan to be treated as individually designed and (e) attach a list of section 411(d)(6) of the Code protected benefits which must be preserved from the Employer's prior plan or plan (f) add or change provisions permitted under the plan and /or specify or change the effective date of a provision as permitted under the plan and correct obvious and unambiguous typographical errors and/or cross-references that merely correct a reference but that do not in any way change the original intended meaning of the provisions. An Employer that amends the Plan for any other reason, including a waiver of the minimum funding requirement under section 412(d) of the Code, will no longer participate in this Prototype Plan and will be considered to have an individually designed Plan.

12.03 Amendment of Vesting Schedule: If the Plan's vesting schedule is amended, or the Plan is amended in any way that directly or indirectly affects the computation of a Participant's nonforfeitable percentage, or if the Plan is deemed amended by an automatic change to or from a top-heavy vesting schedule, each Participant with at least 3 years of service with the Employer may elect, within a reasonable period after the adoption of the amendment or change, to have the nonforfeitable percentage computed under the Plan without regard to such amendment or change. For Participants who do not have at least 1 Hour of Service in any Plan Year beginning after December 31, 1988, the preceding sentence shall be applied by substituting "5 Years of Service" for "3 Years of Service" where such language appears.

The period during which the election may be made shall commence with the date the amendment is adopted or deemed to be made and shall end on the latest of:

- (a) 60 days after the amendment is adopted;
- (b) 60 days after the amendment becomes effective; or
- (c) 60 days after the Participant is issued written notice of the amendment by the Employer or Plan Administrator.

12.04 Amendments Affecting Vested and/or Accrued Benefits: No amendment to the Plan shall be effective to the extent that it has the effect of decreasing a Participant's accrued benefit. This includes a plan amendment that decreases a participant's accrued benefit, or otherwise places greater restrictions or conditions on a participant's rights to section 411(d)(6) protected benefits, even if the amendment merely adds a restriction or condition that is permitted under the vesting rules in section 411(a)(3) through (11). Notwithstanding the preceding sentence, a Participant's account balance may be reduced to the extent permitted under section 412(d)(2) of the Code or to the extent permitted under sections 1.411(d)-3 and 1.411(d)-4 of the regulations. For purposes of this paragraph, a plan amendment which has the effect of decreasing a Participant's account balance with respect to benefits attributable to service before the amendment shall be treated as reducing an accrued benefit. Furthermore if the vesting schedule of a plan is amended, in the case of an Employee who is a Participant as of the later of the date such amendment is adopted or the date it becomes effective, the nonforfeitable percentage (determined as of such date) of such Employee's employer-derived accrued benefit will not be less than the percentage computed under the plan without regard to such amendment. No amendment to the plan shall be effective to eliminate or restrict an optional form of benefit. The preceding sentence shall not apply to a plan amendment that eliminates or restricts the ability of a participant to receive payment of his or her account balance under a particular optional form of benefit if the amendment provides a single-sum distribution form that is otherwise identical to the optional form of benefit being eliminated or restricted. For this purpose, a single-sum distribution form is otherwise identical only if the single-sum distribution form identical in all respects to the eliminated or restricted optional form of benefit (or would be identical except that it provides greater rights to the participant) except with respect to the timing of payments after commencement.

12.05 Vesting Upon Plan Termination: In the event of the termination or partial termination of the Plan the account balance of each affected Participant will be nonforfeitable.

12.06 Vesting Upon Complete Discontinuance of Contributions: If the Plan is a profit-sharing plan, and there is a complete discontinuance of contributions under the Plan, the account balance of each affected Participant will be nonforfeitable.

12.07 Maintenance of Benefit Upon Plan Merger: In the event of a merger or consolidation with, or transfer of assets or liabilities to any other plan, each Participant will receive a benefit immediately after such merger, etc. (if the Plan then terminated) which is at least equal to the benefit to which the Participant was entitled immediately before such merger, etc. (if the Plan had terminated).

Article XIII

Miscellaneous Provisions

13.01 Inalienability of Benefits: No benefit or interest available hereunder will be subject to assignment or alienation, either voluntarily or involuntarily. The preceding sentence shall also apply to the creation, assignment, or recognition of a right to any benefit payable with respect to a Participant pursuant to a domestic relations order, unless such order is determined to be a qualified domestic relations order, as defined in section 414(p) of the Code, or any domestic relations order entered before January 1, 1985.

13.02 Exclusive Benefit: The corpus or income of the trust may not be diverted to or used for any other than the exclusive benefit of the Participant or their beneficiaries.

13.03 Reversion of Plan Assets to Employer:

- (a) Any contribution made by the Employer because of a mistake of fact must be returned to the Employer within one year of the contribution.
- (b) In the event that the Commissioner of Internal Revenue determines that the Plan is not initially qualified under the Internal Revenue Code, any contribution made incident to that initial qualification by the Employer must be returned to the Employer within one year after the date the initial qualification is denied, but only if the application for the qualification is made by the time prescribed by law for filing the Employer's return for the taxable year in which the Plan is adopted, or such later date as the Secretary of the Treasury may prescribe.
- (c) All contributions made by the Employer are conditioned on the deductibility of such contributions under section 404 of the Code. To the extent that a deduction is disallowed, such contribution, to the extent disallowed, shall be returned to the Employer within one year after the date of disallowance.
- (d) Contributions returned to the Employer will not include earnings and will be reduced by any losses.

13.04 Failure of Qualification: If the Employer's Plan fails to attain or retain qualification, such Plan will no longer participate in this Prototype Plan and will be considered an individually designed plan.

13.05 Crediting Service with Predecessor Employer: If the Employer maintains the Plan of a predecessor Employer, service with such employer will be treated as service for the Employer.

13.06 State Law: Except as preempted by ERISA, this Plan shall be governed by the laws of the State indicated in the Adoption Agreement.

Article XIV

Glossary of Plan Terms

The following words and phrases, when used herein shall have the meanings indicated below, unless a different meaning is clearly indicated by the context. All references to Sections herein pertain to Sections of the Plan unless otherwise indicated by the text or context.

PART A - THE FOLLOWING ARE GENERAL DEFINITIONS UNDER THE PLAN

14.01 410(b)(6)(C) Transaction: A "§410(b)(6)(C) transaction" is an asset or stock acquisition, merger, or similar transaction involving a change in the Employer of the Employees of a trade or business. Employees excluded as a result of a "section 410(b)(6)(C) transaction" will be excluded during the period beginning on the date of the transaction and ending on the last day of the first Plan Year beginning after the date of the transaction and ending on the last day of the first Plan Year beginning after the date of the transaction.

14.02 Adoption Agreement: The instrument completed and executed by the Employer and accepted by the Trustee, in which the Employer adopts the

Plan and Trust and selects its options under the Plan. There are a number of Adoption Agreements associated with this Plan and Trust document and not all elections referred to in this Plan are available in all Adoption Agreements. Therefore by adopting an Adoption Agreement which does not contain an election referred to in this Plan, the Employer shall not have such election available to it. Such agreement may be amended by the Employer from time to time, subject to Section 12.02 of the Plan.

14.03 Authorized Leave of Absence: Any absence authorized by the Employer under the Employer's standard personnel practices, so long as all persons under similar circumstances will have such practice uniformly applied to them, and further provided that the Participant either returns or retires within the period of the Authorized Leave of Absence. An absence due to service in the armed forces of the United States or of any state shall be considered an Authorized Leave of Absence if that absence is caused by war or other emergency or if the Participant is required to serve under the laws of conscription in time of peace, and the Participant returns to employment within the time provided by law.

14.04 Beneficiary: The person or persons designated pursuant to Section 10.08 of Article X of the Plan to receive a Participant's benefits upon the Participant's death, subject to the restrictions of Article IX.

14.05 Benefiting: A Participant is treated as benefiting under the Plan for any Plan Year during which the Participant received or is deemed to receive an allocation in accordance with section 1.410(b)-3(a).

14.06 Break in Service:

- (a) Hour of Service Method - If the Employer has specified in the Adoption Agreement that the Hour of Service method shall be used, then a Break in Service shall mean a Plan Year during which an Employee does not complete more than 500 (or less, if so elected in the Adoption Agreement) Hours of Service with the Employer. However, in determining the Break in Service referenced in this paragraph, the computation period shall be the same as that which is used to determine a Year of Service for eligibility purposes.

Solely for the purpose of determining whether a Break in Service for eligibility and vesting purposes has occurred in a computation period, an individual who is absent from work for maternity or paternity reasons shall receive credit for the Hours of Service which would otherwise have been credited to such individual but for such absence, or in any case in which such hours cannot be determined, 8 Hours of Service per day of such absence. The Hours of Service credited under this paragraph shall be credited in the computation period in which the absence begins if the crediting is necessary to prevent a Break in Service in that period, or, in all other cases, in the following computation period.

- (b) Elapsed Time Method - If the Employer has specified in the Adoption Agreement that the elapsed time method shall be used, then a Break in Service shall mean a Period of Severance of at least twelve-consecutive months.

A Period of Severance is a continuous period of time during which the Employee is not employed by the Employer. Such period begins on the date the Employee retires, quits, or is discharged, or if earlier, the 12 month anniversary of the date on which the Employee was otherwise first absent from service.

In the case of an individual who is absent from work for maternity or paternity reasons, the twelve-consecutive month period beginning on the first anniversary of the first date of such absence shall not constitute a Break in Service.

- (c) For purposes of Section 14.06(a) and (b) above, an absence from work for maternity or paternity reasons means an absence (1) by reason of the pregnancy of the individual, (2) by reason of the birth of a child of the individual, (3) by reason of the placement of a child with the individual in connection with the adoption of such child by such individual, or (4) for the purpose of caring for such child for a period beginning immediately following such birth or placement. The total number of hours of service under this Section by reason of any such pregnancy or placement shall not exceed 501 hours.

14.07 Code: The Internal Revenue Code of 1986 and the regulations thereunder, as heretofore or hereafter amended. Reference to a section of the Code shall include that section and any comparable section or sections, or any future statutory provision which amends, supplements or supersedes that section.

14.08 Collective Bargaining Agreement: An agreement which the Secretary of Labor finds to be a Collective Bargaining Agreement between employee representatives and one or more employers, if there is evidence that retirement benefits were the subject of good faith bargaining and if less than two percent of the Employees of the Employer who are covered pursuant to that agreement are professionals as defined in section 1.410(b)-9(g) of the proposed regulations. For this purpose, the term "employee representatives" does not include any organization more than half of whose members are employees who are owners, officers, or executives of the Employer.

14.09 Compensation: Compensation will mean Compensation as that term is defined in Section 14.39 of the Plan. For any Self-Employed covered under the Plan, Compensation will mean Earned Income. Compensation shall include only that Compensation which is actually paid to the Participant during the Determination Period. Except as provided elsewhere in this Plan, the Determination Period shall be the period elected by the Employer in the Adoption Agreement. If the Employer makes no election, the Determination Period shall be the Plan Year.

Notwithstanding the above, if elected by the Employer in the Adoption Agreement, Compensation shall include any amount which is contributed by the Employer pursuant to a salary reduction agreement and which is not includable in the gross income of the Employee under sections 125, 132(f)(4), 402(e)(3), or 402(h)(1)(B) of the Code.

For Plan Years beginning on or after January 1, 1994 and before January 1, 2002, the annual Compensation of each Participant taken into account for determining all benefits provided under the Plan for any Plan Year shall not exceed \$150,000, as adjusted for increases in the cost-of-living in accordance with section 401(a)(17)(B) of the Code. The cost-of-living adjustment in effect for a calendar year applies to any determination period beginning in such calendar year.

For any plan year beginning after December 31, 2001, the annual compensation of each participant taken into account in determining allocations shall not exceed \$200,000, as adjusted for cost-of-living increases in accordance with §401(a)(17)(B) of the Code. Annual compensation means compensation during the plan year or such other consecutive 12-month period over which compensation is otherwise determined under the plan (the determination period). The cost-of-living adjustment in effect for a calendar year applies to annual compensation for the determination period that begins with or within such calendar year.

If a Determination Period consists of fewer than 12 months the annual Compensation limit is an amount equal to the otherwise applicable annual Compensation limit multiplied by a fraction, the numerator of which is the number of months in the short Determination Period, and the denominator of which is 12.

If Compensation for any prior Determination Period is taken into account in determining a Participant's allocation for the current Plan Year, the Compensation for such prior Determination Period is subject to the applicable annual compensation limit in effect for that prior Period. However, solely for purposes of determining a participant's allocations for plan years beginning after December 31, 2001, the annual compensation limit in effect for determination periods beginning before January 1, 2002 is \$200,000.

If so elected in the Adoption Agreement, Compensation for purposes of allocating Employer Contributions shall not include Compensation prior to the date the Employee's participation in this Plan commenced. For purposes of determining the Compensation of a Self-Employed, Compensation shall be deemed to have been earned at a uniform rate throughout the year, and shall include a pro rata amount based on the number of complete months of participation in this Plan.

If so elected in the Adoption Agreement, Compensation for purposes of allocating Employer Contributions shall not include overtime or bonuses. However, Compensation may exclude overtime and bonuses for a Plan Year only if the "compensation percentage" for the Employer's Highly Compensated Employees is not greater than the "compensation percentage" for the Employer's Nonhighly Compensated Employees. The Compensation percentage for a group of Employees is calculated by averaging the separately calculated Compensation ratios for each Employee in the group. An Employee's compensation ratio is calculated by dividing the amount of the Employee's Compensation taking into consideration any exclusions from Compensation under the Adoption Agreement, by the amount of the Employee's Compensation unreduced by any exclusions elected under the Adoption Agreement.

14.10 Depository: The entity or entities selected by the Employer pursuant to the Trust Agreement. The term "Depository" may include, among others, a financial institution in which all or part of the plan assets have been invested, or a brokerage or similar company with or through which all or part of the assets have been invested, at the direction of the Trustee, Employer, Plan Administrator, or by a Participant.

14.11 Disability: Disability means inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months. The permanence and degree of such impairment shall be supported by medical evidence. Disability shall be determined by a licensed physician selected by the Plan Administrator. If available and elected by the Employer in the Adoption Agreement, nonforfeitable contributions will be made to the Plan on behalf of each disabled Participant who is not a Highly Compensated Employee (within the meaning of section 14.20 of the Plan).

14.12 Earned Income: Earned Income means the net earnings from self-employment in the trade or business with respect to which the Plan is established, for which personal services of the individual are a material income-producing factor. Net earnings will be determined without regard to items not included in gross income and the deductions allocable to such items. Net earnings are reduced by contributions by the Employer to a qualified plan to the extent deductible under section 404 of the Code. Net earnings shall be determined with regard to the deduction allowed to the Employer by section 164(f) of the Code for taxable years beginning after December 31, 1989.

14.13 Employee: Any Employee of the Employer maintaining the Plan or of any other employer required to be aggregated with such Employer under sections 414(b), (c), (m) or (o) of the Code. The term Employee also includes any Leased Employee deemed to be an Employee of any employer described in the previous sentence as provided in sections 414(n) or (o) of the Code.

14.14 Employee Nondeductible Contribution/After-Tax Employee Contribution: Any contribution made to the Plan by or on behalf of a Participant that is included in the Participant's gross income in the year in which made and that is maintained under a separate account to which earnings and losses are allocated. If elected by the Employer in the Adoption Agreement, pursuant to Section 4.02 of the Plan, such Employee Nondeductible Contributions will be mandatory. In such case, the Employer shall establish uniform and nondiscriminatory rules and procedures for mandatory Employee Nondeductible Contributions as it deems necessary, including requirements describing amounts and/or percentages of Compensation Participants may or must contribute to the Plan.

14.15 Employee Contribution Account: The account maintained with respect to a Participant in which are recorded any Employee Contributions and any earnings or losses thereon.

14.16 Employer: The sole proprietor, partnership, corporation, or other entity whose name appears on the Adoption Agreement executed by it, any successor which elects to continue the Plan, and any predecessor which has maintained this Plan.

14.17 Employer Contributions: Any profit-sharing or money purchase contributions made by the Employer pursuant to Article III and Article XV of the Plan.

14.18 Employer Contribution Account: The account maintained with respect to a Participant in which are recorded any Employer Contributions and earnings or losses thereon.

14.19 Entry Date: The date or dates set out in the Adoption Agreement or in Section 11.01 of the Plan as of which an Employee who has satisfied the eligibility requirements may enter this Plan and become a Participant hereunder.

14.20 Highly Compensated Employee:

(a) Effective for years beginning after December 31, 1996, the term Highly Compensated Employee means any Employee who: (1) was a 5 percent owner at any time during the year or the preceding year, or (2) for the preceding year had compensation from the Employer in excess of \$80,000 and, if the employer so elects, was in the top paid group for the preceding year. The \$80,000 amount is adjusted at the same time and in the same manner as under section 415(d), except that the base period is the calendar quarter ending September 30, 1996.

- (b) For this purpose the applicable year of the Plan for which a determination is being made is called a determination year and the preceding 12 month period is called a look back year.
- (c) A Highly Compensated former Employee is based on the rules applicable to determining Highly Compensated Employee status as in effect for that determination year, in accordance with section 1.414(q) 1T, A 4 of the temporary Income Tax Regulations and Notice 97 45.
- (d) In determining whether an Employee is a Highly Compensated Employee for years beginning in 1997, the amendments to section 414(q) stated above are treated as having been in effect for years beginning in 1996.
- (e) Determination Years and Look-Back Years: HCE status is determined on the basis of the Applicable Year of the Plan or other entity for which a determination is being made ("Determination Year"). The Look-Back Year is the 12-month period immediately preceding the Determination Year, or if the Employer elects in the Adoption Agreement, the calendar year beginning with or within such 12-month period.
- (f) Applicable Year: The applicable year for a plan is the Plan Year.
- (g) For purposes of this section 14.20, Compensation shall mean compensation as that term is defined under Section 14.39 of the Plan.
- (h) Employers aggregated under sections 414(b), (c), (m), or (o) of the Code are treated as a single employer.
- (i) Top-Paid Group Election: If elected in the Adoption Agreement, an Employee is in the top-paid group for any year if the Employee is in the group consisting of the top 20 percent of the Employees of the Employer when ranked on the basis of Compensation paid to Employees during such year. For purposes of determining the number of Employees in the Top-Paid Group, Employees described in section 414(q)(5) of the Code and 1.414(q)-1T of the Treasury Regulations are excluded. A top-paid group election, once made, applies for all subsequent Determination Years unless subsequently amended by the employer.
- (j) Calendar Year Data Election: If elected in the Adoption Agreement an Employer may make a calendar year data election for a Determination Year. The effect of the calendar year data election is that the calendar year beginning with or within the look-back year is treated as the Employer's look-back year for purposes of determining whether an Employee is an HCE on account of the Employee's Compensation for a look-back year under section 414(q)(1)(B). A calendar year data election, once made, applies for all subsequent Determination Years until subsequently amended by the Employer.
- (k) If the Plan has a calendar year as its Determination Year, then the immediately preceding calendar year is the look-back year for the Plan.
- (l) Interaction of Top-Paid Group Election and Calendar Year Data Election: The top-paid group election and the calendar year data election are independent of each other, and therefore, the Employer making one of the elections is not required also to make the other election. However, if both elections are made, the look-back year in determining the top-paid group must be the calendar year beginning with or within the look-back year.

14.21 Hour of Service: Hour of Service shall mean:

- (a) Each hour for which an Employee is paid, or entitled to payment, for the performance of duties for the Employer. These hours will be credited to the Employee for the Computation period in which the duties are performed; and
- (b) Each hour for which an Employee is paid, or entitled to payment, by the Employer on account of a period of time during which no duties are performed (irrespective of whether the employment relationship has terminated) due to vacation, holiday, illness, incapacity (including Disability), layoff, jury duty, military duty or leave of absence. No more than 501 hours of service will be credited under this paragraph for any single continuous period (whether or not such period occurs in a single computation period). Hours under this paragraph will be calculated and credited pursuant to Section 2530.200b 2 of the Department of Labor Regulations which is incorporated herein by this reference; and
- (c) Each hour for which back pay, irrespective of mitigation of damages, is either awarded or agreed to by the Employer. The same Hours of Service will not be credited both under paragraph (a) or (b), as the case may be, and under this paragraph (c). These hours will be credited to the Employee for the computation period or periods to which the award or agreement pertains rather than the computation period in which the award, agreement or payment is made.

Hours of Service will be credited for employment with other members of an affiliated service group (under section 414(m)), a controlled group of corporations (under section 414(b)), or a group of trades or businesses under common control (under section 414(c)) of which the adopting employer is a member, and any other entity required to be aggregated with the employer pursuant to section 414(o) and the regulations thereunder.

Hours of Service will also be credited for any individual considered an Employee for purposes of this Plan under section 414(n) or section 414(o) and the regulations thereunder.

Solely for purposes of determining whether a Break in Service, as defined in Section 14.06, for participation and vesting purposes has occurred in a computation period, an individual who is absent from work for maternity or paternity reasons shall receive credit for the Hours of Service which would otherwise have been credited to such individual but for such absence, or in any case in which such hours cannot be determined, 8 Hours of Service per day of such absence. For purposes of this paragraph, an absence from work for maternity or paternity reasons means an absence (1) by reason of the pregnancy of the individual, (2) by reason of a birth of a child of the individual, (3) by reason of the placement of a child with the individual in connection with the adoption of such child by such individual, or (4) for purposes of caring for such child for a period beginning immediately following such birth or placement. The Hours of Service credited under this paragraph shall be credited (1) in the computation period in which the absence begins if the crediting is necessary to prevent a Break in Service in that period, or (2) in all other cases, in the following computation period.

- (d) Service will be determined on the basis of the method selected in the Adoption Agreement.

14.22 Investment Manager: Any person, firm or corporation who is a registered investment advisor under the Investment Advisors Act of 1940, a bank, or an insurance company, who has the power to manage, acquire or dispose of Plan assets, and who acknowledges in writing his fiduciary responsibility to the Plan.

14.23 Leased Employee: Any person (other than an employee of the recipient) who pursuant to an agreement between the recipient and any other person ("leasing organization") has performed services for the recipient (or for the recipient and related persons determined in accordance with section 414(n)(6) of the Code) on a substantially full time basis for a period of at least one year, and such services are performed under primary direction or control by the recipient Contributions or benefits provided a Leased Employee by the leasing organization which are attributable to services performed for the recipient employer shall be treated as provided by the recipient employer.

A Leased Employee shall not be considered an Employee of the recipient if: (a) such employee is covered by a money purchase pension plan providing (1) a nonintegrated employer contribution rate of at least 10 percent of Compensation, as defined in Section 14.39 of the Plan, but including amounts contributed pursuant to a salary reduction agreement which are excludable from the employee's gross income under section 125, section 132(f)(4), section 402(e)(3), or section 402(h)(1)(B) of the Code, (2) immediate participation, and (3) full and immediate vesting; and (b) Leased Employees do not constitute more than 20 percent of the recipient's nonhighly compensated workforce.

14.24 Nonhighly Compensated Employee: An Employee who is neither a Highly Compensated Employee nor a Family Member of a Highly Compensated Employee.

14.25 Nonresident Alien: A nonresident alien who receives no earned income from the Employer which constitutes income from sources within the United States (within the meaning of section 861(a)(3) of the Code).

14.26 Normal Retirement Age: The age selected in the Adoption Agreement. If the Employer enforces a mandatory retirement age, the Normal Retirement Age is the lesser of that mandatory age or the age specified in the Adoption Agreement.

14.27 Owner-Employee: An individual who is a sole proprietor, or who is a partner owning more than 10 percent of either the capital or profits interest of the partnership.

14.28 Participant: An Employee who has satisfied the eligibility requirements contained in the Adoption Agreement and in Article II of the Plan with respect to a particular type of contribution, and who was employed by the Employer on the Entry Date. Such Employee is a Participant only with respect to the type(s) of contributions for which the eligibility and Entry Date requirements have been satisfied.

14.29 Plan: This Plan and Trust adopted by the Employer as provided herein and on the Adoption Agreement executed by the Employer. Unless otherwise

indicated, any reference to the Plan shall also include the Adoption Agreement and Trust Agreement adopted by the Employer and Trustee(s).

14.30 Plan Administrator: The person or persons named to administer the Plan (as set forth in Article VII), on behalf of the Employer as specified in the Adoption Agreement.

14.31 Plan Year: The 12-consecutive month period designated by the Employer in the Adoption Agreement or specified in Section 11.01.

14.32 Self-Employed: An individual who has Earned Income for the taxable year from the trade or business for which the Plan is established; also, an individual who would have had Earned Income but for the fact that the trade or business had no net profits for the taxable year.

14.33 Straight Life Annuity: An annuity payable in equal installments for the life of the Participant that terminate upon the Participant's death.

14.34 Trust Fund: The fund maintained in accordance with the Trust Agreement and the property held therein. If the Employer has designated a Custodian in the Adoption Agreement, the term "Custodial Fund" shall be substituted for "Trust Fund" throughout this Plan, the Trust Agreement and the Adoption Agreement.

14.35 Trustee: The person or persons named in the Adoption Agreement and accepting the Trust, or any successor or successors appointed by the Employer and accepting the Trust. If the Employer has designated a Custodian in the Adoption Agreement, the term "Custodian" shall be substituted for "Trustee" throughout this Plan, the Trust Agreement and the Adoption Agreement.

14.36 Valuation Date: The last day of each Plan Year, any additional dates specified in the Adoption Agreement, and such other dates as shall be directed by the Plan Administrator. In such case, the Plan Administrator will estimate the gain or loss between the last valuation date and the date of distribution, based on reasonable criteria on a nondiscriminatory basis.

14.37 Year of Service:

- (a) Hours of Service Method: If the Employer has specified in the Adoption Agreement that service will be credited on the basis of hours, days, weeks, semi-monthly payroll periods, or months, a Year of Service is a 12-consecutive month computation period during which the Employee completes at least the number of Hours of Service (not to exceed 1,000) specified in the Adoption Agreement.
- (b) Elapsed Time Method:
 - (1) If the Employer has specified in the Adoption Agreement (or if the Adoption Agreement default is) that service will be credited under the Elapsed Time Method, for purposes of determining an Employee's initial or continued eligibility to participate in the Plan or the nonforfeitable interest in a Participant's account balance derived from Employer Contributions, a Year of Service is a period of service of 365 days.
 - (2) For purposes of determining an Employee's initial or continued eligibility to participate in the Plan or the nonforfeitable interest in the Participant's account balance derived from Employer Contributions, (except for periods of service which may be disregarded on account of the "rule of parity" described in Sections 2.08 and 5.06) an Employee will receive credit for the aggregate of all time period(s) commencing with the Employee's first day of employment or reemployment and ending on the date a Break in Service begins. The first day of employment or reemployment is the first day the Employee performs an Hour of Service. An Employee will also receive credit for any period of severance of less than 12 consecutive months. Fractional periods of a year will be expressed in terms of days.

PART B - THE FOLLOWING DEFINITIONS RELATE TO LIMITATIONS ON ALLOCATIONS (SEE ARTICLE VI)

14.38 Annual Additions: The sum of the following amounts credited to a Participant's account for the Limitation Year

- (a) Employer Contributions,
- (b) Employee Contributions,
- (c) Forfeitures, and
- (d) amounts allocated, after March 31, 1984, to an individual medical account, as defined in section 415(l)(2) of the Code, which is part of a pension or annuity plan maintained by the Employer are treated as Annual Additions to a defined contribution plan. Also amounts derived from contributions paid or accrued after December 31, 1985, in taxable

years ending after such date, which are attributable to post-retirement medical benefits, allocated to the separate account of a key employee, as defined in section 419A(d)(3) of the Code, under a welfare benefit fund, as defined in section 419(e) of the Code, maintained by the Employer are treated as Annual Additions to a defined contribution plan, and allocations under a simplified employee pension plan.

14.39 Compensation: As elected by the Employer in the Adoption Agreement, Compensation shall mean all of a Participant's:

- (a) Information required to be reported under sections 6041, 6051, and 6052 of the Code (Wages, tips and other compensation as reported on Form W-2). Compensation is defined as wages within the meaning of section 3401(a) and all other payments of compensation to an employee by the employer (in the course of the employer's trade or business) for which the employer is required to furnish the employee a written statement under sections 6041(d), 6051(a)(3), and 6052. Compensation must be determined without regard to any rules under section 3401(a) that limit the remuneration included in wages based on the nature or location of the employment or the services performed (such as the exception for agricultural labor in section 3401(a)(2)).
- (b) Section 3401(a) wages. Wages as defined in section 3401(a) for the purposes of income tax withholding at the source but determined without regard to any rules that limit the remuneration included in wages based on the nature or location of the employment or the services performed (such as the exception for agricultural labor in section 3401(a)(2)).
- (c) 415 safe-harbor compensation. Wages, salaries, differential wage payments under section 3401(h), and fees for professional services and other amounts received (without regard to whether or not an amount is paid in cash) for personal services actually rendered in the course of employment with the Employer maintaining the Plan to the extent that the amounts are includable in gross income (including, but not limited to, commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, bonuses, fringe benefits, reimbursements, and expense allowances under a nonaccountable plan (as described in section 1.62-2(c)), and excluding the following:
 - (1) Employer Contributions (other than elective contributions described in § 402(e)(3), § 408(k)(6), § 408(p)(2)(A)(i), or § 457(b)) to a plan of deferred compensation (including a simplified employee pension described in § 408(k) or a simple retirement account described in § 408(p), and whether or not qualified) to the extent such contributions are not includable in the Employee's gross income for the taxable year in which contributed, and any distributions (whether or not includable in gross income when distributed) from a plan of deferred compensation (whether or not qualified), other than, if the employer so elects in the Adoption Agreement, amounts received during the year by an employee pursuant to a nonqualified unfunded deferred compensation plan to the extent includable in gross income;
 - (2) Amounts realized from the exercise of a nonstatutory stock option (that is, an option other than a statutory stock option as defined in section 1.421-1(b) of the Income Tax Regulations), or when restricted stock (or property) held by the employee either becomes freely transferable or is no longer subject to a substantial risk of forfeiture;
 - (3) Amounts realized from the sale, exchange or other disposition of stock acquired under a qualified stock option; and
 - (4) Other amounts that receive special tax benefits, such as premiums for group-term life insurance (but only to the extent that the premiums are not includable in the gross income of the employee and are not salary reduction amounts that are described in §125);
 - (5) Other items of remuneration that are similar to any of the items listed in (1) through (4)

For any Self-Employed, Compensation will mean Earned Income.

Except as provided herein, Compensation for a Limitation Year is the Compensation actually paid or made available during such Limitation Year. If elected by the Employer in the Adoption Agreement, Compensation for a Limitation Year shall include amounts earned but not paid during the Limitation Year solely because of the timing of pay periods and pay dates, provided the amounts are paid during the first few weeks of the next Limitation Year, the amounts are included on a uniform and consistent basis with respect to all similarly situated Employees, and no Compensation is included in more than one Limitation Year.

- (d) Differential Wages: "Differential Wage Payments" must be considered Compensation for purposes this Plan. A "Differential Wage Payment" is any payment made by an Employer to an Employee who is performing active military service that represents all or some of the wages that the Employee would have received from the Employer if he/she were still actively

employed. Employees may also make contributions to this Plan from Differential Wage Payments or become entitled to additional benefits under the Plan on the basis of the Differential Wage Payments. This provision is effective on the first day of the Plan Year beginning in 2009.

- (e) Unless a different option is elected by the Employer in the Adoption Agreement, for Limitation Years beginning on or after July 1, 2007, or such earlier date as the Employer specifies in the Adoption Agreement, Compensation for a Limitation Year shall also include Compensation paid by the later of 2 ½ months after an Employee's severance from employment with the Employer maintaining the plan or the end of the Limitation Year that includes the date of the Employee's severance from employment with the Employer maintaining the Plan, if:
- (1) the payment is regular Compensation for services during the Employee's regular working hours, or Compensation for services outside the Employee's regular working hours (such as overtime or shift differential), commissions, bonuses, or other similar payments, and, absent a severance from employment, the payments would have been paid to the Employee while the Employee continued in employment with the Employer; or, if the Employer so elects in the Adoption Agreement,
 - (2) the payment is for unused accrued bona fide sick, vacation or other leave that the Employee would have been able to use if employment had continued; or
 - (3) the payment is received by the Employee pursuant to a nonqualified unfunded deferred compensation plan and would have been paid at the same time if employment had continued, but only to the extent includible in gross income.

Any payments not described above shall not be considered Compensation if paid after severance from employment, even if they are paid by the later of 2½ months after the date of severance from employment or the end of the Limitation Year that includes the date of severance from employment, except, if elected by the employer in the Adoption Agreement, Compensation paid to a Participant who is permanently and totally disabled, as defined in §22(e)(3), provided, as elected by the Employer in the Adoption Agreement, salary continuation applies to all participants who are permanently and totally disabled for a fixed or determinable period, or the participant was not a highly compensated employee, as defined in § 414(q), immediately before becoming disabled.

Back pay, within the meaning of § 1.415(c)-2(g)(8), shall be treated as Compensation for the Limitation Year to which the back pay relates to the extent the back pay represents wages and Compensation that would otherwise be included under this definition.

Compensation paid or made available during a Limitation Year shall include amounts that would otherwise be included in Compensation but for an election under §125(a), §132(f)(4), §402(e)(3), §402(h)(1)(B), §402(k), or §457(b).

Unless the Employer elects otherwise in the Adoption Agreement, Compensation shall also include deemed §125 compensation. Deemed § 125 Compensation is an amount that is excludable under §106 that is not available to a Participant in cash in lieu of group health coverage under a §125 arrangement solely because the Participant is unable to certify that he or she has other health coverage. Amounts are deemed §125 compensation only if the Employer does not request or otherwise collect information regarding the Participant's other health coverage as part of the enrollment process for the health plan.

If elected by the Employer in the Adoption Agreement, Compensation shall not include amounts paid as Compensation to a nonresident alien, as defined in §7701(b)(1)(B), who is not a Participant in the Plan to the extent the Compensation is excludable from gross income and is not effectively connected with the conduct of a trade or business within the United States.

- (f) Alternative Definitions of Compensation that Satisfy section 414(s): In addition to the definitions provided under section 14.39 of the Plan, any definition of compensation satisfies section 414(s) of the Code with respect to Employees (other than Self-Employed Individuals treated as Employees under section 401(c)(1)) if the definition of Compensation does not by design favor Highly Compensated Employees, is reasonable within the meaning of section 1.414(s)-1(d)(2), and satisfies the nondiscrimination requirements of section 1.414(s)-1(d)(3). The following definitions automatically satisfy section 414(s) of the Code.

- (1) Compensation within the meaning of section 415(c)(3). For years beginning after December 31, 1997, this definition of compensation includes elective deferrals defined in section 402(g)(3), amounts de-

ferred under a section 125 cafeteria plan or under a section 457 plan and the value of qualified transportation fringe benefits described in section 132(f). Under this definition, a self-employed person's compensation is earned income as defined in section 401(c)(2).

- (2) Wages as defined in section 3401(a) plus all other compensation required to be reported by the employer under sections 6041, 6051 and 6052, or wages as defined in 3401(a), both determined without regard to any rules that limit wages based on the nature or location of employment.
- (3) A safe-harbor definition that starts with (1) or (2), but excludes all of the following: reimbursements or other expense allowances, fringe benefits, moving expenses, deferred compensation, and welfare benefits. This safe-harbor generally permits the following definition to fall within the scope of section 414(s): Regular or base salary or wages, plus commissions, tips, overtime and other premium pay, bonuses, and any other item of compensation includible in gross income that is not listed as an exclusion in the preceding sentence. If this definition is used, any self-employed individual's compensation is to be limited to earned income multiplied by the percentage of Nonhighly Compensated Employees' total compensation (determined on a group basis) that is included under the plan definition. Under any of these definitions, the employer can elect to include or exclude elective contributions not includible in income, section 457(b) deferred compensation, qualified transportation fringe benefits excluded from income under section 132(f)(4) and section 414(h)(2) pick-up contributions. If any of these are included (excluded), they must all be included (excluded). In certain situations compensation can include "deemed section 125 compensation". Other definitions of compensation may satisfy section 414(s) if they are reasonable, not designed to favor Highly Compensated Employees, and if the facts and circumstances show that the average percentage of total compensation included for Highly Compensated Employees as a group does not exceed the average percentage for Nonhighly Compensated Employees by more than a de minimis amount. In this case, the Employer must submit a demonstration that the definition is nondiscriminatory. Imputed Compensation or Compensation defined in reference to an Employee's rate of Compensation (rather than actual Compensation) may not be used for purposes of the ACP (or ADP) test. The period used to determine an Employee's Compensation must be the Plan Year, the calendar year ending in the Plan Year, or the portion of either during which the Employee was eligible under the Plan.

14.40 Defined Contribution Dollar Limitation: \$40,000, as adjusted under section 415(d) of the Code.

14.41 Employer: For purposes of Article VI, employer shall mean the Employer that adopts this Plan, and all members of a controlled group of corporations (as defined in section 414(b) of the Code as modified by section 415(h)), all commonly controlled trades or businesses (as defined in section 414(c) as modified by section 415(h)) or affiliated service groups (as defined in section 414(m)) of which the adopting employer is a part, and any other entity required to be aggregated with the Employer pursuant to regulations under section 414(o) of the Code.

14.42 Excess Amount: The excess of the Participant's Annual Additions for the Limitation Year over the Maximum Permissible Amount.

14.43 Highest Average Compensation: The average compensation for the three consecutive Years of Service with the Employer that produces the highest average. A Year of Service with the Employer is the 12-consecutive month period defined in the Adoption Agreement.

14.44 Limitation Year: A calendar year, or the 12-consecutive month period elected by the Employer in the Adoption Agreement or specified in Section 11.01. All qualified plans maintained by the Employer must use the same Limitation Year. If the Limitation Year is amended to a different 12-consecutive month period, the new Limitation Year must begin on a date within the Limitation Year in which the amendment is made.

14.45 Master or Prototype Plan: A plan the form of which is the subject of a favorable opinion letter from the Internal Revenue Service.

14.46 Maximum Annual Additions:

For limitation years beginning on or after January 1, 2002, except for catch up contributions described in Code §414(v), the annual addition that may be contributed or allocated to a participant's account under the plan for any limitation year shall not exceed the lesser of:

- (a) \$40,000, as adjusted for increases in the cost-of-living under §415(d) of the Code, or
- (b) 100 percent of the participant's compensation for the limitation year.

The compensation limit referred to in (b) shall not apply to any contribution for medical benefits after separation from service (within the meaning of §401(h) or §419A(f)(2) of the Code) which is otherwise treated as an annual addition.

If a short Limitation Year is created because of an amendment changing the Limitation Year to a different 12-consecutive month period, the Maximum Permissible Amount will not exceed the Defined Contribution Dollar Limitation multiplied by the following fraction:

$$\frac{\text{Number of months in the short Limitation Year}}{12}$$

If the Plan is terminated as of a date other than the last day of the Limitation Year, the Plan is deemed to have been amended to change its Limitation Year and the maximum permissible amount shall be determined shall be prorated for the resulting short Limitation Year.

14.47 Projected Annual Benefit: The annual retirement benefit (adjusted to an actuarially equivalent straight life annuity if such benefit is expressed in a form other than a straight life annuity) or Qualified Joint and Survivor Annuity to which the Participant would be entitled under the terms of the Plan assuming:

- (a) the Participant will continue employment until Normal Retirement Age under the Plan (or current age, if later), and
- (b) the Participant's Compensation for the current Limitation Year and all other relevant factors used to determine benefits under the Plan will remain constant for all future Limitation Years.

PART C - THE FOLLOWING DEFINITIONS RELATE TO JOINT AND SURVIVOR ANNUITY REQUIREMENTS (SEE ARTICLE IX)

14.48 Annuity Starting Date: The first day of the first period for which an amount is paid as an annuity or any other form.

14.49 Earliest Retirement Age: The earliest date on which, under the Plan, the Participant could elect to receive retirement benefits.

14.50 Election Period:

- (a) The period which begins on the first day of the Plan Year in which the Participant attains age 35 and ends on the date of the Participant's death. If a Participant separates from service prior to the first day of the Plan Year in which age 35 is attained, with respect to the account balance as of the date of separation, the election period shall begin on the date of separation.
- (b) Pre-age 35 waiver - A Participant who will not yet attain age 35 as of the end of any current Plan Year may make a special qualified election to waive the Qualified Preretirement Survivor Annuity for the period beginning on the date of such election and ending on the first day of the Plan Year in which the Participant will attain age 35. Such election shall not be valid unless the Participant receives a written explanation required under Section 9.04. Qualified Preretirement Survivor Annuity coverage will be automatically reinstated as of the first day of the Plan Year in which the Participant attains age 35. Any new waiver on or after such date shall be subject to the full requirements of Article IX.

14.51 Qualified Election: A waiver of a Qualified Joint and Survivor Annuity or a Qualified Preretirement Survivor Annuity. Any waiver of a Qualified Joint and Survivor Annuity or a Qualified Preretirement Survivor Annuity shall not be effective unless: (a) the Participant's spouse consents in writing to the election; (b) the election designates a specific Beneficiary, including any class of beneficiaries or any contingent beneficiaries, which may not be changed without spousal consent (or the spouse expressly permits designations by the Participant without any further spousal consent); (c) the spouse's consent acknowledges the effect of the election; and (d) the spouse's consent is witnessed by a plan representative or notary public. Additionally, a Participant's waiver of the Qualified Joint and Survivor Annuity shall not be effective unless the election designates a form of benefit payment which may not be changed without spousal consent (or the spouse expressly permits designations by the Participant without any further spousal consent). If it is established to the satisfaction of a plan representative that there is no spouse or that the spouse cannot be located, a waiver will be deemed a qualified election.

Any consent by a spouse obtained under this provision (or establishment that the consent of a spouse may not be obtained) shall be effective only with respect to such spouse. A consent that permits designations by the Participant without any requirement of further consent by such spouse must acknowledge that the spouse has the right to limit consent to a specific Beneficiary, and a specific form of benefit where applicable, and that the spouse voluntarily elects to relinquish either or both of such rights. A revocation of a prior waiver may be made by a Participant without the consent of the spouse at any time before the commencement of benefits. The number of revocations shall not be limited. No consent obtained under this provision shall be valid unless the Participant has received notice as provided in Section 9.04.

14.52 Qualified Joint and Survivor Annuity: An immediate annuity for the life of the Participant with a survivor annuity for the life of the spouse which is not less than 50 percent and not more than 100 percent of the amount of the annuity which is payable during the joint lives of the Participant and spouse and which is the amount of benefit which can be purchased with the Participant's vested account balance. The percentage of the survivor annuity under the Plan shall be 50% (unless a different percentage is elected by the Employer in the Adoption Agreement.)

14.53 Qualified Optional Survivor Annuity: An immediate annuity for the life of the participant with a survivor annuity for the life of the spouse which is equal to the applicable percentage of the amount of the annuity which is payable during the joint lives of the participant and the spouse and which is the amount of benefit which can be purchased with the participant's vested account balance. If the percentage of the survivor annuity is less than 75%, the applicable percentage is 75%. If the percentage of the survivor annuity is greater than or equal to 75%, the applicable percentage is 50%.

14.54 Spouse (Surviving Spouse): The spouse or surviving spouse of the Participant, provided that a former spouse will be treated as the spouse or surviving spouse and a current spouse will not be treated as the spouse or surviving spouse to the extent provided under a Qualified Domestic Relations Order as described in section 414(p) of the Code.

14.55 Vested Account Balance: The aggregate value of the Participant's Vested Account Balances derived from Employer and Employee Contributions (including rollovers), whether vested before or upon death, including the proceeds of insurance contracts, if any, on the Participant's life. The provisions of Article X shall apply to a Participant who is vested in amounts attributable to Employer Contributions, Employee Contributions (or both) at the time of death or distribution.

PART D - THE FOLLOWING DEFINITIONS RELATE TO MINIMUM REQUIRED DISTRIBUTIONS UPON ATTAINING AGE 70 1/2 OR DEATH (SEE ARTICLE X)

14.56 Applicable Life Expectancy: The life expectancy (or joint and last survivor expectancy) calculated using the attained age of the Participant (or Designated Beneficiary) as of the Participant's (or Designated Beneficiary's) birthday in the applicable calendar year reduced by one for each calendar year which has elapsed since the date life expectancy was first calculated. If the life expectancy is being recalculated, the applicable life expectancy shall be the life expectancy as so recalculated. The applicable calendar year shall be the first distribution calendar year, and if life expectancy is being recalculated such succeeding calendar year.

14.57 Designated Beneficiary: The individual who is designated by the participant (or the participant's surviving spouse) as the beneficiary of the participant's interest under the plan and who is the designated beneficiary under § 401(a)(9) of the Code and § 1.401(a)(9)- 4 of the regulations.

14.58 Distribution Calendar Year A calendar year for which a minimum distribution is required. For distributions beginning before the participant's death, the first distribution calendar year is the calendar year immediately preceding the calendar year which contains the participant's required beginning date. For distributions beginning after the participant's death, the first distribution calendar year is the calendar year in which distributions are required to begin under section 10.07(b)(2). The required minimum distribution for the participant's first distribution calendar year will be made on or before the participant's required beginning date. The required minimum distribution for other distribution calendar years, including the required minimum distribution for the distribution calendar year in which the participant's required beginning date occurs, will be made on or before December 31 of that distribution calendar year.

14.59 Life Expectancy: Life expectancy as computed by use of the Single Life Table in § 1.401(a)(9)-9, Q&A-1, of the regulations.

14.60 Participant's Account Balance:

The account balance as of the last valuation date in the calendar year immediately preceding the distribution calendar year (valuation calendar year) increased by the amount of any contributions made and allocated or forfeitures allocated to the account as of dates in the valuation calendar year after the valuation date and decreased by distributions made in the valuation calendar year after the valuation date. The account balance for the valuation calendar year includes any amounts rolled over or transferred to the plan either in the valuation calendar year or in the distribution calendar year if distributed or transferred in the valuation calendar year.

14.61 Required Beginning Date:

- (a) The Required Beginning Date of a Participant shall be defined as one of the following as elected by the Employer in the Adoption Agreement (if no election is made the default under Section (a)(2) shall apply):
- 1) The Required Beginning Date of a Participant is the April 1 of the calendar year following the calendar year in which the Participant attains age 70½.
 - 2) The Required Beginning Date of a Participant is the April 1 of the calendar year following the calendar year in which the Participant attains age 70½, except that benefit distributions to a participant (other than a 5 percent owner) with respect to benefits accrued after the later of the adoption or effective date of the amendment to the Plan must commence by the later of the April 1 of the calendar year following the calendar year in which the Participant attains age 70½ or retires.
 - 3) The Required Beginning Date of a participant is April 1 of the calendar year following the later of the calendar year in which the participant attains age 70½ or the calendar year in which the participant retires, except that benefit distributions to a 5-percent owner must commence by April 1 of the calendar year following the calendar year in which the participant attains age 70½.
 - (A) If elected by the employer in the adoption agreement, any participant (other than a 5-percent owner) attaining age 70½ in years after 1995 may elect by April 1 of the calendar year following the calendar year in which the participant attained age 70½ (or by December 31, 1997 in the case of a participant attaining age 70½ in 1996), to defer distributions until April 1 of the calendar year following the calendar year in which the participant retires. If no such election is made, the participant will begin receiving distributions by April 1 of the calendar year following the year in which the participant attained age 70½.
 - (B) If elected by the employer in the adoption agreement, any participant (other than a 5-percent owner) attaining age 70½ in years prior to 1997 may elect to stop distributions and recommence by April 1 of the calendar year following the year in which the participant retires. To satisfy the Joint and Survivor Annuity Requirements described in Article IX, the requirements in Notice 97-75, Q&A-8, must be satisfied for any participant who elects to stop distributions. There is either (as elected by the employer in the adoption agreement) (i) a new annuity starting date upon recommencement, or (ii) no new annuity starting date upon recommencement.
- (b) 5 percent owner. A Participant is treated as a 5 percent owner for purposes of this Section if such Participant is a 5 percent owner as defined in section 416 of the Code at any time during the Plan Year ending with or within the calendar year in which such owner attains age 70½. Once distributions have begun to a 5 percent owner under this Section, they must continue to be distributed, even if the Participant ceases to be a 5 percent owner in a subsequent year.

PART E - THE FOLLOWING DEFINITIONS RELATE TO TOP-HEAVY PLANS (SEE ARTICLE VIII)

14.62 Key Employee: In determining whether the plan is top-heavy for plan years beginning after December 31, 2001, key employee means any employee or former employee (including any deceased employee) who at any time during the plan year that includes the determination date is an officer of the employer having an annual compensation greater than \$130,000 (as adjusted under §416(i)(1) of the Code for plan years beginning after December 31, 2002), a 5-percent owner of the employer, or a 1-percent owner of the employer having an annual compensation of more than \$150,000. In determining whether a plan is top heavy for plan years beginning before January 1, 2002, key employee means any employee or former employee (including any deceased employee) who at any time during the 5-year period ending on the

determination date, is an officer of the employer having an annual compensation that exceeds 50 percent of the dollar limitation under §415(b)(1)(A), an owner (or considered an owner under §318) of one of the ten largest interests in the employer if such individual's compensation exceeds 100 percent of the dollar limitation under §415(c)(1)(A), a 5 percent owner of the employer, or a 1 percent owner of the employer who has an annual compensation or more than \$150,000. For purposes of this paragraph (i), annual compensation means compensation within the meaning of Section 14.39 of the Plan.

14.63 Top-Heavy Plan: For any Plan Year beginning after December 31, 1983, this Plan is Top-Heavy if any of the following conditions exists:

- (a) If the Top-Heavy Ratio for this Plan exceeds 60 percent and this Plan is not part of any required aggregation group or permissive aggregation group of plans.
- (b) If this Plan is a part of a required aggregation group of plans but not part of a permissive aggregation group and the Top-Heavy Ratio for the group of plans exceeds 60 percent.
- (c) If this Plan is a part of a required aggregation group and part of a permissive aggregation group of plans and the Top-Heavy Ratio for the group of plans and the Top-Heavy Ratio for the permissive aggregation group exceeds 60 percent.

14.64 Top-Heavy Ratio:

- (a) If the Employer maintains one or more defined contribution plans (including any simplified employee pension plan) and the employer has not maintained any defined benefit plan which during the 5-year period ending on the determination date(s) has or has had accrued benefits, the Top-Heavy Ratio for this Plan alone or for the required or permissive aggregation group as appropriate is a fraction, the numerator of which is the sum of the account balances of all Key Employees as of the determination date(s) (including any part of any account balance distributed in the 1-year period ending on the determination date(s)) (5-year period ending on the determination date in the case of a distribution made for a reason other than severance from employment, death or disability and in determining whether the plan is top-heavy for plan years beginning before January 1, 2002), and the denominator of which is the sum of all account balances (including any part of any account balance distributed in the 1-year period ending on the determination date(s)) (5-year period ending on the determination date in the case of a distribution made for a reason other than severance from employment, death or disability and in determining whether the plan is top-heavy for plan years beginning before January 1, 2002), both computed in accordance with section 416 of the Code and the regulations thereunder. Both the numerator and denominator of the Top-Heavy Ratio are increased to reflect any contribution not actually made as of the determination date, but which is required to be taken into account on that date under section 416 of the Code and the regulations thereunder.
- (b) If the Employer maintains one or more defined contribution plans (including any simplified employee pension plan) and the Employer maintains or has maintained one or more defined benefit plans which during the 5-year period ending on the Determination Date(s) has or has had any accrued benefits, the Top-Heavy Ratio for any required or permissive aggregation group as appropriate is a fraction, the numerator of which is the sum of account balances under the aggregated defined contribution plan or plans for all Key Employees, determined in accordance with (a) above, and the present value of accrued benefits under the aggregated defined benefit plan or plans for all Key Employees as of the Determination Date(s), and the denominator of which is the sum of the account balances under the aggregated defined contribution plan or plans for all Participants, determined in accordance with (a) above, and the present value of accrued benefits under the defined benefit plan or plans for all Participants as of the Determination Date(s), all determined in accordance with section 416 of the Code and the regulations thereunder. The accrued benefits under a defined benefit plan in both the numerator and denominator of the Top-Heavy Ratio are increased for any distribution of an accrued benefit made in the one-year period ending on the Determination Date (5-year period ending on the determination date in the case of a distribution made for a reason other than severance from employment, death or disability and in determining whether the plan is top-heavy for plan years beginning before January 1, 2002).
- (c) For purposes of (a) and (b) above the value of account balances and the present value of accrued benefits will be determined as of the most recent Valuation Date that falls within or ends with the 12-month period ending on the Determination Date, except as provided in section 416 of the Code and the regulations thereunder for the first and second Plan Years of a defined benefit plan. The account balances and accrued benefits of a Participant (1) who is not a Key Employee but who was a Key Employee in a prior year, or (2) who has not been credited with at

least one Hour of Service with any employer maintaining the Plan at any time during the 1-year period (five-year period in determining whether the plan is top-heavy for plan years beginning before January 1, 2002) ending on the Determination Date will be disregarded. The calculation of the Top-Heavy Ratio, and the extent to which distributions, rollovers, and transfers are taken into account will be made in accordance with section 416 of the Code and the regulations thereunder. Deductible Employee Contributions will not be taken into account for purposes of computing the Top-Heavy Ratio. When aggregating plans the value of account balances and accrued benefits will be calculated with reference to the Determination Dates that fall within the same calendar year.

The accrued benefit of a Participant other than a Key Employee shall be determined under (a) the method, if any, that uniformly applies for accrual purposes under all defined benefit plans maintained by the Employer, or (b) if there is no such method, as if such benefit accrued not more rapidly than the slowest accrual rate permitted under the fractional rule of section 411(b)(1)(C) of the Code.

14.65 Permissive Aggregation Group: The Required Aggregation Group of plans plus any other plan or plans of the Employer which, when considered as a group with the Required Aggregation Group, would continue to satisfy the requirements of sections 401(a)(4) and 410 of the Code.

14.66 Required Aggregation Group:

- (a) Each qualified plan of the Employer in which at least one Key Employee participates or participated at any time during the determination period (regardless of whether the plan has terminated), and
- (b) any other qualified plan of the Employer which enables a plan described in (a) above to meet the requirements of sections 401(a)(4) or 410 of the Code.

14.67 Determination Date: For any Plan Year subsequent to the first Plan Year, the last day of the preceding Plan Year. For the first Plan Year of the Plan, the last day of that year.

14.68 Valuation Date: The date elected by the Employer in the Adoption Agreement or specified in Section 11.01 and such other dates as shall be directed by the Plan Administrator as of which account balances or accrued benefits are valued for purposes of calculating the Top-Heavy Ratio.

14.69 Present Value: Present Value shall be based only on the interest and mortality rates specified in the Adoption Agreement.

PART F - THE FOLLOWING DEFINITIONS RELATE TO QUALIFIED CASH OR DEFERRED ARRANGEMENTS (SEE ARTICLE XV): RESERVED

Article XV

Provisions for Traditional Cash or Deferred Arrangements: RESERVED

Article XVI

Safe Harbor Coda: RESERVED

Article XVII

Automatic Contribution Arrangement: RESERVED

Article XVIII

Loans to Participants: RESERVED

Article XIX

Insurance Provisions: RESERVED

Article XX

Diversification Requirements for Elective Deferrals, Employee Contributions and Employer Nonelective Contributions Invested in Employer Securities

20.01 The provisions of this Article apply only if the Plan holds any publicly traded employer security, except as described in Section 20.02. For purposes of this Article, a publicly traded security is a security which is traded on a national securities exchange that is registered under section 6 of the Securities Exchange Act of 1935 or which is traded on a foreign national securities exchange that is officially recognized, sanctioned, or supervised by a governmental authority and the security is deemed by the Securities and Exchange Commission as having a "ready market" under SEC Rule 15c3-1 (17 CFR 240.15c3).

20.02 If the Employer, or any member of a controlled group of corporations (as described in Treasury regulations section 1.401(a)(35)-1(f)(2)(iv)(A)) which includes the Employer, has issued a class of stock which is a publicly traded employer security, and the Plan holds employer securities which are not publicly traded employer securities, then the Plan shall be treated as holding publicly traded employer securities.

20.03 With respect to a Participant (including for purposes of this Section an alternate payee who has an account under the Plan or a deceased Participant's Beneficiary), if any portion of the Participant's account under the Plan attributable to Elective Deferrals (as described in section 402(g)(3)(A) of the Code), Employee Contributions, or rollover contributions is invested in publicly traded employer securities, then the Participant must be offered the opportunity to elect to divest those Employer securities and reinvest an equivalent amount in other investment options as described in Section 20.05.

20.04

- (a) With respect to a Participant who has completed at least three years of vesting service (including for purposes of this Section an alternate payee who has an account under the plan with respect to such Participant or a deceased Participant's Beneficiary), if a portion of the Participant's account attributable to Employer Nonelective contributions is invested in publicly traded Employer securities, then the Participant must be offered the opportunity to elect to divest those Employer securities and reinvest an equivalent amount in other investment options as described in Section 20.05.
- (b) If the Plan holds publicly traded Employer securities acquired in a Plan Year beginning before January 1, 2007, Section 20.04(a) applies only the applicable percentage of the number of shares of those securities. The applicable percentage is 33% for the first plan year to which Code section 401(a)(35) applies, 66% for the second plan year, and 100% for all subsequent plan years. If the Plan holds more than one class of securities, this transitional rule applies separately with respect to each class. This transitional rule does not apply to a participant who has attained age 55 and who has completed at least 3 years of vesting service before the first day of the first plan year beginning after December 31, 2005.

20.05 At least three investment options (other than employer securities) must be offered to participants described in Sections 20.03 and 20.04. Each investment option must be diversified and have materially different risk and return characteristics. Periodic reasonable divestment and reinvestment opportunities must be provided at least quarterly. Except as provided in sections 1.401(a)(35)-1(e)(2) and (3) of the Treasury Regulations, restrictions (either direct or indirect) or conditions will not be imposed on the investment of publicly traded employer securities if such restrictions or conditions are not imposed on the investment of other plan assets.

20.06 If this Plan has elected the Elapsed Time Method of crediting service for vesting purposes or the Plan provides for immediate vesting without using a vesting computation period, a Participant completes three years of vesting service on the day immediately preceding the third anniversary of the Participant's date of hire as described in Treasury regulations § 1.401(a)(35)-1(c)(3).

Trust Agreement

THIS TRUST AGREEMENT is entered into on the date indicated on the Adoption Agreement, by and between the Employer, and the Trustee(s) named in the Employers Adoption Agreement(s).

WHEREAS, the Employer has adopted and is maintaining the Money Purchase Pension and/or Profit-Sharing Plan(s), plan(s) qualified under section 401(a) of the Internal Revenue Code for the exclusive benefit of its Employees (the "Plan"); and

WHEREAS, the Employer and the Trustee deem it necessary and desirable to enter into a written agreement of trust in connection with the Plan;

WHEREAS, this Trust Agreement shall be construed to be part of Plan Document #02 and is hereby adopted by the Employer as a part of such Plan; and

WHEREAS, if any modifications have been made, other than the allowable choices in the Trust, this Trust Agreement must be executed by the Trustee(s);

NOW, THEREFORE, in consideration of the mutual promises contained herein, the parties hereto hereby agree and declare as follows:

Article 1

Establishment of Trust

1.1 Establishment of Trust: The Employer and the Trustee hereby agree to establish a Trust consisting of such sums as shall be from time to time paid to the Trustee under the Plan and such earnings, income, and appreciation as may accrue thereon, which, less payments made by the Trustee to carry out purposes of the Plan, are referred to herein as the "Trust Fund". In the event that multiple Trustees are appointed, this Trust agreement may be executed by one Trustee who has signature authority on behalf of all Trustees named. Such determination shall be made by the Employer.

1.2 Exclusive Benefit: The Trustee agrees to take, hold, invest, reinvest, administer, and distribute the Trust Fund in accordance with the terms of the Plan and this Trust Agreement solely in the interest of Participants and their Beneficiaries, and for the exclusive purpose of providing benefits to Participants and their Beneficiaries and defraying reasonable expenses of administering the Plan. Except as provided in Article 6, no assets of the Plan shall inure to the benefit of the Employer.

Article 2

Investment of the Trust Fund

2.1 Investment of Trust Fund: The Trust Fund will be invested in property acceptable to the Trustee, including but not limited to, preferred or common stocks, bonds, notes, debentures, mortgages, investment trust certificates, interest in real estate, leaseholds, royalties (including overriding oil and gas royalties whether measured by production or by gross or taxable income from property), oil and gas leases, oil payments or any other type of oil properties, and other forms of securities (including qualified employer securities (as defined in section 407(d)(5) of ERISA), but not exceeding the percentage, if any, of the Trust Fund specified by the Employer in the Adoption Agreement), shares in regulated investment companies, any pooled investment funds or any common trust funds, including any pooled fund or common trust fund administered by the Trustee, or in any other property, real or personal, as the Trustee may deem advisable, without being limited by a statute or rule of court regarding investments by trustees. The Trustee may hold any reasonable portion of the Trust Fund in cash pending investment or payment of expenses or benefits, without liability for interest.

2.2 Direction of Investments. Pursuant to the election made in the Adoption Agreement, investments will be determined in the discretion of the Trustee; the Employer; the Participants.

2.3 Employer-Directed Investments: If the Employer has been designated to determine investments, the following provisions shall apply:

(a) Direction of investment by the Employer shall be made in written orders delivered to the Trustee in such form as may be acceptable to the Trustee, without any duty to diversify and without regard to whether such property is authorized by the laws of any jurisdiction as a trust investment. The Trustee shall be responsible for the execution of such orders and for maintaining adequate records thereof. However, if any such orders are not received as required or, if received, are unclear in the

opinion of the Trustee, all or a portion of the contribution may be held uninvested without liability for loss of income or appreciation, and without liability for interest, pending receipt of such orders or clarification.

(b) The Employer may, in its discretion, appoint in writing one or more Investment Managers to direct the investment of all or any portion of the Trust Fund, as follows:

- (1) The Employer shall give the Trustee copies of (A) the instrument appointing the Investment Manager, and (B) an instrument evidencing the acceptance of appointment, acknowledging that the Investment Manager is a fiduciary for purposes of ERISA, and certifying the Investment Manager's registration under the Investment Adviser's Act of 1940.
- (2) After receipt of the instruments described in (1) above, the Trustee shall follow the written direction of the Investment Manager regarding the investment of the appropriate portion of the Trust Fund unless and until the Trustee receives written notice from the Employer that the Investment Manager has resigned or been removed. The Trustee shall be under no obligation to review or question any investment decision made by the Investment Manager, and the Trustee shall have no liability for losses with respect to such investments on account of any action directed, taken, or omitted by such Investment Manager.

2.4 Participant-Directed Investments: If the Participants have been designated to determine investments, then the following provisions shall apply:

- (a) Each Participant may direct the investment of all or a portion of their account balance(s), described below, as selected in the Adoption Agreement.
 - (1) the Vested Percentage of his or her Participant Account; OR
 - (2) the entire balance of his or her Participant Account; OR
 - (3) a select percentage of the following; the Employer Non-Elective Account Balance, the Employer Match Account Balance, the Employer QNEC Account Balance, the Employer QMAC Account Balance, the Employer Money Purchase Account Balance, the Employee Elective Deferral Account Balance, the Employee "after-tax" Account Balance, the Rollover/Transfer Account Balance.
- (b) The investments from which a Participant may choose when directing investment of his or her Participant Account ("Available Investments") shall be selected in the Adoption Agreement from the following:
 - (1) Any investment acceptable to the Employer.OR
 - (2) Such other investments or investment funds as may be selected by the Employer according to the Plan's written investment policy as prepared by the Employer as revised from time to time. In making such selection, the Employer shall use the care, skill, prudence and diligence under the circumstances then prevailing that a prudent person acting in a like capacity and familiar with such matters would use in the conduct of an enterprise of a like character and with like aims. The Available Investments under the Plan shall be diversified. The Employer shall notify the Trustee in writing of the selection of the Available Investments under the Plan and any changes thereto.
- (c) Direction of investment shall be made to the Trustee in such form as may be acceptable to the Trustee. Unless the Trustee adopts rules allowing directions to be made by telephone, direction must be made by written order delivered to the Trustee. Within a reasonable time after receipt of investment directions, the Trustee shall implement such directions, and the Trustee shall have no duty to diversify investments so directed, and the Trustee need not consider whether such investments are authorized by the laws of any jurisdiction as a trust investment. If any investment orders are not received, or, if received, are unclear in the opinion of the Trustee, all or a portion of the contribution may be held uninvested without liability for loss of income or appreciation, and without liability for interest, pending receipt of such orders or clarification.
- (d) The Trustee shall maintain a segregated account for each of the accounts for which investment is directed by a Participant.
- (e) The Trustee and Plan Administrator are authorized to establish any reasonable rules and procedures governing Participant-directed accounts which they deem desirable. Any such rules and procedures will be applied to all Participants on a nondiscriminatory basis. The Trustee is specifically authorized to establish any rules and procedures which it deems necessary or advisable to comply with the requirements of section 404(c) of ERISA.
- (f) The Trustee may require any Participant to enter into an agreement with the Trustee consenting to the Trustee's rules and procedures and providing such other provisions and indemnities as the Trustee shall require before allowing the Participant to direct any investment of his account.
- (g) To the extent allowed by law, the Trustee shall not be liable for any loss resulting from the Participant's direction of the investment of all or any portion of his Participant's Account.

2.5 Collective Trusts: Subject to the provisions of this Article, as of any valuation date of a collective trust established for the purpose of collective investment of the assets of trusts maintained with the Trustee or other trustees under qualified retirement plans which meets the requirements of the Code (hereinafter referred to as a "Collective Trust"), the Trustee may transfer any part or all of the assets of the Trust Fund to the trustee of the Collective Trust for admission to one or more of the investment funds therein. The Trustee is expressly authorized to permit the commingling of any or all of the assets of the Trust Fund, through the medium of the Collective Trust, with the assets of other trusts eligible to participate in the Collective Trust under the terms thereof. During such time as any part or all of the assets of the Trust Fund are held in the Collective Trust, they shall be subject to all of the provisions of the declaration creating the Collective Trust as amended from time to time. The Trustee shall have with respect to the interest of the Trust Fund in the Collective Trust the powers conferred by this Trust Agreement to the extent that such powers are not inconsistent with the provisions of the declaration creating the Collective Trust. The Trustee may withdraw all or any part of any interest of the Trust Fund in the Collective Trust in accordance with the terms of the Collective Trust. The terms of a Collective Trust shall constitute an integral part of this Agreement and the Plan.

2.6 Allocation of Earnings and Losses: To the extent that the Trustee maintains segregated accounts for Participants, the actual earnings and losses with respect to each segregated account shall be allocated to such account. To the extent that the Trustee does not maintain segregated accounts for Participants, the earnings and losses of the Trust shall be allocated pro rata among Participant's Accounts, on the basis specified in the Adoption Agreement.

- (a) Participant's Account balance as of the preceding Valuation Date, less subsequent distributions, withdrawals, forfeitures from the account, and insurance premium payments.
- (b) Participant's Account balance as of the preceding Valuation Date, less subsequent distributions, withdrawals, forfeitures from the account, and insurance premium payments, plus one-half of Elective Deferrals and Employee Nondeductible Contributions, if applicable.
- (c) On a time-weighted basis taking into account the balances in Participant's Accounts as of the most recent Valuation Date and the actual dates of any increases or decreases in the Participant's Accounts.
- (d) Any portion of a Participant's Account that is subject to the investment control of the Participant shall be adjusted for investment experience at the close of each business day.

2.7 Rights and Powers of the Trustee: In accordance with Department of Labor Reg. 2550-403a-1(b), all assets of an employee benefit plan shall be held in trust by one or more trustees pursuant to a written trust agreement. These requirements shall be satisfied if such securities are held on behalf of the plan in the name of a nominee or in street name provided such securities are held on behalf of the plan by a bank or trust company that is subject to supervision by the United States or a State, or a nominee of such bank or trust company, a broker or dealer registered under the Securities Exchange Act of 1934, or a nominee of such broker or dealer, or a clearing agency as defined in section 3(a)(23) of the Securities Exchange Act, or its nominee.

The Trustee is authorized to exercise all powers conferred upon the Trustee by law which it may deem necessary or proper for the investment and protection of the Trust Fund. The Trustee, to the extent permitted by law or regulatory authority, is specifically authorized and empowered:

- (a) To purchase, or subscribe for, any securities or other property and to retain the same. In conjunction with the purchase of securities, margin accounts may be opened and maintained;
- (b) To sell, exchange, convey, transfer, grant options to purchase, or otherwise dispose of any securities or other property held by the Trustee, by private contract or at public auction. No person dealing with the Trustee shall be bound to see to the application of the purchase money or to inquire into the validity, expediency, or propriety of any such sale or other disposition, with or without advertisement;
- (c) To vote 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, subscription rights or other options, 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 delegate discretionary powers, and to pay any assessments 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;
- (d) To cause any investment of the Trust Fund to be registered in the name of the Trustee or in the name of one or more of the Trustee's nominees, or to hold such investment in unregistered form or in a form permitting transfer by delivery; provided that the books and records of the Trustee shall at all times show that all such investments are part of the Trust Fund;
- (e) To borrow or raise money for the purposes of the Plan in such amount, and upon such terms and conditions, as the Trustee shall deem advisable; and for any sum so borrowed, to issue a promissory note as Trustee, and to secure the repayment thereof by pledging all, or any part, of the Trust Fund; and no person lending money to the Trustee shall be bound to see the application of the money lent or to inquire into the validity, expediency, or propriety of any borrowing;
- (f) To keep such reasonable portion of the Trust Fund in cash or cash balances as the Trustee may, from time to time, deem to be in the best interests of the Plan for payment of benefits or expenses of the Plan, without liability for interest thereon;
- (g) To establish programs under which cash deposits in excess of a minimum set by it will be periodically and automatically invested in interest-bearing investment funds;
- (h) To accept and retain for such time as the Trustee may deem advisable any securities or other property received or acquired as Trustee hereunder, whether or not such securities or other property would normally be purchased as investments hereunder;
- (i) To 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;
- (j) To settle, compromise, or submit to the Plan Administrator any claims, debts, or damages due or owing to or from the Plan, to commence or defend suits or legal or administrative proceedings, and to represent the Plan in all suits and legal and administrative proceedings;
- (k) To consult and employ any suitable agent to act on behalf of the Trustee and to contract and pay for legal, accounting, clerical, and other services deemed necessary by the Trustee to manage and administer the Trust Fund according to the terms of the Plan and this Trust Agreement;
- (l) To pay from the Trust Fund all taxes imposed or levied with respect to the Trust Fund or any part thereof under existing or future laws, and to contest the validity or amount of any tax, assessment, claim, or demand respecting the Trust Fund or any part thereof;
- (m) To apply for and procure from responsible insurance companies, to be selected by the Plan Administrator, as an investment of the Trust Fund, such annuity or life insurance contracts on the life of any Participant as the Plan Administrator shall deem proper; to exercise, at any time from time to time, whatever rights and privileges may be granted under such annuity or other contracts; to collect, receive, and settle for the proceeds of all such annuity or other contracts as and when entitled to do so under the provisions thereof;
- (n) To invest funds of the Trust in time deposits or savings accounts bearing a reasonable rate of interest in the Trustee's bank;
- (o) To invest in Treasury Bills and other forms of United States government obligations;
- (p) Except as hereinafter expressly authorized, the Trustee is prohibited from selling or purchasing stock options. The Trustee is expressly authorized to write and sell call options under which the holder of the option has the right to purchase shares of stock held by the Trustee as a part of the assets of this Trust, if such options are traded on and sold through a national securities exchange registered under the Securities Exchange Act of 1934, as amended, which exchange has been authorized to provide a market for option contracts pursuant to Rule 9B-1 promulgated under such Act, and so long as the Trustee at all times up to and including the time of exercise or expiration of any such option holds sufficient stock in the assets of this Trust to meet the obligations under such option if exercised. In addition, the Trustee is expressly authorized to purchase and acquire call options for the purchase of shares of stock covered by such options if the options are traded on and purchased through a national securities exchange as described in the immediately preceding sentence, and so long as any such option is purchased solely in a closing purchase transaction, meaning the purchase of an exchange traded call option the effect of which is to reduce or eliminate the obligations of the Trustee with respect to a stock option contract or contracts which it has previously written and sold in a transaction authorized under the immediately preceding sentence;
- (q) To deposit monies in savings accounts or certificates of deposit in federally insured banks, savings banks, savings and loan associations, or credit unions;
- (r) To pool all or any of the Trust Fund, from time to time, with assets belonging to any other qualified employee pension benefit trust created by the Employer or an affiliated company of the Employer, and to commingle such assets and make joint or common investments and carry joint accounts on behalf of this Plan and such other trust or trusts, allocating undivided shares or interests in such investments or accounts or any pooled assets of the two or more trusts in accordance with their respective interests;

- (s) To employ a bank or trust company pursuant to the terms of its usual and customary bank agency agreement, under which the duties of such bank or trust company shall be of a custodial, clerical and record-keeping nature;
- (t) To transfer a Participant's interest in the Plan to the trustee of another trust forming part of a plan represented by such trustee as meeting the requirements of section 401(a) of the Code or to the trustee, custodian, or issuer of an individual retirement account or annuity represented by such trustee, custodian, or issuer as meeting the requirements of section 408(a) or (b) of the Code; provided that such recipient permits such transfers to be made;
- (u) To accept funds for the account of a Participant transferred from the trustee or custodian of another plan represented by such trustee or custodian as meeting the requirements of section 401(a) of the Code; provided that such trust permits such transfers to be made;
- (v) To establish and maintain one or more investment funds in which all or a portion of the accounts of Participants may be commingled; and
- (w) To do all such acts and exercise all such rights and privileges, although not specifically mentioned herein, as the Trustee may deem necessary to carry out the purposes of the Plan.

2.8 Indicia of Ownership: All right, title, and interest in and to the assets of the Trust Fund shall at all time be vested exclusively in the Trustee. Except as may be authorized by regulations promulgated by the Secretary of Labor, the Trustee shall not maintain the indicia of ownership in any assets of the Trust Fund outside of the jurisdiction of the district courts of the United States.

Article 3

Duties of the Trustee

3.1 General: The Trustee shall discharge its assigned duties under this Trust Agreement solely in the interest of Participants and their Beneficiaries in the following manner:

- (a) for the exclusive purpose of providing benefits to Participants and their Beneficiaries and defraying reasonable expenses of administering the Plan;
- (b) with the care, skill, prudence, and diligence under the circumstances then prevailing that a prudent person acting in like capacity and familiar with such matters would use in the conduct of an enterprise of a like character and with like aims;
- (c) by diversifying the available investments under the Plan, unless under the circumstances it is clearly prudent not to do so; and
- (d) in accordance with the provisions of the Plan and this Trust Agreement insofar as they are consistent with the provisions of the Employment Retirement Income Security Act of 1974, as amended ("ERISA").

3.2 Investment: The Trustee shall invest, manage, and control the assets of the Plan in a manner consistent with Article 2 of the Trust Agreement.

3.3 Books and Records: The Trustee shall keep full and accurate accounts of all receipts, investments, disbursements, and other transactions hereunder, including such specific records as may be agreed upon in writing between the Employer and the Trustee. All such accounts, books, and records shall be open to inspection and audit at all reasonable times by any authorized representative of the Employer or the Plan Administrator. The Trustee, at the direction of the Plan Administrator, shall submit to auditors such valuations, reports or other information as they may reasonably require. A Participant may examine only those individual account records pertaining directly to him.

3.4 Accounts: In accordance with the terms of the Plan, the Trustee shall open and maintain separate accounts in the name of each Participant in order to record all contributions by or on behalf of the Participant and any earnings, losses, expenses, and distributions attributable thereto. The Plan Administrator shall furnish the Trustee with written instructions enabling the Trustee to allocate properly all contributions and other amounts under the Plan to the separate accounts of the Participants. In making such allocations, the Trustee shall be entitled to rely on the instructions furnished by the Plan Administrator and shall be under no duty to make any inquiry or investigation with respect thereto.

3.5 Valuations: The Trustee shall value the assets of the trust at fair market value on each Valuation Date, and shall allocate the earnings and losses to each Participant's Account as provided in Section 2.6.

3.6 Benefits and Expenses: The Trustee shall pay benefits under the Plan and expenses incurred by the Plan from the Trust Fund to such persons, in such manner, at such times and in such amounts as the Plan Administrator shall direct in writing. The Trustee shall be fully protected in making,

discontinuing, or stopping payments from the Trust Fund in accordance with the written directions of the Plan Administrator. The Trustee shall have no responsibility to see to the application of payments so made or to ascertain whether the directions of the Plan Administrator comply with the Plan. In no event, however, shall any such payment exceed the amount then credited to the respective Participant's Account. When the Plan Administrator directs that any payment is to be made only during or until the time a certain condition exists regarding the payee, any payment made by the Trustee in good faith, without actual notice or knowledge of the changed status or condition of the payee, shall be considered to have been properly made by the Trustee and made in accordance with the direction of the Plan Administrator.

3.7 Contributions:

- (a) The Trustee shall be accountable for all contributions received by it.
- (b) In-kind Contributions of other than qualifying employer securities will be permitted in non-pension plans as long as it is discretionary and unencumbered. With regard to qualifying securities, they can be contributed to both pension and non-pension plans subject to the requirements of ERISA section 408(e).

3.8 Annual Accounts:

- (a) Within ninety (90) days following the later of the last day of the Plan Year or receipt by the Trustee of the Employer's Contribution for the Taxable Year, and following the effective date of the removal or resignation of the Trustee, the Trustee shall file with the Employer a written account setting forth all transactions affected by it subsequent to the end of the period covered by its last previous annual account, the assets of the Trust Fund at the close of the period covered by such account, the net income or loss of the Trust Fund, the gains or losses realized by the Trust Fund upon the sale or other disposition of assets, the increase or decrease in the value of the Trust Fund, all payments and distributions made from the Trust Fund, and such other information as the Trustee or Plan Administrator deems appropriate. Such written account may consist of regularly issued broker/dealer, mutual fund or other investment statements.
- (b) Upon receipt by the Trustee of the Employer's written approval of any such account, or upon the expiration of thirty days after delivery of any such account to the Employer, such account (as originally stated if no objection has been theretofore filed by the Employer, or as theretofore adjusted pursuant to agreement between the Employer and the Trustee) shall be deemed to be approved by the Employer except as to matters, if any, covered by written objections theretofore delivered to the Trustee by the Employer regarding which the Trustee has not given an explanation, or made adjustments, satisfactory to the Employer, and the Trustee shall be released and discharged as to all items, matters and things set forth in such account which are not covered by such written objections as if such account had been settled and allowed by a decree of a court having jurisdiction regarding such account and of the Trustee, the Employer, the Plan Administrator and all persons having or claiming to have any interest in the Trust Fund. The Trustee, nevertheless, shall have the right to have its accounts settled by judicial proceedings if it so elects, in which event the Employer, the Plan Administrator and the Trustee shall be the only necessary parties.

3.9 Indemnification: Unless resulting from the Trustee's negligence, willful misconduct, lack of good faith, or breach of its fiduciary duties under this Trust Agreement or ERISA, the Employer shall indemnify and save harmless the Trustee from, against, for, and in respect of any and all damages, losses, obligations, liabilities, liens, deficiencies, costs, and expenses, including, without limitation, reasonable attorney's fees incident to any suit, action, investigation, claim, or proceedings suffered, sustained, incurred, or required to be paid by the Trustee in connection with the Plan or this Trust Agreement.

Article 4

Administrative Provisions

4.1 Compensation and Expenses: The Trustee shall be reimbursed for any reasonable expenses incurred by it as Trustee, including reasonable expenses of legal counsel. In addition, the Trustee shall be paid such reasonable compensation as shall be agreed upon from time to time in writing by the Employer and the Trustee, or in absence of such an agreement, such amounts as the Trustee customarily charges for similar services. However, an individual serving as Trustee who already receives full-time pay from the Employer shall not receive compensation from this Plan. Unless paid or advanced by the Employer, such compensation and reimbursements shall be paid from the Trust Fund.

4.2 Communications: Whenever the Trustee is permitted or required to act upon the directions or instructions of the Plan Administrator or Employer, the Trustee shall be entitled to act upon any written communication signed by any

person or agent designated to act as or on behalf of the Plan Administrator or Employer. Such persons or agents shall be designated in writing by the Employer or the Plan Administrator, and their authority shall continue until revoked in writing. The Trustee shall incur no liability for failure to act on such person's or agent's instruction or orders without written communication, and the Trustee shall be fully protected in all actions taken in good faith in reliance upon any instructions, directions, certifications, and communications believed to be genuine and to have been signed or communicated by the proper person.

4.3 Notification of Designated Person or Agent: The Employer shall notify the Trustee in writing as to the appointment, removal, or resignation of any person or agent designated to act as or on behalf of the plan Administrator. After such notification, the Trustee shall be fully protected in acting upon the directions of, or dealing with, any person or agent designated to act as or on behalf of the Plan Administrator until it receives written notice to the contrary. The Trustee shall have no duty to inquire into the qualifications of any person designated to act as or on behalf of the Plan Administrator.

4.4 Failure to Provide Instructions: In the event that the Plan Administrator fails for any reason to furnish the Trustee with any required notice, communication, designation, certification, order, instruction, or objection, the Trustee may take such action, including the making of distributions, as it in its discretion deems necessary or advisable under the circumstances, after it has been put on notice that any action on its part is required.

4.5 Insurance Companies: If any contract issued by an insurance company shall form a part of the Trust Fund, the insurance company shall not be deemed a party to this Trust Agreement. A certification in writing by the Trustee as to the occurrence of any event contemplated by this Trust Agreement or the Plan shall be conclusive evidence thereof and the insurance company shall be protected in relying upon such certification and shall incur no liability for so doing. With respect to any action under any such contract, the insurance company may deal with the Trustee as the sole owner thereof and need not see that any action of the Trustee is authorized by this Trust Agreement or the Plan. Any change made or taken by an insurance company upon the direction of the Trustee shall fully discharge the insurance company from all liability with respect thereto, and it need not see to the distribution or further application of any moneys paid it to the Trustee or paid in accordance with the direction of the Trustee.

Article 5

Resignation and Removal of Trustee

5.1 Resignation of Trustee: The Trustee may resign at any time by delivering written notice to the Employer at least thirty (30) days before the effective date of such resignation.

5.2 Removal of Trustee: The Trustee may be removed by the Employer at any time upon thirty (30) written notice to the Trustee. The thirty day notice period may be waived by the Trustee.

5.3 Appointment of Successor: Upon the death, resignation, incapacity, or removal of any Trustee, a successor may be appointed by the Employer by written instrument appointing a successor Trustee, and an acceptance in writing of the office of successor Trustee signed by the successor so appointed. Any successor Trustee may be either one or more individuals or a corporation authorized and empowered to exercise trust powers. Upon accepting such appointment in writing, such successor shall become vested with all the estate, rights, powers, discretions, and duties of his predecessor with like respect as if he were originally named as a Trustee herein. Until such a successor is appointed and has accepted its appointment, the remaining Trustee or Trustees shall have full authority to act under the terms of this Agreement. Upon the death of the sole proprietor of a proprietorship where either the sole proprietor was acting as the sole Trustee or where no other Trustees remain, whether by death or otherwise, the executor or administrator of the estate of the last surviving Trustee or if applicable the surviving spouse of the sole proprietor will have the authority to appoint a successor Trustee.

5.4 Delivery by Trustee: Upon appointment of a successor Trustee, the resigning or removed Trustee shall transfer and deliver the Trust Fund to such successor Trustee, after reserving such reasonable amount as it shall deem necessary to provide for its expenses in the settlement of its account, the amount of any compensation due to it, and any sums chargeable against the Trust Fund for which it may be liable. If the sums so reserved are not sufficient for such purposes, the resigning or removed Trustee shall be entitled to reimbursement for any deficiency from the successor Trustee and the Employer who shall be jointly and severally liable therefore.

5.5 Successor: Any successor Trustee shall have all of the powers of the initial Trustee. A successor Trustee may rely on the accounting provided by its predecessors, and a successor Trustee shall not be liable for the acts or omissions of any predecessor Trustee.

Article 6

No Alienation or Diversion

6.1 Nonalienation: Except as otherwise required in the case of any qualified domestic relations order within the meaning of section 414(p) of the Code, the benefits or proceeds of any allocated or unallocated portion of the assets of the Trust Fund and any interest of any participant or Beneficiary arising out of or created by the Plan either before or after the Participant's retirement shall not be subject to execution, attachment, garnishment, or other legal or judicial process whatsoever by any person, whether creditor or otherwise, claiming against such Participant or Beneficiary. No Participant or Beneficiary shall have the right to alienate, encumber, or assign any of the payments or proceeds, or any other interest arising out of or created by the Plan and any action purporting to do so shall be void. The provision of this Section shall apply to all Participants and Beneficiaries, regardless of their citizenship or place of residence. Sub-trusts are not permitted under this Plan and Trust as owners of plan assets since such sub-trust would create an assignment or alienation that violates section 401(a)(13) of the Code.

6.2 Prohibition of Diversion: Except as provided in this paragraph, at no time prior to the satisfaction of all liabilities with respect to Participants and their Beneficiaries under the Plan shall any part of the principal or income of the Trust Fund be used for, or diverted to, purposes other than for the exclusive benefit of Participants or their Beneficiaries, or for defraying reasonable expenses of administering the Plan. Notwithstanding the foregoing, contributions made by the Employer under the Plan may be returned to the Employer under the following conditions:

- Contributions to the Plan are specifically conditioned on initial qualification of the Plan under the Code. If the plan is determined to be disqualified, contributions made in respect of any period subsequent to the effective date of such disqualification may be returned to the Employer within one year after the date of denial of qualification.
- Contributions to the Plan are specifically conditioned upon their deductibility under the Code. To the extent a deduction is disallowed for any such contribution, it may be returned to the Employer within one year after the disallowance of the deduction. Contributions which are not deductible in the taxable year in which made but are deductible in subsequent taxable years shall not be considered to be disqualified for purposes of this subsection.
- If a contribution is made by reason of mistake of fact, such contribution may be returned to the Employer within one year of the payment of such contribution.

Article 7

Miscellaneous Provisions

7.1 Definitions in Plan: Unless the context of this Trust Agreement clearly indicates otherwise, the terms defined in the Plan shall, when used herein, have the same meaning as in the Plan.

7.2 Amendment of Trust: The Employer may, by delivery to the Trustee of an instrument in writing, amend, terminate, or partially terminate this Trust Agreement at any time; provided, however, that no amendment shall increase the duties or liabilities of the Trustee without the Trustee's consent; and, provided further, that no amendment shall divert any part of the Trust Fund to any purpose other than providing benefits to Participants and their beneficiaries or defraying reasonable expenses of administering the Plan.

7.3 Termination of Plan: If the Plan is terminated, or if the Employer permanently discontinues its contributions to the Plan, the Trustee shall distribute the Trust Fund or any part thereof in such manner and at such times as the Plan Administrator shall direct in writing. In absence of receipt of such written directions within ninety (90) days after the effective date of such termination, the Trustee shall distribute the Trust Fund in accordance with the provisions of the Plan.

7.4 No Employment Contract: Nothing contained in this Trust Agreement or in the Plan shall be construed as an employment contract or require the Employer to retain any Employee in its service.

7.5 Construction: The construction, validity, and administration of this Trust Agreement and the Plan shall be governed by the laws of the state where the Trust resides, except to the extent such laws have been specifically superseded by ERISA.



Money Purchase Pension and Profit Sharing Plans

Administrative Services Agreement

The following agreement (this "Agreement") is made by and between Invesco Investment Services, Inc. ("IIS") and the Trustee (referred to below as the "Administrator") of the Invesco Money Purchase Pension Plan and/or Profit Sharing Plan and Trust (the "Plan") named in the Adoption Agreement establishing the said Plan as of the first date on which the Plan is first funded.

WHEREAS, the Plan is a qualified defined contribution plan established pursuant to Section 401(a) of the Internal Revenue Code of 1986, as amended (the "Code"); and

WHEREAS, the Administrator, as Plan Trustee, intends to invest the assets of the Plan in shares of certain regulated investment companies for which IIS or an affiliate thereof serves as transfer agent or servicing agent (the "Funds"); and

WHEREAS, the Administrator wishes to have IIS perform certain administrative services relating to the Plan, including disbursements, tax reporting, and ERISA Rule 408(b)(2) compliance, as further described in Exhibit A (the "Services"), with respect to the Plan's investments in the Funds, on the terms and conditions set forth herein.

NOW, THEREFORE, the parties hereby agree as follows:

1. Services. IIS shall perform the Services with respect to the Plan. IIS shall have no obligations hereunder beyond those specifically set forth in Exhibit A, and any other acts or things required to perform the Services or to operate the Plan (including, but not limited to, the obligations set forth in Exhibit B) shall remain the responsibility of the Administrator. The Administrator hereby grants to IIS all powers and authority necessary for IIS to perform the Services; provided, however, that IIS shall not have any discretionary authority or responsibility with respect to the management, administration, or operation of the Plan. IIS has the right to request written instructions from the Administrator from time to time with respect to the performance of the Services and shall have no obligation to perform Services with respect to which instructions have been requested by IIS but not timely provided by the Administrator.

2. Administrator's Representations and Warranties.

The Administrator hereby represents and warrants that:

- (i) the Plan is duly organized, validly existing and in compliance with all applicable law including the requirements of the Code and, to the extent applicable, the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and commits to maintaining the Plan in compliance with all applicable laws;
- (ii) the Administrator has full power and authority to enter into and perform this Agreement; and
- (iii) neither the Administrator's execution and delivery of this Agreement nor the Administrator's fulfillment of the terms and its compliance with the provisions hereof will conflict with the terms of the applicable Plan documents or result in a breach or default of any other agreement to which it is a party.

3. Fees. For IIS' performance of the Services, the Administrator, on behalf of the Plan, agrees to pay IIS annually \$15.00 per account maintained by the Plan in the Funds with a balance less than \$50,000 on the day the fee is assessed. The Administrator authorizes and directs IIS to collect such fee by redeeming shares in the Funds held within each such account in an amount necessary to pay such fee once each calendar year. If IIS is unable to collect any such fee when due, IIS may discontinue its Services under this Agreement. Upon 30 days' prior written notice, IIS may change the fees described in this provision.

4. Provision of Information by Administrator. The Administrator shall, either directly or through its agents and other third-party representatives, promptly provide all information or documentation requested by IIS. IIS is authorized and directed to accept and rely on all instructions given by the Administrator (or its authorized agent or third-party representatives). IIS may accept and rely on instructions transmitted by the Administrator or its authorized agents or third-party representatives whether given in writing, by telephone, facsimile transmission, or other electronic means that IIS reasonably believes to be genuine.

5. Use of Agents or Subcontractors. IIS may perform the Services through agents and/or subcontractors selected by IIS. IIS' retention of agents or subcontractors shall not limit the rights of IIS or relieve IIS of its duties hereunder.

6. Force Majeure. Notwithstanding any other provision of this Agreement to the contrary, IIS shall not be deemed to be in breach of this Agreement if IIS fails to perform any Services as a result of one or more of the following causes: (i) fire, flood, elements of nature, or other acts of God, (ii) any outbreak or escalation of hostilities, war, riots, or civil disorders in any country, (iii) utility equipment, telecommunication or transmission failures, shortages, or damages, (iv) work stoppages, (v)

acts or omissions by the Administrator or its officers, directors, agents, or employees, or (vi) any other events not reasonably within the control of IIS, its officers, agents, or employees.

- 7. Indemnification.** IIS shall have the right to rely upon any information furnished by the Administrator. The Administrator and the Administrator's legal representative, as appropriate, shall always fully indemnify IIS, the Funds, and each of their respective directors, officers, employees, and/or agents, and hold each of them harmless from any and all liability whatsoever which may arise in connection with the establishment and maintenance of the Plan and the performance of their obligations under this Agreement (including that which arises out of their own negligence or the negligence of their agents), except that which arises due to their gross negligence, willful misconduct, or lack of good faith. IIS shall not be obligated or expected to commence or defend any legal action or proceeding in connection with this Agreement unless agreed upon by IIS and the Administrator or said legal representative, and unless fully indemnified for so doing to IIS satisfaction.
- 8. Duration and Termination.** This Agreement shall remain in full force and effect until terminated. This Agreement may be terminated in its entirety by either of the parties hereto at any time by providing written notice to the other party. This Agreement shall automatically terminate upon receipt by IIS of a request to close or fully redeem all the account(s) maintained by the Plan in the Funds.
- 9. Amendments.** IIS may amend the Agreement by providing written notice of any such amendment to the Administrator's address of record thirty (30) days in advance of the effective date of the amendment. Any such amendments shall be effective as of the date specified in the written notice. The Administrator shall be deemed to have consented to any such amendment unless the Administrator notifies IIS to the contrary within 30 days after notice and requests a distribution or transfer of the balance in the Plan. No amendment which increases the burdens of IIS shall take effect without IIS' prior written consent.
- 10. Choice of Law and Venue.** To the extent not preempted by ERISA and the Internal Revenue Code, this Agreement shall be governed by the laws of the State of Texas. IIS and the Administrator, on its own behalf and on behalf of the Plan, waive their respective rights to trial by jury in any action or proceeding instituted with respect to this Agreement. The Administrator further agrees that the venue of any litigation between the Administrator, the Plan, and IIS with respect to the Agreement shall be in the State of Texas.
- 11. Successors and Assigns.** All the terms and provisions of this Agreement shall be binding upon and inure to the benefit of the parties hereto, their respective successors and permitted assigns. IIS may assign its interest in this Agreement to an affiliate and will provide written notice to Administrator of any such assignment.
- 12. Survival.** The indemnification provisions contained herein and obligation of the Administrator under section 3 then remaining unsatisfied shall survive the expiration, termination, or cancellation of this Agreement.
- 13. Severability.** In the event any term or provision of this Agreement is held to be illegal, in conflict with any law, or otherwise invalid, the remaining portion or portions shall be considered severable and not be affected, and the rights and obligations of the parties shall be construed and enforced as if the Agreement did not contain the particular part, term, or provisions held to be illegal or invalid.
- 14. Fiduciary Disclaimer.** The Administrator acknowledges that (i) IIS' sole function under this Agreement is to act as a provider of the Services with respect to the Plans, (ii) nothing in this Agreement requires IIS to and IIS shall not render investment advice to the Plan or Plan participants, (iii) IIS has no discretionary authority or responsibility with respect to the management, administration, or operation of the Plan, and (iv) IIS is not the Plan Administrator, a Plan trustee, or other fiduciary (within the meaning of ERISA) with respect to the Plan. This Agreement shall be interpreted in a manner consistent with IIS' non-fiduciary role. The Administrator further acknowledges that IIS is not a tax, legal, or financial advisor to the Plan or any Plan participant.
- 15. Fund Liquidations.** In the event that any Fund held in a Plan account is liquidated, the liquidation proceeds of such Fund shall be invested in accordance with the instructions of the Administrator; if the Administrator does not give such instructions prior to the Fund liquidation, or if such instructions are unclear or incomplete in the sole reasonable opinion of IIS, the Administrator authorizes IIS to invest such liquidation proceeds in another Fund (including a money market fund if available) as IIS may designate, and IIS will not have any responsibility for such investment.

EXHIBIT A

Services to be Provided by Invesco Investment Services, Inc. (IIS)

The Services to be provided by IIS to the Administrator, with respect to the Plan, are limited to the following:

- Serve as depository for all Plan assets.
- Provide account statements to participants on a quarterly basis.
- Distribute assets from the Plan as instructed by the Administrator.
- Provide Internal Revenue Code Section 402(f) notices of rollover options and withholding notices to participants, as required for distributions of Plan assets.
- Assess federal income tax withholding on distributions per IRS guidelines.
- Deposit current year federal income tax withholding amounts with IRS.
- Report amounts withheld and remit to the IRS.
- Prepare and distribute Forms 1099-R in accordance with the distribution instructions provided by the Administrator.
- Provide regulatory disclosures as required under ERISA Rule 408(b)(2).
- Deliver prototype plan document amendments as prepared by the prototype sponsor, Invesco Distributors, Inc., which may result from applicable law changes.

These Services are provided solely with respect to and to the extent of the Plan's investments in the Funds. No Services are provided with respect to any Plan investments other than investments in the Funds.

EXHIBIT B

The Administrator's Obligations

IIS specifically disclaims any responsibility, and the Administrator acknowledges retaining responsibility to:

- Determine the distributable event and participant or beneficiary eligibility for distributions.
- Provide distribution information and documentation as required by IIS to process distributions of Plan assets.
- Review and qualify all Domestic Relations Orders and determine amounts to be paid out to alternate payees.
- Immediately notify IIS of any backup withholding requirements.
- Remit and prepare all reporting of any state or local tax amounts.
- Monitor contributions to ensure compliance with IRS annual limitations.
- Prepare and file Form 5500 or 5500-EZ as applicable.
- Provide regulatory disclosures as required under ERISA Rule 404(a)(5) to Plan participants.

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