

PORT WASHINGTON PUBLIC LIBRARY BOARD OF TRUSTEES MEETING
Hagedorn Meeting Room
May 20, 2026
7:30 PM
AGENDA

- I Approval of April 14, 2026, Board of Trustees Minutes
- II Approval of May 2026 Warrants
- III Approval of May 2026 Staff Changes
- IV Financial Report
 - a) April Financial Report
- V Director's Report
 - a) Facilities Update
 - b) Theater For Dessert Performance – June 9, 2026, at 7:00 p.m.
 - c) America 250 Local History Exhibit Reception – June 11, 2026, at 3:00 p.m.
 - d) June Early Voting & Primary Day
 - e) Dr. John L. Flateau Voting & Election Law
 - f) ACH Positive Pay Implementation
 - g) 2025 Construction Aid Grant
 - h) Excess Equipment List
- VI President's Report
 - a) Policy Committee Report
 - b) July Organizational Meeting Date – July 8, 2026
 - c) Utica Dividend
- VII Assistant Director
 - a) 2025 Annual Report
 - b) Pride Month 2026
- VIII Art Council
 - a) Minutes of Meeting – April 8, 2026
- IX Friends of the Library
 - a) Minutes of Meeting – April 15, 2026
- X Correspondence
 - a) Patron Comments

(over)

- XI Staff Reports
 - a) ESOL Report
 - b) Facilities Report
 - c) PLA Conference Reports
- XII Old Business
- XIII New Business
 - a) Updates to 403b Plan Documents - Approval
- XIV Staff Association
- XV Public Comments
- XVI Adjournment

PORT WASHINGTON PUBLIC LIBRARY
UNAPPROVED MINUTES OF
THE BOARD OF TRUSTEES MEETING APRIL 15, 2026

Participants: Bill Keller, Presiding
Matthew Straus, Trustee
Adrienne Saur, Trustee
Sima Vasa, Trustee
Keith Klang, Director
In Attendance: Melanie Davidoff (Staff Association), Allison Stanley

Michael Krevor, Trustee
Nancy Comer, Trustee
Julie Lim, Trustee
James Hutter, Assistant Director

Mr. Keller stated the Board met at 7:45 p.m. on March 31, 2026, following the Budget Information Session, and went into Executive Session where the Board discussed personnel matters. Mr. Keller also noted that the Board met at 6:45 p.m on April 15, 2026 and went into Executive Session where the Board also discussed personnel matters. Mr. Keller commenced the public portion of the meeting at 8:00 p.m..

OPENING

Mr. Keller requested a motion to approve the March 18, 2026 Board of Trustees meeting minutes. Mr. Straus moved to approve. Mr. Krevor seconded. All agreed.

APPROVAL OF MINUTES

Mr. Klang introduced Mr. Bill Barrett and Ms. Alicia Zabala from Rynkar, Vail and Barrett LLP who then presented 2025-2026 Audit. The findings stated that The Port Washington Public Library is in good financial position.

AUDIT

Mr. Keller requested a motion to approve the March 2026 warrants 26-3-9A and 26-3-9B. Mr. Straus moved to approve. Mr. Krevor seconded. All agreed. Mr. Keller requested a motion to approve two payrolls on 3/12/26 and 3/26/26. Ms. Comer moved to approve. Mr. Straus seconded. All agreed.

APPROVAL OF WARRANT

Mr. Keller stated there was one staff addition for March 2026. Ms. Vasa moved to approve. Mr. Krevor seconded. All agreed.

STAFF CHANGES

Mr. Keller asked if there were any questions on the March Financial Report. There were no questions on the report.

FINANCIAL REPORT

Mr. Klang updated the Board on Spring Facility projects.

SPRING FACILITY UPDATE

Mr. Klang shared the ILS plan of service for artificial intelligence content. A discussion ensued. Mr. Klang stated he will likely bring this back up for further discussion in the coming months.

ILS INTEGRITY POLICY

Mr. Klang noted recent meetings with Assemblyman Daniel Norber and Senator Jack Martins to discuss funding, Civil Service and eBook pricing . Mr. Klang plans to update the Board regarding the final NYS Budget funding for libraries next month.

LIBRARY ADVOCACY UPDATE

Mr. Klang requested the approval to dispose of excess equipment from the maintenance department. Ms. Saur moved to approve. Mr. Krevor seconded. All agreed.

EXCESS LIST

Mr. Klang shared with the Board upcoming Trustee Training opportunities.

TRUSTEE TRAINING

Mr. Keller noted that the PWPL budget passed with 439 “Yes” votes and 31 “No” votes. Ms. Comer received 425 votes and Mr. Keller received 425 votes, both were each appointed to five-year terms.

ELECTION RESULTS

Mr. Keller noted that Policy Committee met on April 8th to develop a naming policy. A follow-up meeting will be setup in the coming weeks.

POLICY COMMITTEE REPORT

Mr. Keller noted the FOL Book and Author Luncheon will be at The Garden City Hotel on Friday, May 1, 2026.

BOOK AND AUTHOR

Mr. Keller noted that the Long Island Conference will be May 14, 2026.

LIBRARY CONFERENCE

Mr. Hutter noted that Earth Day will take place Saturday, April 25, 2026 at the Library from 12:00 p.m. – 4:00 p.m..

EARTH DAY

Mr. Hutter shared The Lab equipment and services brochure with the Board.

THE LAB

Mr. Keller noted the Art Advisory Council minutes of March 11, 2026.

AAC MINUTES

Mr. Keller noted the Friends of the Library minutes of the March 11, 2026.

FOL MINUTES

Mr. Keller noted the patron comments.

PATRON COMMENTS

Mr. Keller noted the Local History staff report.

STAFF REPORTS

Mr. Klang requested approval from the Board for the Port Washington Public Library to be closed Friday July 3, 2026 in observation of Independence Day. Mr. Straus moved to approve. Mr. Krevor seconded. All agreed.

NEW BUSINESS

Ms. Davidoff was the Staff Association representative for this month. Ms. Davidoff stated there were no comments from the Association. The Board thanked her for attending.

STAFF ASSOCIATION

There were no public comments.

PUBLIC COMMENTS

Ms. Comer moved to adjourn and all agreed at 9:20 pm.

ADJOURNMENT

**BOARD MEETING
APRIL 2026 REPORTS**

WARRANTS TO BE VOTED ON

Warrant Number	Amount
26-4-10A	\$ 226,025.24
26-4-10B	\$ 64,480.30
Warrant Total	<u><u>\$ 290,505.54</u></u>

<u>Payroll Date</u>	<u>Gross</u>	<u>Net</u>	<u>Processing</u>	<u>Tax Liability</u>
4/9/2026	\$ 158,693.21	\$ 115,435.36		\$ 46,468.61
4/23/2026	\$ 154,919.28	\$ 100,112.21	\$ 1,992.70	\$ 39,802.53
PAYROLL TOTAL	<u><u>\$ 313,612.49</u></u>	<u><u>\$ 215,547.57</u></u>	<u><u>\$ 1,992.70</u></u>	<u><u>\$ 86,271.14</u></u>

Prepared By:
Mayra Fenig
Finance Department

PORT WASHINGTON PUBLIC LIBRARY
Balance Sheet - Governmental Funds
 April 30, 2026
 83.33% of Budget Expensed

	General	Special Aid	Capital Projects	Permanent	Total Governmental Funds	Fiduciary Fund Agency
ASSETS						
Cash						
Unrestricted	\$ 4,245,343	\$ 797,702	\$ 226,221	\$	\$ 5,269,266	\$
Restricted				151,628	151,628	
Receivables						
Accounts receivable					-	
Due from other funds	319,730	16,622			336,352	23,023
Due from component unit	(32)	12,438			12,406	
Prepays		3,670			3,670	
Other Assets	630				630	
	<u>4,565,671</u>	<u>830,432</u>	<u>226,221</u>	<u>151,628</u>	<u>5,773,952</u>	<u>23,023</u>
Total Assets	<u>\$ 4,565,671</u>	<u>\$ 830,432</u>	<u>\$ 226,221</u>	<u>\$ 151,628</u>	<u>\$ 5,773,952</u>	<u>\$ 23,023</u>
LIABILITIES						
Payables						
Due to other funds	23,023	127,938	191,792	16,622	359,375	
Other liabilities					-	23,023
	<u>23,023</u>	<u>127,938</u>	<u>191,792</u>	<u>16,622</u>	<u>359,375</u>	<u>23,023</u>
Total Liabilities	<u>23,023</u>	<u>127,938</u>	<u>191,792</u>	<u>16,622</u>	<u>359,375</u>	<u>23,023</u>
FUND BALANCES						
Nonspendable:						
Prepaid	630				630	
Endowment				135,006	135,006	
Restricted: Grants		702,494			702,494	
Assigned:						
Capital projects	2,355,870		34,429		2,390,299	
Retirement contribution	462,749				462,749	
Terminal leave	667,545				667,545	
Unappropriated fund balance	239,000				239,000	
Unassigned: Fund balance	816,854				816,854	
	<u>4,542,648</u>	<u>702,494</u>	<u>34,429</u>	<u>135,006</u>	<u>5,414,577</u>	<u>-</u>
Total Fund Balances	<u>4,542,648</u>	<u>702,494</u>	<u>34,429</u>	<u>135,006</u>	<u>5,414,577</u>	<u>-</u>
Total Liabilities and Fund Balances	<u>\$ 4,565,671</u>	<u>\$ 830,432</u>	<u>\$ 226,221</u>	<u>\$ 151,628</u>	<u>\$ 5,773,952</u>	<u>\$ 23,023</u>

PORT WASHINGTON PUBLIC LIBRARY
Statement of Revenues and Expenditures - General Fund
For One Month and Ten Months Ended April 30, 2026
83.33% of Budget Expensed

	Budget	April 30, 2026		Balance Remaining	% of Annual Budget
		One Month	Year to Date		
REVENUES					
REAL PROPERTY TAXES	\$ 7,505,261	\$ 625,438	\$ 6,254,384	\$ (1,250,877)	83.3%
OTHER TAX ITEMS	100,000			(100,000)	0.0%
FEES - LOST BOOKS	7,500	640	4,378	(3,122)	58.4%
XEROX REVENUES	9,000	1,729	12,883	3,883	143.1%
INTEREST	112,200	8,999	97,772	(14,428)	87.1%
SALE OF USED BOOKS	3,000		1,029	(1,971)	34.3%
SALE OF INSTRUCTIONAL SUPPLIES					N/A
REFUND OF PY EXPENSES					N/A
GIFTS & DONATIONS			1,750	1,750	N/A
MISCELLANEOUS	12,500	402	6,220	(6,280)	49.8%
STATE AID	8,800		9,223	423	104.8%
INTERFUND TRANSFERS IN			96,792	96,792	N/A
Total Revenues	7,758,261	637,208	6,484,431	(1,273,830)	83.6%
EXPENDITURES					
141 CERTIFIED LIBRARIANS					
.01 CERT.LIB GRADE 29-27-25	151,960	11,688	124,625	27,335	82.0%
.02 CERT.LIB GRADE 21	118,530	9,119	97,046	21,484	81.9%
.03 CERT.LIB GRADE 19	305,660	29,217	258,442	47,218	84.6%
.04 CERT.LIB GRADE 17	679,040	34,088	358,333	320,707	52.8%
.05 CERT.LIB GRADE 15	1,180,708	84,035	959,614	221,094	81.3%
.06 CERT.LIB HOLIDAY & SUNDAY	63,049	3,050	42,896	20,153	68.0%
TOTAL CERT. LIBRARIANS	2,498,947	171,197	1,840,956	657,991	73.7%
143 CLERICAL STAFF					
.01 CLERICAL GRADE 11	326,470	25,906	308,065	18,405	94.4%
.02 CLERICAL GRADE 9	111,840	8,603	91,607	20,233	81.9%
.04 CLERICAL GRADE 5	416,570	31,133	310,979	105,591	74.7%
.05 CLERICAL GRADE 3		6,934	46,782	(46,782)	N/A
.06 CLERICAL HOLIDAY & SUNDAY	25,000	1,793	24,006	994	96.0%
TOTAL CLERICAL STAFF	879,880	74,369	781,439	98,441	88.8%
143 HOURLY STAFF					
.12 BOOK SHELVERS-CHILDREN	25,000	3,285	31,547	(6,547)	126.2%
.13 ENGLISH AS A SECOND LANGUA	34,000	649	13,323	20,677	39.2%
.14 ISD	87,000	9,998	85,446	1,554	98.2%
.15 COLLECTION MANAGEMENT	161,000	11,268	100,174	60,826	62.2%
.18 PROCESSING OF BOOKS	36,000	2,150	29,726	6,274	82.6%
.19 TECHNICIANS-MEDIA	15,000	1,941	23,303	(8,303)	155.4%
.21 COMPUTER AIDES	77,000	5,814	51,270	25,730	66.6%
.22 SUNDAY & HOLIDAYS - SUPPORT	36,000	5,074	51,497	(15,497)	143.0%
.23 INFO. TECH SPEC. II	18,000			18,000	0.0%
.24 COMMUNITY OUTREACH	16,000	981	7,605	8,395	47.5%
TOTAL HOURLY STAFF	505,000	41,160	393,891	111,109	78.0%
143 BUILDING STAFF					
.31 CUSTODIAL	336,410	25,869	271,171	65,239	80.6%
.32 HOLIDAYS & SUNDAY - CUSTODIA	22,873	1,018	19,978	2,895	87.3%
TOTAL BUILDING STAFF	359,283	26,887	291,149	68,134	81.0%
SEPARATION PAYOUTS	96,215		150,404	(54,189)	156.3%

PORT WASHINGTON PUBLIC LIBRARY
Statement of Revenues and Expenditures - General Fund (Continued)
For One Month and Ten Months Ended April 30, 2026
83.33% of Budget Expensed

EXPENDITURES (CONTINUED)	Budget	April 30, 2026		Balance Remaining	% of Annual Budget
		One Month	Year to Date		
9030.8 SOCIAL SECURITY	\$ 324,598	\$ 22,847	\$ 251,808	\$ 72,790	77.6%
9040.8 WORKER'S COMPENSATION	38,000		18,409	19,591	48.4%
9045.8 DISABILITY INSURANCE	10,000	1,215	2,172	7,828	21.7%
9050.8 UNEMPLOYMENT INSURANCE	1,390			1,390	
9060.8 HOSPITAL & MEDICAL INSURANCE					
.01 MEDICAL	1,009,452	83,172	960,844	48,608	95.2%
.02 DENTAL	26,512	2,677	27,771	(1,259)	104.7%
.03 EYECARE	2,000	75	1,396	604	69.8%
TOTAL HOSPITAL & MEDICAL INSURANCE	1,037,964	85,924	990,011	47,953	95.4%
9010.8 STATE RETIREMENT	605,345		469,165	136,180	77.5%
203 EQUIPMENT					
.01 EQUIPMENT - LIBRARY	24,500	1,698	3,589	20,911	14.6%
.02 EQUIPMENT - COMPUTER	16,850	3,718	9,285	7,565	55.1%
.03 EQUIPMENT - BUILDING	15,000	3,687	13,567	1,433	90.4%
TOTAL EQUIPMENT	56,350	9,103	26,441	29,909	46.9%
410 PRINT & INFORMATION SERVICES					
.02 SERVICES & CONTINUATIONS				-	
.05 BOOKS-FICTION	50,000	3,356	30,096	19,904	60.2%
.06 BOOKS-NON-FICTION	50,000	1,984	28,109	21,891	56.2%
.07 BOOKS-REFERENCE	35,000	1,390	16,250	18,750	46.4%
.08 BOOKS-CHILDREN	23,500	1,084	15,055	8,445	64.1%
.09 BOOKS-AUDIO & ELECTRONIC	125,000		106,019	18,981	84.8%
.10 BOOKS-YOUNG ADULT	15,000	678	4,563	10,437	30.4%
TOTAL PRINT & INFORMATION SERVICES	298,500	8,492	200,092	98,408	67.0%
411 MACHINE READABLE MATERIAL					
.02 REFERENCE SOFTWARE	60,000		57,292	2,708	95.5%
.03 COMPUTER SOFTWARE	35,000	2,964	41,075	(6,075)	117.4%
TOTAL MACHINE READABLE MATERIAL	95,000	2,964	98,367	(3,367)	103.5%
413 SERIALS					
.01 MICROFORM	4,500			4,500	0.0%
.02 NON-MICROFORM	28,000	220	30,150	(2,150)	107.7%
TOTAL SERIALS	32,500	220	30,150	2,350	92.8%
417 A-V MATERIALS					
.02 CHILDREN'S MATERIALS	4,000	165	2,446	1,554	61.2%
.03 DVD	16,000	1,408	13,739	2,261	85.9%
.04 YOUNG ADULT				-	N/A
.05 DIGITAL MEDIA	30,000	3,762	32,835	(2,835)	109.5%
TOTAL A-V MATERIALS	50,000	5,335	49,020	980	98.0%
417 AUDIO RECORDINGS					
.11 VIDEO GAME COLLECTION	10,000	1,246	6,816	3,184	68.2%
.12 COMPACT DISKS	6,000	227	4,415	1,585	73.6%
TOTAL AUDIO RECORDINGS	16,000	1,473	11,231	4,769	70.2%
417 A-V RENTAL & MAINTENANCE					
.21 FILM RENTAL-ADULT	3,000		1,341	1,659	44.7%
.24 MAINT. & REPAIRS	1,000			1,000	0.0%
.25 BULBS	500			500	0.0%
TOTAL A-V RENTAL & MAINTENANCE	4,500	-	1,341	3,159	29.8%

PORT WASHINGTON PUBLIC LIBRARY
Statement of Revenues and Expenditures - General Fund (Continued)
For One Month and Ten Months Ended April 30, 2026
83.33% of Budget Expensed

	Budget	April 30, 2026		Balance Remaining	% of Annual Budget
		One Month	Year to Date		
EXPENDITURES (CONTINUED)					
430 OFFICE & LIBRARY SUPPLIES					
.01 ADULT SERVICES	\$ 600	\$ 50	\$ 900	\$ (300)	150.0%
.02 CHILDREN'S SERVICES	3,500	180	1,450	2,050	41.4%
.03 COLLECTION MANAGEMENT	800		229	571	28.6%
.04 COMMUNITY INFO	1,000			1,000	0.0%
.05 COMPUTER SERVICES	7,600	571	5,641	1,959	74.2%
.06 INFO SERVICES	700		809	(109)	115.6%
.07 MEDIA SERVICES	3,100	52	4,900	(1,800)	158.1%
.08 GENERAL OFFICE SUPPLIES	20,000	141	25,492	(5,492)	127.5%
.09 ORAL HISTORY/SPECIAL COLLEC	2,500	60	694	1,806	27.8%
.10 TECHNICAL SERVICES	8,500			8,500	0.0%
.11 OFFICE EQUIPMENT	12,000	174	20,642	(8,642)	172.0%
.12 YOUNG ADULT	400	134	300	100	75.0%
TOTAL OFFICE & LIBRARY SUPPLIES	60,700	1,362	61,057	(357)	100.6%
431 TELEPHONE					
.01 TELEPHONE	30,000	1,202	13,975	16,025	46.6%
.02 TELEPHONE MAINTENANCE	5,000			5,000	0.0%
TOTAL TELEPHONE	35,000	1,202	13,975	21,025	39.9%
433 POSTAGE & FREIGHT					
.01 POSTAGE - FREIGHT	25,000	7,063	7,496	17,504	30.0%
434 PRINTING					
.01 PRINTED INFO	7,000	416	6,039	961	86.3%
.04 DISPLAYS & EXHIBITIONS	5,500		3,093	2,407	56.2%
.05 LEGAL ADVERTISING	5,000	219	2,077	2,923	41.5%
.08 NEWSLETTERS	30,000	2,489	29,433	567	98.1%
TOTAL PRINTING	47,500	3,124	40,642	6,858	85.6%
435 TRAVEL & MILEAGE					
.01 MEETINGS	13,000	170	4,064	8,936	31.3%
.02 MILEAGE	1,000		545	455	54.5%
.03 STAFF DEVELOPMENT	3,000	3,712	6,100	(3,100)	203.3%
TOTAL TRAVEL & MILEAGE	17,000	3,882	10,709	6,291	63.0%
436 ALIS/NLS OPERATING SYSTEM					
.01 CIRCULATION CHARGES	40,000	11,106	42,202	(2,202)	105.5%
.02 OPAC/CONCURRENT SESSION C	30,000	7,741	30,897	(897)	103.0%
.03 NLS	36,000		36,657	(657)	101.8%
TOTAL ALIS/NLS OPERATING SYSTEM	106,000	18,847	109,756	(3,756)	103.5%
437 PROGRAM SERVICES					
.01 PROGRAMS - ADULT	16,000	875	17,158	(1,158)	107.2%
.02 PROGRAMS - YOUNG ADULT	7,500	253	1,429	6,071	19.1%
.03 PROGRAMS - JUVENILE	22,000	729	12,032	9,968	54.7%
.07 MEETING ROOM EXPENSES	1,000		1,868	(868)	186.8%
.08 OTHER PROGRAM SUPPORT	10,000	271	2,709	7,291	27.1%
.13 MEDIA PROGRAMS	8,500		8,100	400	95.3%
TOTAL PROGRAM SERVICES	65,000	2,128	43,296	21,704	66.6%
438 MEMBERSHIPS					
.01 MEMBERSHIPS	5,000	25	1,595	3,405	31.9%
439 RENTAL, REPAIR, MAINTENANCE					
OFFICE EQUIPMENT					
.01 EQUIPMENT	14,000		2,121	11,879	15.2%
.02 COPY EQUIPMENT	14,500		11,600	2,900	80.0%
.04 COMPUTER	1,000			1,000	0.0%
.06 PIANO	1,000	525	1,750	(750)	175.0%
TOTAL RENTAL REPAIR, MAINTENANCE					
OFFICE EQUIPMENT	30,500	525	15,471	15,029	50.7%

PORT WASHINGTON PUBLIC LIBRARY
Statement of Revenues and Expenditures - General Fund (Continued)
For One Month and Ten Months Ended April 30, 2026
83.33% of Budget Expensed

EXPENDITURES (CONTINUED)	Budget	April 30, 2026		Balance Remaining	% of Annual Budget
		One Month	Year to Date		
440 BUSINESS SERVICES					
.01 ACCOUNTING	\$ 63,500	\$ 6,275	\$ 54,115	\$ 9,385	85.2%
.02 AUDIT	20,000	5,000	20,250	(250)	101.3%
.05 ELECTION	5,000	1,327	2,716	2,284	54.3%
.06 LEGAL	30,390	515	11,694	18,696	38.5%
.07 PAYROLL	23,500	1,993	24,607	(1,107)	104.7%
.09 OTHER	20,000	7,387	13,420	6,580	67.1%
.10 SECURITY SERVICES	60,000	3,717	48,849	11,151	81.4%
.11 COMPUTER SERVICES	66,744		38,560	28,184	57.8%
.13 CREDIT CARD FEES	2,000	13	189	1,811	9.5%
TOTAL BUSINESS SERVICES	<u>291,134</u>	<u>26,227</u>	<u>214,400</u>	<u>76,734</u>	73.6%
450 FUEL & UTILITIES					
.01 ELECTRICITY	145,810		117,401	28,409	80.5%
.02 FUEL	42,000		45,274	(3,274)	107.8%
.03 WATER POLLUTION CONTROL TA	6,160		8,741	(2,581)	141.9%
.04 WATER TAX	9,000		5,791	3,209	64.3%
TOTAL FUEL & UTILITIES	<u>202,970</u>		<u>177,207</u>	<u>25,763</u>	87.3%
451 CUSTODIAL SUPPLIES					
.01 BULBS	2,200	217	481	1,719	21.9%
.02 HOUSEKEEPING MAINT	14,500	1,286	19,477	(4,977)	134.3%
.03 UNIFORMS	1,000		1,120	(120)	112.0%
.04 CLEANING SERVICES	14,000	1,325	3,625	10,375	25.9%
TOTAL CUSTODIAL SUPPLIES	<u>31,700</u>	<u>2,828</u>	<u>24,703</u>	<u>6,997</u>	77.9%
452 REPAIRS TO BLDG & BLDG EQUIP .					
.01 REPAIR TO BUILDING	60,000	200	59,489	511	99.1%
.02 SUPPLIES FOR BUILDING	20,000	779	15,176	4,824	75.9%
.03 BUILDING IMPROVEMENTS	10,000	5,555	8,878	1,122	88.8%
.04 REPAIRS TO EQUIPMENT	10,000	1,394	7,487	2,513	74.9%
TOTAL REPAIRS TO BLDG & BLDG. EQUIP.	<u>100,000</u>	<u>7,928</u>	<u>91,030</u>	<u>8,970</u>	91.0%
454 INSURANCE					
.01 INSURANCE	<u>90,000</u>		<u>86,786</u>	<u>3,214</u>	96.4%
455 OTHER OPER. & MAINT .					
.01 MECHANICAL CONTRACTS	32,000		25,882	6,118	80.9%
.02 GROUND MAINT. CONTRACTS	25,000	746	22,759	2,241	91.0%
.03 BUILDING MAINT CONTRACT	19,500	940	25,081	(5,581)	128.6%
TOTAL OTHER OPER. & MAINT.	<u>76,500</u>	<u>1,686</u>	<u>73,722</u>	<u>2,778</u>	96.4%
DEBT SERVICE					
INSTALLMENT DEBT- PRINCIPAL	-	-	-	-	N/A
INSTALLMENT DEBT INTEREST	-	-	-	-	N/A
TOTAL DEBT SERVICE					N/A
INTERFUND TRANSFERS					
OPERATING TRANSFERS OUT	<u>77,825</u>	-	<u>77,825</u>	-	100.0%
TOTAL EXPENDITURES	<u>\$ 8,171,301</u>	<u>\$ 528,013</u>	<u>\$ 6,655,716</u>	<u>1,515,585</u>	81.5%
NET CHANGE IN FUND BALANCE			(171,285)		
FUND BALANCE, BEGINNING OF YEAR			4,713,933		
FUND BALANCE, FISCAL YEAR TO DATE			<u>\$ 4,542,648</u>		

PORT WASHINGTON PUBLIC LIBRARY
Statement of Revenues, Expenditures and Changes in Fund Balances -
Special Revenue, Capital Projects and Permanent Funds
For One Month and Ten Months Ended April 30, 2026
83.33% of Budget Expensed

	Special Revenue	Capital Projects	Permanent
REVENUES			
Interest income	21,822	\$ -	\$ 4,148
Miscellaneous revenue	269,059		
State sources		200,000	
Total Revenues	290,881	200,000	4,148
EXPENDITURES			
Program expenses	306,185	16,807	-
OTHER FINANCING SOURCES (USES)			
Operating transfers in	4,148	77,825	-
Operating transfers (out)	-	(96,792)	(4,148)
Total Other Financing Sources (Uses)	4,148	(18,967)	(4,148)
Net Change in Fund Balance	(11,156)	164,226	-
Fund Balance - Beginning of year	713,650	(129,797)	135,006
Fund Balance - End of month	<u>\$ 702,494</u>	<u>\$ 34,429</u>	<u>\$ 135,006</u>

INTEREST REVENUE	Current Month	Year To Date
General Fund & Capital Projects Fund	\$ 8,999	\$ 97,772
Special Revenue Fund	1,997	21,822
Permanent Fund	380	4,148
	<u>\$ 11,376</u>	<u>\$ 123,742</u>

Note: Interest earned in the capital projects fund bank account is recorded in the general fund and is reflected on page 2 of this report. Additionally, interest earned in the permanent fund bank account gets transferred to the special revenue fund on a monthly basis.

PORT WASHINGTON PUBLIC LIBRARY
Detailed Schedule of Fund Balance
Special Revenue Fund

For One Month and Ten Months Ended April 30, 2026

Assigned for Special Programs

9/11 PROJECT - 10/02 - SHODELL	\$ 147
ADULT LITERACY GRANT/BOOKS FOR DESSERT	19,759
AMERICAN GIRL DOLLS	136
ART ADVISORY COUNCIL	12,107
BRONSON	12,230
BROWN	6,536
BURTIS	21,642
CHILDREN'S ADVISORY COUNCIL	12,318
CHILDRENS GRANT	2,372
CONSTRUCTION GRANT	648
CREATIVE READERS	(5,444)
EPSTEIN BOOK FUND	415
ESL GRANT SUPPLIES/MATERIALS	323
FENDRICK MEMORIAL	1,457
FOUNDATION GRANT CAREER COACHING	6,792
FRIENDS OF THE LIBRARY	26,764
FRIENDS OF THE LIBRARY-BOGEN	61,520
GOODMAN ASSISTIVE TECHNOLOGY	6,982
HEALTH ADVISORY COUNCIL	7,184
HEALTH INFORMATION - ANTI SMOKING	19,409
HEARTS GRANT	25
HOMEGROWN READERS	23,248
JOB SEARCH BOOT CAMP GRANT	3
MAKERSPACE	3,575
MISCELLANEOUS WORKSHOPS	14,509
MORSE FUND	2,081
MUSIC ADVISORY COUNCIL	18,381
NAUTICAL CENTER	260,651
NEA CREATIVE READERS	170
NLS BULLET AID	21,428
NLS STATE GRANT COMPUTERS	769
NYS CONSTRUCTION GRANT	1,467
NYS LOBBY RENOVATION GRANT	12,289
NYS MEDIA ROOM RENO GRANT	13,734
OUTDOOR WIFI	3,435
PUBLICATION FUND	8,092
REGIONAL TECH & MEDIA	943
ROBERT STERN	231
S. STEYN MEMORIAL	8,825
SALTZMAN GRANT	7,205
SMALL STUDY ROOM	1,353
SPECIAL TRUST ACCOUNT (MISC)	3,020
SPIELMAN STORY TELLING	420
T. BIER FUND	11,414
TEPPER INTERGENERATIONAL	1,079
THEATER FOR DESSERT	11,880
UNDERHILL	25,655
UNGER/BESLITY MEMORIAL - TERRACE	12,286
VERA FIDDLER	295
WHITTEMORE MEMORIAL	2,379
WIFI HOTSPOTS	64
ZUCKER GRANT	18,291
	<u>\$ 702,494</u>

Port Washington Public Library
Variance Report
As of April 30, 2026

Revenues -

- State Aid: Received 24-25 Local Library Service aid in the amount of \$9,223 in August 2025
- Transfers In – amounts returned to the capital assignments for closed capital projects

Expenditures -

- 143.01 Clerical Grade 11 - Expenditures are coming in higher than originally anticipated
- 143.03 Clerical Holiday & Sunday - Expenditures are coming in higher than originally anticipated
- 143.12 Bookshelvers-Children - Expenditures are coming in higher than originally anticipated.
- 143.14 ISD - Expenditures are coming in higher than originally anticipated.
- 143.19 Technicians-Media - Expenditures are coming in higher than originally anticipated.
- 143.22 Sunday and Holiday - Expenditures are coming in higher than originally anticipated.
- 9060.81 Medical - Includes 11 monthly expenditures to NYS Health Insurance.
- 9060.08 Dental – Includes 11 monthly expenditures to guardian for dental insurance.
- 411.02 Reference Software – comprised of payments to NLS, roughly \$44,539 was spent in January for annual licences and the 2026 core package.
- 411.03 Computer Software – Mainly consists of licenses and web hosting fees through Gryphon Technologies
- 413.02 Serials Non-Microform – Mainly includes a payment to Rivistas Subscription Services paid in July in the amount of \$23,208.
- 417.05 Digital Media – Mainly expenses to Midwest tapes for HOOPLA & Kanopy, Inc for ticket purchases
- 430.07 Media Services – Mainly includes payments for new soundboard for Lapham, conference room camera system, loudspeaker, virtualizer, and video tripod.
- 430.08 Office Supplies – Mainly consists of office supplies from Staples, new print cards, POP displays, labels, toner, printer paper, dry erase board, quickbooks checks, wax ribbon, and summer staff T-shirts.
- 430.11 Office Equipment – Mainly includes toner purchases and about \$2500 in resin/filament
- 434.08 Newsletters – Includes payments to Small Kaps and MAF graphics for newsletters through May.
- 435.03 Staff Development – main expense in April is for the PLA conference
- 436.01 Circulation Charges – Includes all 4 quarterly payments
- 436.02 OPAC – Includes all 4 quarterly payments.
- 436.03 NLS – Annual Library support fee paid in July in the amount of \$36,657.
- 437.01 Programs-Adult – Comprised mostly of Sandwiched In programs, and Gold Coat Film festival expenses
- 437.07 Meeting Room – Includes expenses for the mounting hardware and labor for the mezzanine TV.
- 439.06 Piano – Tuning expenditures, coming in higher than estimated.
- 440.02 Audit – Includes progress billing #1, 2, and final billings totaling \$20,250
- 440.07 Payroll – Includes 10 months of ADP expenditures and bill for W2s.
- 450.02 Fuel – National Grid utility expenses through 3/18/26, expenses coming in higher than anticipated.
- 450.03 Water Pollution Tax – Annual bill paid in January for \$8,741.
- 451.02 Housekeeping Maintenance – Includes payments to Imperial Dade, Amazon, Uline, and Ocean Janitorial Supply for various housekeeping items including paper goods, hand sanitizers, facial tissue and various cleaning supplies.
- 452.01 Repairs to Building– Main expenditures consist of HVAC system repair from lightning strike, AC unit nets, painting, cooling tower replacement, and various plumbing repair work from Quinn and Feiner and Tri-County Plumbing.
- 454.01 Insurance – Annual bill paid in November in the amount of \$82,092. Paid once a year. Includes roughly \$4k for cyber liability policy premiums.
- 455.03 Building Maint Contract – Includes mostly monthly trash removal fees, and HVAC system maintenance fees.



Theater for Dessert

presents



A new play based on the book with permission of the author, Melodie Campbell.
Adapted and Directed by Elise May

Tuesday, June 9th
8 p.m. at the
Port Washington Public Library
Free admission - All are welcome

Theater for Dessert offers adults with intellectual and developmental disabilities (IDD) the opportunity to bring books to life while learning theater skills.

PIIPL
port washington public library

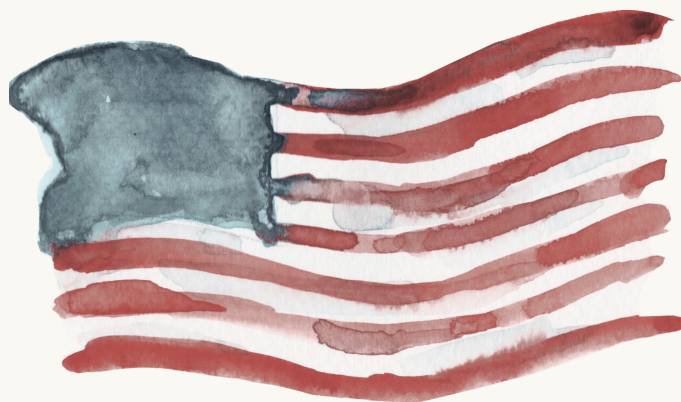
1 Library Drive
Port Washington, NY 11050

Funding is provided by HEARTS PW and The Whelan Foundation

Join us for a reception celebrating the opening of

COW NECK IN THE REVOLUTION

A new local history exhibit commemorating
250 years of American independence



Thursday, June 11 at 3:00 p.m.

The History Center Annex
Port Washington Public Library
1 Library Drive, Port Washington, NY

PIIPL
port washington public library



COW NECK PENINSULA HISTORICAL SOCIETY

Dr. John L. Flateau Voting & Elections Database of New York Act

Pursuant to [Election Law § 3-112](#), upon certification of election results and the completion of the voter history file after every election, each election authority shall, by January 1st after such election, or within ten (10) business days, whichever is later, transmit to the New York State Board of Elections, if such election authority is able to maintain the record, copies of:

- election results at the election district level for every statewide election and every election in every political subdivision;
- contemporaneous voter registration lists;
- voter history files;
- maps or other documentation of the configuration of districts in any format or formats as specified by the New York State Board of Elections;
- tabulations of the number of valid and invalid affidavit ballots, the reasons for which affidavit ballots were invalid, and the quantity and disposition of affidavit ballots subject to the cure procedure prescribed by [Election Law § 9-209\(3\)](#);
- tabulations of the number of valid and invalid absentee ballots, the reasons for which absentee ballots were invalid and the quantity of absentee ballots invalid for each such reason, and the quantity and disposition of absentee ballots subject to the cure procedure prescribed by [Election Law § 9-209\(3\)](#);
- lists of election day poll sites and early voting sites and maps or other documentation of the configuration of districts in any format or formats as specified by the New York State Board of Elections of the election districts assigned to each election day poll site or early voting site;
- adopted districting or redistricting plans for every election in every political subdivision; and
- any other publicly available data as requested by the New York State Board of Elections.

Nothing in the act requires an election authority to create or otherwise provide a record it is not capable of collecting.

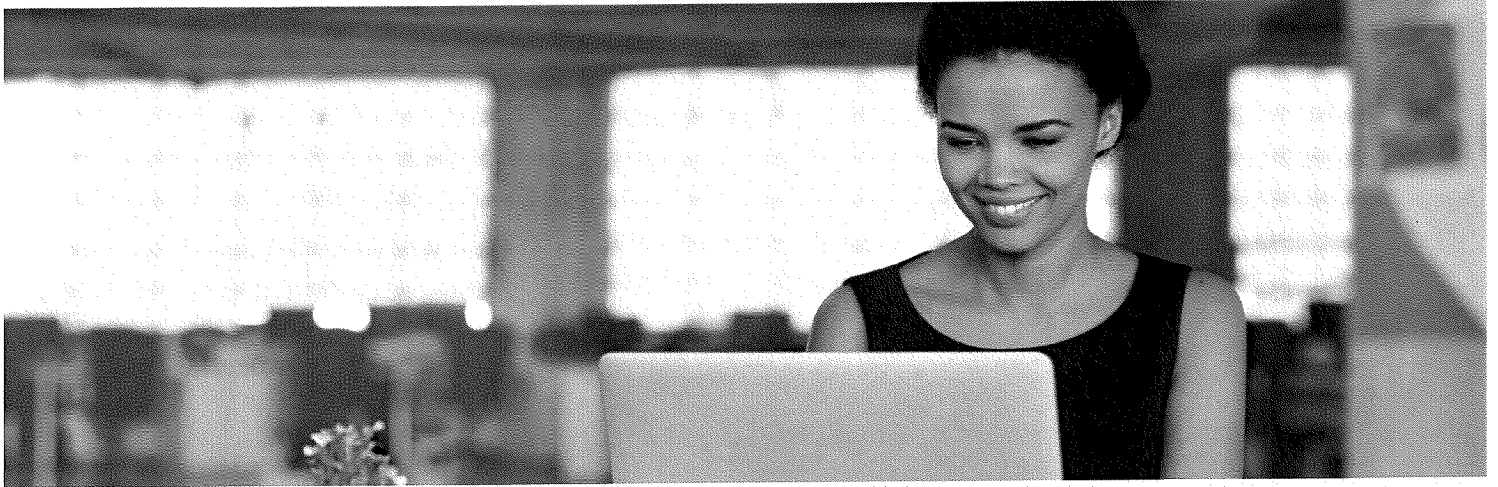
"Election authority" shall mean any local government entity primarily responsible for maintaining the records listed in this section, including, but not limited to, any county or city board of elections, or any county, city, town, village, or school district that administers their own elections or maintain their own voting and election records.

The statute takes effect **April 1, 2026**, and applies to all elections on or after that date. The New York State Board of Elections is authorized to adopt necessary regulations before the effective date so the database can be implemented fully.

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government



Home / Commercial Banking / Treasury Management Services / Fraud Prevention Solutions / ACH Positive Pay



Guard Against Fraud

ACH Positive Pay

Mitigating ACH fraud.

Webster Bank's ACH Positive Pay is a service that helps you combat fraud associated with electronic payments. It puts you in control over the ACH transactions that post to your account.



ACH Positive Pay

Enhance your protection

ACH Positive Pay allows you to manage and monitor ACH debits and credits posting to your account via filters. You'll be able to make decisions on ACH transactions before your account is debited – and reduce the risk of potential fraud.

ACH Positive Pay Benefits

Help your business thrive



Improved Control Over Payments

- Detect fraudulent transactions before payment is processed
- Review any suspicious items and determine action
- Ensure only valid transactions are made



Cost Saving and Increased Efficiency

- Reduce potential losses
- Reduce time and labor with an automated process



Greater Security

- Monitor and protect against fraud
- Increase control over your account(s)

Be Proactive Against Fraud

How it works

This tool allows you to take control of your account and reduce exposure to fraud. You set up filters so transactions presented for payment are scrutinized and any exceptions are brought to your attention. You can establish rules for vendors that are automatically paid, set expiration dates and amount limits. You are alerted to anything that falls outside your criteria, which will require your review. Simply log in through e-Treasury or Online Banking to view exceptions and make pay or return decisions. If no decision is made within the required deadline, the transaction will be returned by default.

Contact Us

Ready to find customized commercial treasury management products to maximize your business's efficiency and productivity? Contact us today.

First Name: *



Last Name: *

State of New York

A

REMITTANCE ADVICE for CHECK NO. 10960700

NOTICE: To access remittance information on any one of your NYS payments, visit <https://esupplier.sfs.ny.gov/>

Agency Code and Description	Tele Inquiry No	Voucher No	Payee Reference/Invoice No	Ref/Inv Date	Payment Amount
SED01 State Education Department	518/486-9084	689762F	SA0386251226 689762F	04/03/26	2,250.00

GOV'T ENTITIES, VENDORS, NOT-FOR-PROFITS:

Non-Negotiable Check Total | \$2,250.00

Go to <http://www.osc.state.ny.us/state-vendors> for Electronic Payments information

DETACH HERE BEFORE CASHING ↓

PLEASE CASH WITHIN 180 DAYS

00552396

\$2,250.00

State of New York

DEPARTMENT OF TAXATION AND FINANCE
DIVISION OF THE TREASURY

APRIL 10, 2026

SED01

Check No. 10960700

- 29-55
213

KNOW YOUR ENDORSER

Pay to the Order of: **PORT WASHINGTON PUBLIC LIBRARY**

\$2,250.00

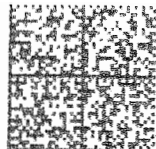
Thomas P. DiNapoli
Thomas P. DiNapoli
State Comptroller

KeyBank N.A.

Amanda Hiller
Amanda Hiller
Acting Commissioner, Taxation and Finance

000212 A 10960700 SED01
STATE OF NEW YORK
DEPARTMENT OF TAXATION AND FINANCE
DIVISION OF THE TREASURY
PO BOX 22119
ALBANY, NEW YORK 12201-2119

FIRST-CLASS



US POSTAGE
ZIP 12207 \$ 000
02 7W
000804 1959 APR 1

PORT WASHINGTON PUBLIC LIBRARY
1 LIBRARY DR
PORT WASHINGTON NY 11050-2741

APPROVAL TO EXCESS EQUIPMENT (04/22/2026)

TYPE OF EQUIPMENT	MANUFACTURER	MODEL NUMBER	SERIAL NUMBER	QTY	REASON FOR DISPOSAL
Drop down projector screen from the Hagedorn meeting room.				1	No longer works, nor is it used.
Date Submitted:				Board Approved:	

 **Utica National Insurance Group**

Utica Mutual Insurance Company
 Graphic Arts Mutual Insurance Company
 Republic-Franklin Insurance Company
 Utica National Assurance Company
 Utica National Insurance Company of Texas
 Utica National Insurance Company of Ohio
 Utica Specialty Risk Insurance Company
 Utica Lloyd's of Texas
 Founders Insurance Company
 Founders Insurance Company of Michigan

PORT WASHINGTON PUBLIC LIBRARY ETAL
 1 LIBRARY DRIVE
 PORT WASHINGTON, NY 11050

Check Date: Apr/10/2026		Check No. 0000193543	
Policy Number	Agent	Reference Number	Paid Amount
003377089	Y9825	Y9825-20260410-27[353202]	6,828.00

Dividend Payment at 15% For 2024 Term

Gross Dividend	6828.00
Less Partial Payment	0.00
Less Premium Balance Owed	0.00
Net Dividend	6828.00

Congratulations on earning a dividend as a member of a Safety Group noted below, with Utica National!
 This dividend is based on all of us working together throughout the year to control members' losses.

Group Number	Name	
381	PORT WASHINGTON PUBLIC LIBRARY ETAL	
Check Number	Date	Total Paid Amount
0000193543	Apr/10/2026	\$6,828.00



Utica National Insurance Group
 P.O. Box 530, Utica, NY 13503-0530

M & T Bank
 Manufacturers and Traders Trust Company
 Commercial Banking

0000193543

50-7063/2213

Date: Apr/10/2026

Amount: **\$6,828.00*****

void after 180 days

****SIX THOUSAND EIGHT HUNDRED TWENTY-EIGHT AND XX/100 DOLLARS****

PAY TO THE ORDER OF:

PORT WASHINGTON PUBLIC LIBRARY ETAL
 1 LIBRARY DRIVE
 PORT WASHINGTON, NY 11050

Authorized Signature



Utica National Insurance Group

Utica Mutual Insurance Company
 Graphic Arts Mutual Insurance Company
 Republic-Franklin Insurance Company
 Utica National Assurance Company
 Utica National Insurance Company of Texas
 Utica National Insurance Company of Ohio
 Utica Specialty Risk Insurance Company
 Utica Lloyd's of Texas
 Founders Insurance Company
 Founders Insurance Company of Michigan

PORT WASHINGTON PUBLIC LIBRARY ETAL
 1 LIBRARY DRIVE
 PORT WASHINGTON, NY 11050

Check Date: Apr/10/2026		Check No. 0000193891	
Policy Number	Agent	Reference Number	Paid Amount
005059055	Y9825	Y9825-20260410-28[353203]	30.01
Dividend Payment at 15% For 2024 Term			
Gross Dividend		30.01	
Less Partial Payment		0.00	
Less Premium Balance Owed		0.00	
Net Dividend		30.01	
<p>Congratulations on earning a dividend as a member of a Safety Group noted below, with Utica National! This dividend is based on all of us working together throughout the year to control members' losses.</p>			
Group Number	Name		
381	PORT WASHINGTON PUBLIC LIBRARY ETAL		
Check Number	Date	Total Paid Amount	
0000193891	Apr/10/2026	\$30.01	



Utica National Insurance Group
 P.O. Box 530, Utica, NY 13503-0530

M & T Bank
 Manufacturers and Traders Trust Company
 Commercial Banking

0000193891

50-7063/2213

Date: Apr/10/2026

Amount: **\$30.01*****

void after 180 days

****THIRTY AND 1/100 DOLLARS****

PAY TO THE ORDER OF:

PORT WASHINGTON PUBLIC LIBRARY ETAL
 1 LIBRARY DRIVE
 PORT WASHINGTON, NY 11050



Authorized Signature

THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - HOLD AT AN ANGLE TO VIEW

Annual Report For Public And Association Libraries

The State Library due date for the annual reports will be April 16, 2026.

[Instructions](#)

1. GENERAL LIBRARY INFORMATION

Library / Director Information

The report saves automatically after every new entry or change.

Multiple users can view and edit reports at the same time.

Report all information in Part 1 as of December 31, 2025, except for questions related to the current library director/manager (questions 1.37 through 1.44).

1.1Library ID Number	4400285330
1.2Library Name	PORT WASHINGTON PUBLIC LIBRARY
1.3Name Status (State use only)	no change from the prior year
1.4Structure Status (State use only)	no change
1.5Community	Port Washington
1.6Beginning Fiscal Reporting Year	07/01/2023
1.7Ending Fiscal Reporting Year	06/30/2024
1.8Is the library now reporting on a different fiscal year than it reported on in the previous Annual Report?	No
1.9If yes, please indicate the beginning date of library's new reporting year. Enter N/A if No was answered to Question 1.8.	N/A
1.10Please indicate the ending date of library's new reporting year. Enter N/A if No was answered to Question 1.8.	N/A
1.11Beginning Local Fiscal Year	07/01/2023
1.12Ending Local Fiscal Year	06/30/2024
1.13Address Status	no change from the prior year
1.14Street Address	1 LIBRARY DRIVE
1.15City	PORT WASHINGTON
1.16Zip Code	11050
1.17Mailing Address	1 LIBRARY DRIVE
1.18City	PORT WASHINGTON
1.19Zip Code	11050
1.20Telephone Number (enter 10 digits only and hit the Tab key; enter M (Missing) if no telephone number)	(516) 883-4400
1.21E-Mail Address (enter M (Missing) if no E-Mail)	library@pwpl.org
1.22Library Home Page URL (Enter M (Missing) if no home page URL)	www.pwpl.org
1.23Population Chartered to Serve (per 2020 Census)	32,438

1.24 Indicate the type of library as stated in the library's charter (select one):	PUBLIC
1.25 Indicate the area chartered to serve as stated in the library's charter (select one):	School District
1.26 During the reporting year, has there been any change to the library's legal service area boundaries? Changes must be the result of a Regents charter action. Answer Y for Yes, N for No.	N
1.27 Indicate the type of charter the library currently holds (select one):	Absolute
1.28 Date the library was granted its absolute charter or the date of the provisional charter if the library does not have an absolute charter	09/23/1994
1.29 Date the library was last registered	11/07/1995
1.30 Federal Employer Identification Number	116001316
1.31 County	NASSAU
1.32 School District	Port Washington
1.33 Town/City	North Hempstead
1.34 Library System	Nassau Library System

-
THESE QUESTIONS ARE FOR NYC LIBRARIES ONLY. PLEASE PROCEED TO THE NEXT QUESTION.

1.35a President/CEO Name	
1.35b President/CEO Phone Number	
1.35c President/CEO Email	

-
For questions 1.36 through 1.42, report all information for the current library director/manager.

1.36 First Name of Library Director/Manager	Keith
1.37 Last Name of Library Director/Manager	Klang
1.38 NYS Public Librarian Certification Number	25120
1.39 What is the highest education level of the library manager/director?	Master's Degree
1.40 If the library manager/director holds a Master's Degree, is it a Master's Degree in Library/Information Science?	Yes
1.41 Do all staff working in the budgeted Librarian (certified) positions reported in 6.6 have an active NYS Public Librarian Certificate? If No, list the name and e-mail address of each staff member without an active certificate in a Note.	Yes
1.42 E-mail Address of the Director/Manager	kklang@pwpl.org
1.43 Does the library charge fees for library cards to people residing outside the system's service area?	Y

Public Votes / Contracts

1.44 Was all or part of the library's funding subject to a public vote(s) held during Calendar Year 2025? (Please respond even if the vote was unsuccessful). Enter Y for Yes, N for No. If Yes, complete one record for the public vote from each funding source. If no, go to question 1.45.	Y
--	---

-
Please Note: last year's answers for repeating groups cannot be displayed.

1.44a Name of municipality or district holding the public vote	1.44b Indicate the type of municipality or district holding the public vote	1.44c Date the vote was held(mm/dd/2025)	1.44d Was the vote successful? Y/N	1.44e What type of public vote was it?	1.44f.i Most recent prior year approved appropriation from a public vote:	1.44f.ii Proposed increase in appropriation as a result of the vote held on the date reported in question number 3:	1.44f.iii Total proposed appropriation (manually sum of 6a and 6b):
Port Washington	School District	04/09/2024	Yes	budget vote	\$7,501,033	\$293,068	\$7,794,101

School District	(school district public library only)
-----------------	--

-
This question should only be answered if "No" was answered in Q1.44 OR the library has votes from different municipalities/districts that were held in different years, both current and prior.

1.45 Did the library receive funding from an appropriation which was approved by public vote in a prior year? (Prior to Calendar Year 2025) Enter Y for Yes, N for No. If Yes, complete one record for the vote from each funding source. If No, go to question 1.46.	N
---	---

-
Please Note: last year's answers for repeating groups cannot be displayed.

1.45a Name of municipality or district holding the public vote	1.45b Indicate the type of municipality or district holding the public vote	1.45c Date the last successful vote was held (mm/dd/yyyy)	1.45d What type of public vote was it?	1.45e What was the total dollar amount of the appropriation from tax dollars resulting from the last successful vote?
N/A	N/A	N/A	N/A	

Contractual Agreements

1.46 Does the reporting library have a contractual agreement with a municipality or district to provide library services to residents of an area not served by a chartered library? Enter Y for Yes, N for No. If yes, please complete one record for each contract. If no, go to question 1.47.	N
--	---

-
Please Note: last year's answers for repeating groups cannot be displayed.

1.46a Name of contracting	1.46b Is this a written	1.46c Population of the	1.46d Dollar amount of	1.46e Enter the
---------------------------	-------------------------	-------------------------	------------------------	-----------------

municipality or district N/A	contractual agreement? N/A	geographic area served by contract this contract	appropriate code for range of services provided (select one): N/A
-------------------------------------	-----------------------------------	---	--

Unusual Circumstances

1.47 For the reporting year, has the library experienced any unusual circumstance(s) that affected the statistics reported (e.g., natural disaster, fire, closed for renovations, massive weeding of collection, etc.)? If yes, please annotate explaining the circumstance(s) and the impact on the library using the Note; if no, please go to Part 2, Library Collection.	N
--	---

2. LIBRARY COLLECTION

Physical Holdings

Report holdings, additions, and subscriptions as of the end of the fiscal year reported in Questions 1.6 and 1.7 in Part 1. Please read general information instructions below before completing this section.

<https://ny.countingopinions.com/docs/ny/Instructions2025AnnualReportPublicAssociationLibraries.pdf>

This section of the survey (2.1-2.16) collects data on selected types of materials.

It does not cover all materials (i.e., microforms, loose sheet music, maps, and pictures) for which expenditures are reported under Print Materials Expenditures, Electronic Materials Expenditures, and Other Materials Expenditures (questions 12.6, 12.7 and 12.8). Under this category report only items that have been purchased, leased or licensed by the library, a consortium, the state library, a donor or other person or entity. Included items must only be accessible with a valid library card or at a physical library location; inclusion in the catalog is not required. Do not include items freely available online.

PRINT MATERIALS

Cataloged Books

2.1Adult Fiction Books	23,914
2.2Adult Non-fiction Books	28,569
2.3Total Adult Books (Total questions 2.1 & 2.2)	52,483
2.4Children's Fiction Books	17,625
2.5Children's Non-fiction Books	11,707
2.6Total Children's Books (Total questions 2.4 & 2.5)	29,332
2.7Total Cataloged Books (Total questions 2.3 & 2.6)	81,815

Other Print Materials

2.8Total Uncataloged Books	1,050
2.9Total Print Serials	3,368
2.10All Other Print Materials	800
2.11Total Other Print Materials (Total questions 2.8 through 2.10)	5,218
2.12Total Print Materials (Total questions 2.7 and 2.11)	87,033

ALL OTHER MATERIALS

2.13Audio - Physical Units	15,989
2.14Video - Physical Units	30,378
2.15Other Circulating Physical Items	540
2.16Total Other Physical Materials(Total questions 2.13 through 2.15)	46,907

Grand Total / Additions to Holdings

2.17GRAND TOTAL HOLDINGS (Total questions 2.12 and 2.16)	133,940
--	---------

ADDITIONS TO HOLDINGS - Do not subtract withdrawals or discards.

2.18Cataloged Books	6,042
2.19All Other Print Materials	400
2.20All Other Materials	2,297
2.21Total Additions (Total questions 2.18 through 2.20)	8,739

3. LIBRARY PROGRAMS, POLICIES, AND SERVICES

Report all information on questions 3.1 through 3.3 and 3.17a through 3.34e as of the last day of the fiscal year stated in 1.6. and 1.7 in Part 1; report information on questions 3.4 through 3.16 and 3.35 through 3.77b based on the 2025 calendar year. Please [click here](#) to read general instructions before completing this section.

Please report information on LIBRARY USE as of the end of the fiscal year reported in Questions 1.6 and 1.7 in Part 1.

LIBRARY USE

3.1Library visits (total annual attendance)	277,039
3.1aRegarding the number of Library Visits entered, is this an annual count or an annual estimate based on a typical week or weeks?	Annual Count
3.2Registered resident borrowers	28,421
3.3Registered non-resident borrowers	666

WRITTEN POLICIES (Answer Y for Yes, N for No)

Please report information on WRITTEN POLICIES as of 12/31/25.

Answers are prefilled with the prior year's answers. If a change is made please add a note of explanation.

3.4Does the library have an open meeting policy?	Y
3.5Does the library have an Internet use policy?	Y
3.6Does the library have a board-approved conflict of interest policy?	Y
3.7Does the library have a board-approved whistle blower policy?	Y
3.8Does the library have a board-approved sexual harassment prevention policy?	Y

ACCESSIBILITY (Answer Y for Yes, N for No)

Please report information on ACCESSIBILITY as of 12/31/25.

3.11 Does the library provide service to persons who cannot visit the library (homebound persons, persons in nursing homes, persons in jail, etc.)?	Y
3.12 Does the library have assistive devices for persons who are deaf and hearing impaired (TTY/TDD)?	Y
3.13 Does the library have large print books?	Y
3.14 Does the library have assistive technology for people who are visually impaired or blind?	Y

3.15 - If so, what do you have? If no, go to next question

screen reader, such as JAWS, Windoweyes or NVDA	Y
refreshable Braille commonly referred to as a refreshable Braille display	
screen magnification software, such as Zoomtext	Y
electronic scanning and reading software, such as OpenBook	N
3.16 Is the library registered for services from either the New York State Talking Book and Braille Library (New York State Library, Albany) or the Andrew Heiskell Braille and Talking Book Library (The New York Public Library, New York)?	Y

Library Sponsored Programs

LIVE PROGRAM SESSIONS and ATTENDANCE

Report information on Library Program Sessions and Attendance based on the fiscal reporting year entered for Questions 1.6 and 1.7 in Section 1 General Library Information.

Live Program Sessions

A live program session is any planned event which introduces the group attending to library services or which provides information to participants. Program sessions may cover use of the library, library services, or library tours. Program sessions may also provide cultural, recreational, or educational information. Examples of these types of program sessions include, but are not limited to, film showings, lectures, story hours, literacy programs, citizenship classes, and book discussions.

For specific examples of live and prerecorded programs (previously called synchronous and asynchronous), please refer to the chart in Instructions.

IMPORTANT: If no programs within a category were offered/attended, enter 0. If they were offered/attended but that data is not available, enter M (Missing). N/A should not be entered for any programs.

NOTE: Summer Reading, Early Literacy, Adult Literacy, ESOL, and Digital Literacy programs are subsets of Live and Prerecorded programs and should be entered in those sections as well as in the appropriate subsequent section.

3.17aNumber of Sessions Targeted at Children Ages 0-5	312
3.17bAttendance at Sessions Targeted at Children Ages 0-5	12,511
3.18aNumber of Sessions Targeted at Children Ages 6-11	181
3.18bAttendance at Sessions Targeted at Children Ages 6-11	2,781
3.19aNumber of Sessions Targeted at Young Adults Ages 12-18	69
3.19bAttendance at Sessions Targeted at Young Adults Ages 12-18	894
3.20aNumber of Sessions Targeted at Adults Age 19 or Older	2,161
3.20bAttendance at Sessions Targeted at Adults Age 19 or Older	23,445
3.21aNumber of General Interest Program Sessions	19
3.21bAttendance at General InterestProgram Sessions	1,513
3.22Total Sessions of Live Programs Categorized by Age (sum of 3.17a, 3.18a, 3.19a, 3.20a, 3.21a)	2,742
3.23Total Attendance at Live Programs Categorized by Age (sum of 3.17b, 3.18b, 3.19b, 3.20b, 3.21b)	41,144

Live Programs Categorized by Venue

3.24a Total Live Onsite Program Sessions	2,659
3.24b Total Live Onsite Program Attendance	34,554
3.25a Total Live Offsite Program Sessions	50
3.25b Total Live Offsite Program Attendance	5,811
3.26a Total Live Virtual Program Sessions	33
3.26b Total Live Virtual Program Attendance	779
3.27 Total Sessions of Live Programs Categorized by Venue (sum of 3.24a, 3.25a, 3.26a)	2,742
3.28 Total Attendance at Live Programs Categorized by Venue (sum of 3.24b, 3.25b, 3.26b)	41,144

Prerecorded and One-on-One Programs

3.29 Total Number of Prerecorded Program Presentations	13
3.30 Total Views of Prerecorded Program Presentations within 30 Days	1,028
3.31 One-on-One Program Sessions	3,161
3.32 Attendance at One-on-One Program Sessions	3,161

Teen-Led Promotions

3.33 Did your library offer teen-led activities during the 2025 calendar year?	Y
3.34a Do library staff, trustees and/or volunteers reach outside of the library to promote library programs and services through group presentations, information tables and/or other similar educational activities sponsored by the Library?	Yes
3.34b Does your library use Facebook for promotion?	Yes
3.34c Does your library use Instagram for promotion?	Yes
3.34d Does your library use Twitter/X for promotion?	No
3.34e Does your library use TikTok for promotion?	Yes

SUMMER READING PROGRAM

Please report information on SUMMER READING PROGRAMS for the 2025 calendar year. These are a subset of Library Sponsored Programs and should also be entered there.

3.35Did the library offer a summer reading program in 2025? (Enter Y for Yes, N for No) If entering no, proceed to the next section.	Y
3.36Library outlets offering the summer reading program	1
3.37Children registered for the library's summer reading program	104
3.38Young adults registered for the library's summer reading program	13
3.39Adults registered for the library's summer reading program	40
3.40Total number registered for the library's summer reading program (total 3.37 + 3.38 + 3.39)	157
3.41aChildren's program sessions - Summer 2025	41
3.41bChildren's program attendance - Summer 2025	674
3.42aYoung adult program sessions - Summer 2025	0
3.42bYoung adult program attendance - Summer 2025	0
3.43aAdult program sessions - Summer 2025	10
3.43bAdult program attendance - Summer 2025	161
3.44Total program sessions - Summer 2025 (total 3.41a + 3.42a + 3.43a)	51
3.45Total program attendance - Summer 2025 (total 3.41b + 3.42b + 3.43b)	835
3.46Did the library use the Summer Reading at New York Libraries name and/or logo?	Y
3.47Did the library use the Collaborative Summer Library Program (CSLP) Manual, provided through the New York State Library?	Y

COLLABORATORS

3.48Public school district(s) and/or BOCES	1
3.49Non-public school(s)	0
3.50Childcare center(s)	1
3.51Summer camp(s)	0
3.52Municipality/Municipalities	1
3.53Literacy provider(s)	0
3.54Other (describe using the State note)	0
3.55Total Collaborators (total 3.48 through 3.54)	3

Early Literacy

Please report information on EARLY LITERACY for the 2025 calendar year. These are a subset of Library Sponsored Programs and should also be entered there.

3.56Did the library offer early literacy programs in 2025? (Enter Y for Yes, N for No) If entering no, proceed to the next section.	Y
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EARLY LITERACY PROGRAMS

3.57aFocus on birth - school entry (kindergarten) sessions	0
3.57bFocus on birth - school entry (kindergarten) attendance	0
3.58aFocus on parents & caregivers sessions	0
3.58bFocus on parents & caregivers attendance	0
3.59aCombined audience sessions	259
3.59bCombined audience attendance	10,489
3.60Total Sessions	259
3.61Total Attendance	10,489

3.62 - Collaborators (check all that apply):

3.62a.Childcare center(s)	Yes
3.62b.Public School District(s) and/or BOCES	Yes
3.62c.Non-Public School(s)	Yes
3.62d.Health care providers/agencies	No
3.62e.Other (describe using the State note)	Yes

Adult Literacy

Please report information on ADULT LITERACY for the 2025 calendar year. These are a subset of Library Sponsored Programs and should also be entered there.

ADULT LITERACY

3.63 Did the library offer adult literacy programs in 2025? (Enter Y for Yes, N for No) If entering no, proceed to the next section.	Y
3.64a Total group program sessions	73
3.64b Total group program attendance	856
3.65a Total one-on-one program sessions	0
3.65b Total one-on-one program attendance	0

3.66 - Collaborators (check all that apply)

3.66a. Literacy NY (Literacy Volunteers of America)	
3.66b. Public School District(s) and/or BOCES	
3.66c. Non-Public Schools	
3.66d. Other (see instructions and describe using Note)	Yes

ESOL / Digital Literacy

Please report information on ESOL, for the 2025 calendar year. These are a subset of Library Sponsored Programs and should also be entered there.

ENGLISH FOR SPEAKERS OF OTHER LANGUAGES (ESOL) PROGRAMS

3.67 Did the library offer English for Speakers of Other Languages (ESOL) programs in 2025? (Enter Y for Yes, N for No) If entering no, proceed to the next section.	Y
3.68a Children's program sessions	41
3.68b Children's program attendance	942
3.69a Young adult program sessions	0
3.69b Young adult program attendance	0
3.70a Adult program sessions	1,401
3.70b Adult program attendance	7,799
3.71 Total program sessions (total 3.68a + 3.69a + 3.70a)	1,442
3.72 Total program attendance (total 3.68b + 3.69b + 3.70b)	8,741
3.73a One-on-one program sessions	97
3.73b One-on-one program attendance	97

3.74 - Collaborators (check all that apply):

3.74a. Literacy NY (Literacy Volunteers of America)	
3.74b. Public School District(s) and/or BOCES	Yes
3.74c. Non-Public School(s)	No
3.74d. Other (describe using the Note)	Yes

DIGITAL LITERACY

Please report information on DIGITAL LITERACY for the 2025 calendar year. These are a subset of Library Sponsored Programs and should also be entered there.

3.75 Did the library offer digital literacy programs in 2025? (Enter Y for Yes, N for No) If entering no, proceed to the next section.	Y
3.76a Total group program sessions	15
3.76b Total group program attendance	112
3.77a Total one-on-one program sessions	482
3.77b Total one-on-one program Attendance	482

4. LIBRARY TRANSACTIONS

Report all transactions as of the end of the fiscal year reported in Questions 1.6 and 1.7 in Part 1. (Please note: Internal Library usage is not considered part of circulation.)

Circulation / Reference Transactions

- The total annual circulation of all physical library materials of all types, including renewals.
- Count all physical materials in all formats that are charged out for use outside the library. Circulation of uncataloged books, and other non-book materials should be reported in the appropriate category - Adult or Children's Other Materials. Include non-traditional items that are charged out, such as cake pans, tools, Roku sticks, etc. under Circulation of Other Materials.
- Interlibrary loan transactions included are only items borrowed for users. Include items borrowed for users of the reporting library through interlibrary loan (materials received) and charged out for home use by the reporting library's patrons.
- Items loaned in bulk (bulk loans) by your library to schools or other institutions for circulation by the school or institution are counted as one circulation per item (the initial loan from your library to the school or institution).
- Do not include items checked out to another library. Items sent to another autonomous library as interlibrary loan are not counted as circulation by the reporting library.
- Items sent from one outlet of the reporting library to another, i.e., from main library to a branch, are not counted as circulation.
- Items packaged together as a unit which are generally checked out as a unit, should be counted once for each loan of the unit (e.g., two compact discs, two films, two videocassettes, a kit or a set of 25slides).

CATALOGED BOOK CIRCULATION

4.1Adult Fiction Books	45,442
4.2Adult Non-fiction Books	28,662
4.3Total Adult Books (Total questions 4.1 & 4.2)	74,104
4.4Children's Fiction Books	93,053
4.5Children's Non-fiction Books	18,794
4.6Total Children's Books (Total questions 4.4 & 4.5)	111,847
4.7Total Cataloged Book Circulation (Total question 4.3 & 4.6)	185,951

CIRCULATION OF OTHER MATERIALS

4.8aCirculation of Adult Other Materials - Non-Audio/Visual	
4.8bCirculation of Adult Other Materials - Audio/Visual	
4.9aCirculation of Children's Other Materials - Non-Audio/Visual	
4.9bCirculation of Children's Other Materials - Audio/Visual	
4.10Circulation of Other Physical Items (Total questions 4.8a, 4.9a)	49,174
4.11Physical Item Circulation (Total questions 4.7 & 4.8 b & 4.9b & 4.10)	235,125
4.12As of the end of the reporting period, does the library charge overdue fines to any users when they fail to return physical print materials by the date due?	No
4.13Did your library offer automatic renewal for any physical materials during the reporting period? NOTE: Patrons do not have to take any action for automatic renewals. The Integrated Library System [ILS] rules determine how/when automatic renewals occur.	Yes

REFERENCE TRANSACTIONS

4.14Total Reference Transactions	54,776
4.14aRegarding the number of Reference Transactions entered, is this an annual count or an annual estimate based on a typical week or weeks?	Annual Count
4.15Does the library offer virtual reference?	Y

INTERLIBRARY LOAN - MATERIALS RECEIVED (BORROWED)

4.16TOTAL MATERIALS RECEIVED	44,548
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INTERLIBRARY LOAN - MATERIALS PROVIDED (LOANED)

4.17TOTAL MATERIALS PROVIDED	33,526
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E-RATE

4.18Does the library file for E-ratebenefits?	Y
4.19Is the library part of a consortium for E-rate benefits?	Y
4.20If yes, in which consortium are you participating?	Nassau Library System

5. ELECTRONIC USE

Electronic Holdings

For all questions: Answer Missing if the answer is unknown

Report information for Electronic Use based on the fiscal reporting year entered for Questions 1.6 and 1.7 in Section 1 General Library Information.

Electronic Books

E-books are the digital equivalent of printed books that may be accessed online from an electronic device. E-books also include e-comics. Do not consider resources available for free in the public domain when answering the following questions.

5.1 Did the library provide access to e-books purchased solely by the library?	Yes
5.2 Did the library provide access to e-books purchased via a consortium, cooperative, or other similar group at the local, regional, or state level?	Yes
5.3 Did the library provide access to e-books provided by the New York State Library at no or minimal cost to the library?	No

Electronic Serials

E-serials are periodic digital publications equivalent to printed newspapers, magazines, and similar media that are viewed as entire issues rather than as single articles returned from a research query. Do not consider resources available for free in the public domain when answering the following questions. Answer Yes/No/Missing (Unknown)

5.4 Did the library provide access to e-serials purchased solely by the library?	Yes
5.5 Did the library provide access to e-serials purchased via a consortium, cooperative, or other similar group at the local, regional, or state level?	Yes
5.6 Did the library provide access to e-serials provided by the New York State Library at no or minimal cost to the library?	No

Electronic Audio

E-audio are digital files of sound only (e.g., audiobooks, music) that may be accessed online from an electronic device. Do not consider resources available for free in the public domain when answering the following questions. Answer Yes/No/Missing (Unknown)

5.7Did the library provide access to e-audio purchased solely by the library?	Yes
5.8Did the library provide access to e-audio purchased via a consortium, cooperative, or other similar group at the local, regional, or state level?	Yes
5.9Did the library provide access to e-audio provided by the New York State Library at no or minimal cost to the library?	No

Electronic Video

E-videos are digital files of moving visual images with or without sound (e.g., movies, television shows) that may be accessed online from an electronic device. Examples include Hoopla, Kanopy, and cloudlibrary. Do not consider resources available for free in the public domain when answering the following questions. Answer Yes/No/Missing (Unknown)

5.10Did the library provide access to e-videos purchased solely by the library?	Yes
5.11Did the library provide access to e-videos purchased via a consortium, cooperative, or other similar group at the local, regional, or state level? (Do not include New York State Library-provided content here; that should be entered in 5.12.)	No
5.12Did the library provide access to e-videos provided by the New York State Library at no or minimal cost to the library?	No

Research Databases

Research databases are organized collections of electronic data or records (e.g., facts, abstracts, articles, bibliographic data, texts, photographs) that can be searched to retrieve information. Do not consider resources available for free when answering the following questions. Answer Yes/No/Missing (Unknown)

5.13Did the library provide access to research databases purchased solely by the library?	Yes
5.14Did the library provide access to research databases purchased via a consortium, cooperative, or other similar group at the local, regional, or state level?	Yes
5.15Did the library provide access to research databases provided by the New York State Library at no or minimal cost to the library (e.g., NOVELny)?	Yes

Online Learning

Online learning platforms primarily provide instruction, tools, and resources to enhance education, lifelong learning, and skill building. Platforms may offer homework assistance, language learning, test preparation, professional development, resume assistance, hobby instruction, etc. Answer Yes if library provided access to a platform even if the platform itself is not owned by the library (e.g., paying for access to Ryan Dowd's Homeless Library). Do not consider resources available for free when answering the following questions. Answer Yes/No/Missing (Unknown)

5.16 Did the library provide access to online learning platforms purchased solely by the library?	Yes
5.17 Did the library provide access to online learning platforms purchased via a consortium, cooperative, or other similar group at the local, regional, or state level?	Yes
5.18 Did the library provide access to online learning platforms provided by the New York State Library at no or minimal cost to the library?	No

E-Material Circulation

Electronic (digital) materials can be accessed online from an electronic device. Types of electronic materials include e-books, e-serials, e-audio, and e-video. Only count items that require user authentication and have a limited period of use. Count all checkouts, including renewals.

5.19 The total circulation of e-books during the reporting period	66,644
5.20 The total circulation of e-serials during the reporting period.	14,696
5.21 The total circulation of e-audio during the reporting period	36,828
5.22 The total circulation of e-videos during the reporting period.	8,718

6. STAFF INFORMATION

All staff questions refer to PAID staff.

Note: Report figures as of the last day of the fiscal year reported in Questions 1.6 and 1.7 in Part 1. Include the FTE for all positions funded in the library's budget whether those positions are filled or not. This report requires conversion of part-time hours to full-time equivalents (FTE). To compute the FTE of employees in any category, take the total number of hours worked per week for all budgeted positions in that category and divide that total by the number of hours per week the library considers to be full-time. Report the FTE to two decimal places.

FTE (FULL-TIME EQUIVALENT CALCULATION)

6.1 The number of hours per workweek used to compute FTE for all paid library personnel in this section.	35.00
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BUDGETED POSITIONS IN FULL-TIME EQUIVALENTS

6.2 Library Director (certified)	1.00
6.3 Vacant Library Director (certified)	0.00
6.4 Library Manager (not certified)	0.00
6.5 Vacant Library Manager (not certified)	0.00
6.6 Librarian	26.00
6.7 Vacant Librarian	0.00
6.8 Library Specialist/Paraprofessional	0.00
6.9 Vacant Library Specialist/Paraprofessional	0.00
6.10 Other Staff	38.00
6.11 Vacant Other Staff	0.00
6.12 TOTAL PAID STAFF (Total questions 6.2, 6.4, 6.6, 6.8 & 6.10)	65.00
6.13 VACANT TOTAL PAID STAFF (Total questions 6.3, 6.5, 6.7, 6.9 & 6.11)	0.00

SALARY INFORMATION

6.14FTE - Library Director(certified)	1.00
6.15Salary - Library Director (certified)	\$145,230
6.16FTE - Library Manager (not certified)	0.00
6.17Salary - Library Manager (notcertified)	-1
6.18FTE - Librarian	1.00
6.19Salary - Librarian	\$69,910

7. MINIMUM PUBLIC LIBRARY STANDARDS

All public, free association and Indian libraries in New York State are required to meet the minimum standards listed below. Please indicate which of these standards your library meets as of December 31, 2025. Please [click here](#) to read general instructions before completing this section. Helpful information for meeting minimum public library standards is available on the State Library's website. <https://nyslibrary.libguides.com/publiclibrarystandards>

7.1.Is governed by written bylaws which define the structure and governing functions of the library board of trustees, and which shall be reviewed and re-approved by the board of trustees at least once every five years or earlier if required by law.	Y
7.2.Has a community-based, board-approved, written long-range plan of service developed by the library board of trustees and staff.	Y
7.3.Provides a board-approved written annual report to the community on the library's progress in meeting its mission, goals and objectives, as outlined in the library's long-range plan of service.	Y
7.4.Has board-approved written policies for the operation of the library, which shall be reviewed and updated at least once every five years or earlier if required by law.	Y
7.4.a.Does the Library have a Board-approved policy for the selection of library materials and reconsideration of such selection?	
7.4.b.Does the Library have a Board-approved policy explaining the public usage of library space and meeting rooms?	
7.4.c.Does the Library have Board-approved Codes of conduct?	
7.4.d.Does the library have a policy protecting the confidentiality of library records?	Y
7.4.e.Does the library have Board-approved personnel policies ensuring consistent staff management and fair employment practices?	
7.4.f.Does the library have a disaster plan?	Y
7.4.g.Does the Library have Board-approved financial control policies that fulfill the legal and fiduciary responsibilities of the governing body and promote fiscal oversight, accountability, and sustainable management?	
7.5.Annually prepares and publishes a board-approved, written budget, which enables the library to address the community's needs, as outlined in the library's long-range plan of service.	Y
7.6.Periodically evaluates the effectiveness of the library's programs, services and collections to address community needs, as outlined in the library's long-range plan of service.	Y
7.7.Is open the minimum standardnumber of public service hours for population	Y

served. (see instructions)	
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7.8. Maintains a facility that addresses community needs, as outlined in the library's long-range plan of service, including adequate:

7.8a.space	Y
7.8b.lighting	Y
7.8c.shelving	Y
7.8d.seating	Y
7.8e.power infrastructure	Y
7.8f.data infrastructure	Y
7.8g.public restroom	Y

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7.9.Provides programming to address community needs, as outlined in the library's long-range plan of service.	Y
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7.10. Provides

7.10a.a circulation system that facilitates access to the local library collection and other library catalogs	Y
7.10b.equipment, technology, and internet connectivity to address community needs and facilitate access to information.	Y

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7.11.Provides access to current library information in print and online, facilitating the understanding of library services, operations and governance; information provided online shall include the standards referenced in numbers (1) through (5) above.	Y
7.12.Employs a paid director in accordance with the provisions of Commissioner's Regulation 90.8.	Y
7.13.Provides library staff with annual technology training, appropriate to their position, to address community needs, as outlined in the library's long-range plan of service.	Y
7.14.Establishes and maintains partnerships with other educational, cultural or community organizations which enable the library to address the community's needs, as outlined in the library's long-range plan of service.	Y

8. PUBLIC SERVICE INFORMATION

Report all information as of the end of the fiscal year reported in Questions 1.6 and 1.7 in Part 1. Please [click here](#) to read general instructions before completing this section. Questions 8.1-8.4 are pre-filled with prior year answers but not locked to allow updating.

PUBLIC SERVICE OUTLETS - Libraries reporting main libraries, branches and bookmobiles should complete Service Outlets Information in Part 9.

8.1 Main Library	1
8.2 Branches	0
8.3 Bookmobiles	0
8.4 Other Outlets	0
8.5 TOTAL PUBLIC SERVICE OUTLETS (Total questions 8.1 - 8.4)	1

PUBLIC SERVICE HOURS - Report hours to two decimal places.

8.6 Minimum Weekly Total Hours - Main Library	66.00
8.7 Minimum Weekly Total Hours - Branch Libraries	0.00
8.8 Minimum Weekly Total Hours - Bookmobiles	0.00
8.9 Minimum Weekly Total Hours - Total Hours Open (Total questions 8.6 - 8.8)	66.00
8.10 Annual Total Hours - Main Library	3,600.00
8.11 Annual Total Hours - Branch Libraries	0.00
8.12 Annual Total Hours - Bookmobiles	0.00
8.13 Annual Hours Open - Total Hours Open (Total questions 8.10 through 8.12)	3,600.00

9. SERVICE OUTLET INFORMATION

Outlets should be arranged in alphabetical order if possible.

Report all information as of the end of the fiscal year reported in Questions 1.6 and 1.7 in Part 1. Please [click here](#) to read general instructions before completing this section. Questions 1-14, 20-25, and 34-36 are pre-filled with prior year answers but not locked to allow updating.

NOTE: Libraries reporting Public Service Outlets in questions 8.1, 8.2 and 8.3 of Part 8 are required to complete this part of the Annual Report. Use this section to enter outlet information on main libraries, branches or bookmobiles. Complete one record for each main library, branch or bookmobile.

NEW OUTLETS: If a new outlet was open in the reporting year for any amount of time, it must be entered here. For locked fields, use the note to input information; enter New in the note for Question 40.

CLOSED OUTLETS: Even if an outlet was closed for the entire year it still must be reported and not simply left out of reporting. In these cases, enter either Closed, will reopen or Closed permanently in the note for Question 40. Permanently closed outlets will be removed and not appear in subsequent reports.

If you have multiple libraries, you may 1) enter the data for the Service Outlet Information section directly into the survey as usual or 2) send Counting Opinions the data for this section to be uploaded into LibPAS. If you choose to send your data for uploading, you will enter the data into the spreadsheet that Counting Opinions will provide. Complete this spreadsheet and email it to support@countingopinions.com and your data will be uploaded into LibPAS within 24 hours. The data will be loaded in the same order in which it appears in your file, so libraries should be in the correct order on the spreadsheet.

Outlet fields 5-6, 11-14, and 20-23 should be locked.

Name

Location		1. Outlet Name	2. Outlet Name Status
PORT WASHINGTON PUBLIC LIBRARY		PORT WASHINGTON PUBLIC LIBRARY	no change from the prior year

Address

Location		3. Street Address	4. Outlet Street Address Status
PORT WASHINGTON PUBLIC LIBRARY		1 LIBRARY DRIVE	no change from the prior year

Address / Phone

Location		5. City	6. Zip Code	7. Phone (enter 10 digits only)
PORT WASHINGTON PUBLIC LIBRARY		PORT WASHINGTON	11050	(516) 883-4400

Contact

Location		8. E-mail Address	9. Outlet URL
PORT WASHINGTON PUBLIC LIBRARY		library@pwpl.org	www.pwpl.org

-

Location		10. County	11. School District	12. Library System	13. Outlet Type Code (select one):
PORT WASHINGTON PUBLIC LIBRARY		NASSAU	Port Washington UFSD	Nassau Library System	Central Library

Hours / Meetings

Location		14. Public Service Hours Per Year for This Outlet	15. Number of Weeks This Outlet is Open	16. Total number of meeting spaces available to the public	17. How many of the above meeting spaces are reservable?	18. Number of times members of the public reserved meeting spaces	19. Is the meeting space available for public use even when the outlet is closed?
PORT WASHINGTON PUBLIC LIBRARY		3,600	52				N

Building

Location		20. Enter the appropriate outlet code (select one):	21. Who owns this outlet building?	22. Who owns the land on which this outlet is built?	23. Indicate the year this outlet was initially constructed	24. Indicate the year this outlet underwent a major renovation costing \$25,000 or more
PORT WASHINGTON PUBLIC LIBRARY		LRF	School District	School District	1970	2024

Space / Use

Location		25. Square footage of the outlet	26. Number of Internet Computers Used by General Public	27. Number of uses (sessions) of public Internet computers per year	27a Reporting Method for Number of Uses of Public Internet Computers Per Year
PORT WASHINGTON PUBLIC LIBRARY		47,000	68	30,934	Annual Count

Internet Connection

Location		28. Type of connection on the outlet's public Internet computers	29. Maximum download speed of connection on the outlet's public Internet computers	30. Maximum upload speed of connection on the outlet's public Internet computers
PORT WASHINGTON PUBLIC LIBRARY		Fiber	11 Greater than or equal to 100 mbps and less than 1 gbps	11 Greater than or equal to 100 mbps and less than 1 gbps

Internet / WiFi

Location		31. Internet Provider	32. WiFi Access	33. Wireless Sessions	33a Reporting Method for Wireless Sessions
PORT WASHINGTON PUBLIC LIBRARY		Verizon Wireless	No restrictions to access	122,338	Annual Count

Accessibility / Makerspace

Location		34. Does the outlet have a building entrance that is physically accessible to a person in a wheelchair?	35. Is every public part of the outlet accessible to a person in a wheelchair?	36. Does your outlet have a Makerspace?
PORT WASHINGTON PUBLIC LIBRARY		Y	Y	Y

ID

Questions 35-39 37-40 are locked fields for New York State Library use only.

Location		37. LIBID	38. FSCSID	39. Number of Bookmobiles in the Bookmobile Outlet Record	40. Outlet Structure Status
PORT WASHINGTON PUBLIC LIBRARY		4400285330	NY0374	0	no change

10. OFFICERS AND TRUSTEES

Guidance at the start of the section has been updated to clarify that entries should reflect Officers and Board Members as of February 1, 2026.

Trustees and Terms / Trustee Names

Report information about trustee meetings as of December 31, 2025. All public and association libraries are required by Education Law to hold at least four meetings a year.

BOARD MEETINGS

10.1 Total number of board meetings held during calendar year (January 1, 2025 to December 31, 2025)	11
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NUMBER OF TRUSTEES AND TERMS

10.2 If the library's charter documents (incorporation) state a range of trustees, what is it? If a range is not stated, select N/A.	5-7
10.3 If your library has a range, how many voting positions are stated in the library's current by-laws? If a range is not stated, select N/A.	7
10.4 If your library does not have a range, how many voting positions are stated in the library's charter documents (incorporation)? If library does have a range, select N/A here.	N/A
10.5 What is the trustee term length, as stated in your library's charter documents (incorporation)? If a term length is not stated, please explain in a Note.	5
10.6 I attest that all trustees participated in trustee education in the last calendar year (2025). If entering No, provide explanation in a Note.	Y

BOARD MEMBER SELECTION

10.7 Enter Board Member Selection Code (select one):	EP - board members are elected in a public election
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-

List Officers and Board Members as of February 1, 2026.

Trustee information has been pre-filled with prior year answers but not locked; please make sure to delete former trustees, add new ones, and update position titles, dates and make any other needed changes. You may 1) enter the data for the Officers and Board Members directly into the survey as usual or 2) send Counting Opinions the data for this section to be uploaded into LibPAS. If you choose to send your data for uploading, you must enter the data into the spreadsheet that Counting Opinions will send you. Please Note: It is customized and contains previously entered data in need of updating. Complete this spreadsheet and email it to support@countingopinions.com.

10 .7a Status	10 .7b First Board Member	10. 7c Last Board Member	10 .7d Mailing Address	10 .7e City	10. 7f Zip Code (5 digits only)	10 .7g E- mail address	10 .7h Office Held or Trustee	10. 7i Term Begins - Month	10. 7j Term Begins - Year	10. 7k Term Expires	10. 7l Term Expires - Year (yyyy)	10.7m Is the trustee serving a full term? If No, add a Note. The Note should identify the previous trustee whose u nexpired term is being filled, and should identify the begi nning and ending date of the unex	10 .7n The Oath of Office (mm/dd/y yyy) was taken	10 .7o The Oath of Office was filed with town or county clerk (m m/dd/yy yy)	10.7p Is this a brand new trustee?
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												pired previous trustee? s term. Exempl e: Trustee is filli		
Filled	William	Keller	25 Plymouth Rd.	Port Was hington	11050	bill.keller @pwpl.or g	President	July	2021	June	2026	Yes	07/07/2020	07/19/202N 1 1
Filled	Adrienne	Saur	14 Beverly Rd.	Port Was hington	11050	adrienne. saur@pw pl.org	Vice President	July	2024	June	2029	Yes	07/17/2020	07/26/202N 4 4
Filled	Nancy	Comer	7 Harbor View Rd.	Port Was hington	11050	nancy.co mer@pw pl.org	Secretary	July	2021	June	2026	Yes	07/07/2020	07/19/202N 1 1
Filled	Sima	Vasa	115A Bayview Ave.	Port Was hington	11050	sima.vas a@pwpl. org	Trustee	July	2023	June	2028	Yes	07/12/2020	07/27/202N 3 3
Vacant	n/a	n/a	N/A	n/a	N/A	n/a						N/A	n/a	n/a
Filled	Matthew	Straus	12 Murray Ave.	Port Was hington	11050	matthew. straus@p wpl.org	Trustee	July	2020	June	2025	Yes	07/01/2020	07/24/202N 0 0
Filled	Michael	Krevor	21 Franklin Ave.	Port Was hington	11050	michael.k revor@p wpl.org	Trustee	July	2023	June	2028	Yes	07/27/2020	07/27/202N 3 3

11. OPERATING FUNDS RECEIPTS

Report financial data based on the fiscal reporting year reported in Part 1. (Q1.6 and Q1.7, or Q1.9 and Q1.10 if the fiscal reporting year has changed since the previous annual report). ROUND TO THE NEAREST DOLLAR. Please [click here](#) to read general instructions before completing this section.

LOCAL PUBLIC FUNDS

11.1 Does the library receive any local public funds? If yes, complete one record for each taxing authority; if no, go to question 11.3.	Y
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11.1.a Source of Funds	11.1.b Name of funding County, Municipality or School District	11.1.c Amount	11.1.d Subject to public vote held in reporting year or in a previous reporting year(s).	11.1.e Written Contractual Agreement
School District	Port Washington UFSD	\$7,333,487	Y	N/A

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Please Note: last year's answers for repeating groups cannot be displayed.

11.2 TOTAL LOCAL PUBLIC FUNDS	\$7,333,487
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SYSTEM CASH GRANTS TO MEMBER LIBRARY

11.3 Local Library Services Aid (LLSA)	\$9,632
11.4 Record all Central Library Services Aid monies received from system headquarters	\$0
11.5 Additional State Aid received from the System	\$100
11.6 Federal Aid received from the System	\$0
11.7 Other Cash Grants	\$0
11.8 TOTAL SYSTEM CASH GRANTS (Add Questions 11.3, 11.4, 11.5, 11.6 and 11.7)	\$9,732

OTHER STATE AID

11.9 State Aid other than LLSA, Central Library Aid (CLDA and/or CBA), or other State Aid reported as system cash grants	\$0
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FEDERAL AID FOR LIBRARY OPERATION

11.10 LSTA	\$0
11.11 Other Federal Aid	\$0
11.12 TOTAL FEDERAL AID (Add Questions 11.10 and 11.11)	\$0
11.13 CONTRACTS WITH PUBLIC LIBRARIES AND/OR PUBLIC LIBRARY SYSTEMS IN NEW YORK STATE	\$0

OTHER RECEIPTS

11.14 Gifts and Endowments	\$121,625
11.15 Fund Raising	\$0
11.16 Income from Investments	\$198,789
11.17 Library Charges	\$13,891
11.18 Other	\$53,270
11.19 TOTAL OTHER RECEIPTS (Add Questions 11.14, 11.15, 11.16, 11.17 and 11.18)	\$387,575
11.20 TOTAL OPERATING FUND RECEIPTS (Add Questions 11.2, 11.8, 11.9, 11.12, 11.13 and 11.19)	\$7,730,794
11.21 BUDGET LOANS	\$0

Transfers / Grand Total

TRANSFERS

11.22From Capital Fund (Same as Question 14.8)	\$0
11.23From Other Funds	\$5,405
11.24TOTAL TRANSFERS (Add Questions 11.22 and 11.23)	\$5,405
11.25BALANCE IN OPERATING FUND - Beginning Balance for Fiscal Year Ending 2025 (Same as Question 12.39 of previous year if fiscal year has not changed)	\$6,229,994
11.26GRAND TOTAL RECEIPTS, BUDGET LOANS, TRANSFERS AND BALANCE (Add Questions 11.20, 11.21, 11.24 and 11.25; Same as Question 12.40)	\$13,966,193

12. OPERATING FUND DISBURSEMENTS

Report financial data based on the fiscal reporting year reported in Part 1. (Q1.6 and Q1.7, or Q1.9 and Q1.10 if the fiscal reporting year has changed since the previous annual report). ROUND TO THE NEAREST DOLLAR. Please [click here](#) to read general instructions before completing this section.

STAFF EXPENDITURES

Salaries & Wages Paid from Library Funds

12.1 Certified Librarians	\$2,315,859
12.2 Other Staff	\$1,430,184
12.3 Total Salaries & Wages Expenditures (Add Questions 12.1 and 12.2)	\$3,746,043
12.4 Employee Benefits Expenditures	\$1,649,886
12.5 Total Staff Expenditures (Add Questions 12.3 and 12.4)	\$5,395,929

COLLECTION EXPENDITURES

12.6 Print Materials Expenditures	\$338,224
12.7 Electronic Materials Expenditures	\$101,687
12.8 Other Materials Expenditures	\$69,139
12.9 Total Collection Expenditures (Add Questions 12.6, 12.7 and 12.8)	\$509,050

CAPITAL EXPENDITURES FROM OPERATING FUNDS

12.10 From Local Public Funds (71PF)	\$47,573
12.11 From Other Funds (71OF)	\$0
12.12 Total Capital Expenditures (Add Questions 12.10 and 12.11)	\$47,573

OPERATION AND MAINTENANCE OF BUILDINGS

Repairs to Building & Building Equipment

12.13From Local Public Funds (72PF)	\$119,032
12.14From Other Funds (72OF)	\$0
12.15Total Repairs (Add Questions 12.13 and 12.14)	\$119,032
12.16Other Disbursements for Operation & Maintenance of Buildings	\$368,672
12.17Total Operation & Maintenance of Buildings (Add Questions 12.15 and 12.16)	\$487,704

MISCELLANEOUS EXPENSES

12.18Office and Library Supplies	\$97,266
12.19Telecommunications	\$29,495
12.21Professional & Consultant Fees	\$356,326
12.22Equipment	\$45,424
12.23Other Miscellaneous	\$310,895
12.24Total Miscellaneous Expenses (Add Questions 12.18, 12.19, 12.21, 12.22 and 12.23)	\$839,406

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12.25CONTRACTS WITH PUBLIC LIBRARIES AND/OR PUBLIC LIBRARY SYSTEMS IN NEW YORK STATE	\$97,796
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DEBT SERVICE

Capital Purposes Loans (Principal and Interest)

12.26From Local Public Funds (73PF)	\$0
12.27From Other Funds (73OF)	\$12,526
12.28Total (Add Questions 12.26 and 12.27) Other Loans	\$12,526
12.29Budget Loans (Principal and Interest)	\$0
12.30Short-Term Loans	\$0
12.31Total Debt Service (Add Questions 12.28, 12.29 and 12.30)	\$12,526
12.32TOTAL OPERATING FUND DISBURSEMENTS (Add Questions 12.5, 12.9, 12.12, 12.17, 12.24, 12.25 and 12.31)	\$7,389,984

Transfers to Capital Fund

12.33From Local Public Funds (76PF)	\$1,609,332
12.34From Other Funds (76OF)	\$0
12.35Total Transfers to Capital Fund (Add Questions 12.33 and 12.34; same as Question 13.8)	\$1,609,332
12.36Transfer to Other Funds	\$0
12.37TOTAL TRANSFERS (Add Questions 12.35 and 12.36)	\$1,609,332
12.38TOTAL DISBURSEMENTS AND TRANSFERS (Add Questions 12.32 and 12.37)	\$8,999,316
12.39BALANCE IN OPERATING FUND - Ending Balance for the Fiscal Year Ending 2025	\$4,966,877
12.40GRAND TOTAL DISBURSEMENTS, TRANSFERS & BALANCE (Add Questions 12.38 and 12.39; same as Question 11.26)	\$13,966,193

ASSURANCE

12.41The Library operated in accordance with all provisions of Education Law and the Regulations of the Commissioner, and assures that the Annual Report was reviewed and accepted by the Library Board on (date - mm/dd/yyyy).	03/19/2025
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FISCAL AUDIT

12.42 Last audit performed (mm/dd/yyyy)	02/22/2024
12.43 Time period covered by this audit (mm/dd/yyyy) - (mm/dd/yyyy)	07/01/2022-06/30/2023
12.44 Indicate type of audit (select one):	Private Accounting Firm

CAPITAL FUND

12.45 Does the library have a separate Capital Fund? Enter Y for Yes, N for No. If No, stop here. If Yes, complete the Capital Fund Report.	Y
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13. CAPITAL FUND RECEIPTS

Report financial data based on the fiscal year reported in Questions 1.6 and 1.7 in Part 1. ROUND TO THE NEAREST DOLLAR. Please [click here](#) to read general instructions before completing this section.

REVENUES FROM LOCAL SOURCES

13.1 Revenues from Local Government Sources	\$0
13.2 All Other Revenues from Local Sources	\$0
13.3 Total Revenues from Local Sources (Add Questions 13.1 and 13.2)	\$0

STATE AID FOR CAPITAL PROJECTS

13.4 State Aid Received for Construction	\$100,000
13.5 Other State Aid	\$0
13.6 Total State Aid (Add Questions 13.4 and 13.5)	\$100,000

FEDERAL AID FOR CAPITAL PROJECTS

13.7 TOTAL FEDERAL AID	\$0
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INTERFUND REVENUE

13.8 Transfer from Operating Fund (Same as Question 12.35)	\$1,609,332
13.9 TOTAL REVENUES (Add Questions 13.3, 13.6, 13.7 and 13.8)	\$1,709,332
13.10 NON-REVENUE RECEIPTS	\$0
13.11 TOTAL CASH RECEIPTS (Add Questions 13.9 and 13.10)	\$1,709,332
13.12 BALANCE IN CAPITAL FUND - Beginning Balance for Fiscal Year Ending 2025 (Same as Question 14.11 of previous year, if fiscal year has not changed)	\$1,025,567
13.13 TOTAL CASH RECEIPTS AND BALANCE (Add Questions 13.11 and 13.12; same as Question 14.12)	\$2,734,899

14. CAPITAL FUND DISBURSEMENTS

Report financial data based on the fiscal reporting year reported in Part 1. ROUND TO THE NEAREST DOLLAR. Please [click here](#) to read general instructions before completing this section.

PROJECT EXPENDITURES

14.1 Construction	\$1,557,113
14.2 Incidental Construction	\$0

Other Disbursements

14.3 Purchase of Buildings	\$0
14.4 Interest	\$0
14.5 Collection Expenditures	\$0
14.6 Total Other Disbursements (Add Questions 14.3, 14.4 and 14.5)	\$0
14.7 TOTAL PROJECT EXPENDITURES (Add Questions 14.1, 14.2 and 14.6)	\$1,557,113
14.8 TRANSFER TO OPERATING FUND (Same as Question 11.22)	\$0
14.9 NON-PROJECT EXPENDITURES	\$0
14.10 TOTAL CASH DISBURSEMENTS AND TRANSFERS (Add Questions 14.7, 14.8 and 14.9)	\$1,557,113
14.11 BALANCE IN CAPITAL FUND - Ending Balance for the Fiscal Year Ending 2025	\$1,177,786
14.12 TOTAL CASH DISBURSEMENTS AND BALANCE	\$2,734,899

16. FEDERAL TOTALS

All questions in Part 16 are calculated, locked fields.

Note: See instructions for definitions and calculations of each of these Federal Totals.

16.1Total ALA-MLS	23.63
16.2Total Librarians	23.63
16.3All Other Paid Staff	33.25
16.4Total Paid Employees	56.88
16.5State Government Revenue	\$9,732
16.6Federal Government Revenue	\$0
16.7Other Operating Revenue	\$387,575
16.8Total Operating Revenue	\$7,730,794
16.9Other Operating Expenditures	\$1,424,906
16.10Total Operating Expenditures	\$7,329,885
16.11Total Capital Expenditures	\$1,604,686
16.12Print Materials	86,233
16.12aTotal Physical Items in Collection	117,951
16.13Circulation of Children's Physical Material	111,847
16.14Total Registered Borrowers	29,087
16.15Other Capital Revenue and Receipts	1,609,332
16.16Number of Internet Computers Used by General Public	68
16.17Total Uses (sessions) of Public Internet Computers Per Year	30,934
16.18Wireless Sessions	122,338
16.19Total Capital Revenue	\$1,709,332

17. FOR NEW YORK STATE LIBRARY USE ONLY

17.1LIB ID	4400285330
17.2Interlibrary Relationship Code	Member of a Federation or Cooperative
17.3Legal Basis Code	Library District
17.4Administrative Structure Code	Administrative Entity with a Single Direct Service Outlet
17.5FSCS Public Library Definition	Yes
17.6Geographic Code	School District - Unified, entirety
17.7FSCS ID	NY0374
17.8SED CODE	280404700003
17.9INSTITUTION ID	800000049112
User defined ID. used to link two or more AEs together.	
Old FSCSKEY	

SUGGESTED IMPROVEMENTS

Library Name:	PORT WASHINGTON PUBLIC LIBRARY
Library System:	Nassau Library System
Name of Person Completing Form:	James Hutter; Melanie Davidoff; Jean Bennett
Phone Number:	(516) 883 4400
I am satisfied that this resource (LibPAS) is meeting library needs:	Agree
Applying this resource (LibPAS) will help improve library services to the public:	Agree
Please share with us your suggestions for improving the Annual Report. When providing feedback, if applicable please indicate the question number each comment/suggestion refers to. Thank you!	Response has been entered.

Annual Report For Public And Association Libraries

The State Library due date for the annual reports will be April 16, 2026.

[Instructions](#)

1. GENERAL LIBRARY INFORMATION

Library / Director Information

The report saves automatically after every new entry or change.

Multiple users can view and edit reports at the same time.

Report all information in Part 1 as of December 31, 2025, except for questions related to the current library director/manager (questions 1.37 through 1.44).

1.1Library ID Number	4400285330
1.2Library Name	PORT WASHINGTON PUBLIC LIBRARY
1.3Name Status (State use only)	no change from the prior year
1.4Structure Status (State use only)	no change
1.5Community	Port Washington
1.6Beginning Fiscal Reporting Year	07/01/2024
1.7Ending Fiscal Reporting Year	06/30/2025
1.8Is the library now reporting on a different fiscal year than it reported on in the previous Annual Report?	No
1.9If yes, please indicate the beginning date of library's new reporting year. Enter N/A if No was answered to Question 1.8.	N/A
1.10Please indicate the ending date of library's new reporting year. Enter N/A if No was answered to Question 1.8.	N/A
1.11Beginning Local Fiscal Year	07/01/2024
1.12Ending Local Fiscal Year	06/30/2025
1.13Address Status	no change from the prior year
1.14Street Address	1 LIBRARY DRIVE
1.15City	PORT WASHINGTON
1.16Zip Code	11050
1.17Mailing Address	1 LIBRARY DRIVE
1.18City	PORT WASHINGTON
1.19Zip Code	11050
1.20Telephone Number (enter 10 digits only and hit the Tab key; enter M (Missing) if no telephone number)	5168834400
1.21E-Mail Address (enter M (Missing) if no E-Mail)	library@pwpl.org
1.22Library Home Page URL (Enter M (Missing) if no home page URL)	www.pwpl.org
1.23Population Chartered to Serve (per 2020 Census)	32,438

1.24 Indicate the type of library as stated in the library's charter (select one):	PUBLIC
1.25 Indicate the area chartered to serve as stated in the library's charter (select one):	School District
1.26 During the reporting year, has there been any change to the library's legal service area boundaries? Changes must be the result of a Regents charter action. Answer Y for Yes, N for No.	N
1.27 Indicate the type of charter the library currently holds (select one):	Absolute
1.28 Date the library was granted its absolute charter or the date of the provisional charter if the library does not have an absolute charter	09/23/1994
1.29 Date the library was last registered	11/07/1995
1.30 Federal Employer Identification Number	116001316
1.31 County	NASSAU
1.32 School District	Port Washington
1.33 Town/City	North Hempstead
1.34 Library System	Nassau Library System

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THESE QUESTIONS ARE FOR NYC LIBRARIES ONLY. PLEASE PROCEED TO THE NEXT QUESTION.

1.35a President/CEO Name	
1.35b President/CEO Phone Number	
1.35c President/CEO Email	

-
For questions 1.36 through 1.42, report all information for the current library director/manager.

1.36 First Name of Library Director/Manager	Keith
1.37 Last Name of Library Director/Manager	Klang
1.38 NYS Public Librarian Certification Number	25120
1.39 What is the highest education level of the library manager/director?	Master's Degree
1.40 If the library manager/director holds a Master's Degree, is it a Master's Degree in Library/Information Science?	Yes
1.41 Do all staff working in the budgeted Librarian (certified) positions reported in 6.6 have an active NYS Public Librarian Certificate? If No, list the name and e-mail address of each staff member without an active certificate in a Note.	Yes
1.42 E-mail Address of the Director/Manager	kklang@pwpl.org
1.43 Does the library charge fees for library cards to people residing outside the system's service area?	Y

Public Votes / Contracts

1.44 Was all or part of the library's funding subject to a public vote(s) held during Calendar Year 2025? (Please respond even if the vote was unsuccessful). Enter Y for Yes, N for No. If Yes, complete one record for the public vote from each funding source. If no, go to question 1.45.	Y
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Please Note: last year's answers for repeating groups cannot be displayed.

1.44a Name of municipality or district holding the public vote	1.44b Indicate the type of municipality or district holding the public vote	1.44c Date the vote was held(mm/dd/2025)	1.44d Was the vote successful? Y/N	1.44e What type of public vote was it?	1.44f.i Most recent prior year approved appropriation from a public vote:	1.44f.ii Proposed increase in appropriation as a result of the vote held on the date reported in question number 3:	1.44f.iii Total proposed appropriation (manually sum of 6a and 6b):
Port Washington	School District	04/08/2025	Yes	budget vote	\$7,501,033	\$293,068	\$7,794,101

School District	(school district public library only)
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This question should only be answered if "No" was answered in Q1.44 OR the library has votes from different municipalities/districts that were held in different years, both current and prior.

1.45 Did the library receive funding from an appropriation which was approved by public vote in a prior year? (Prior to Calendar Year 2025) Enter Y for Yes, N for No. If Yes, complete one record for the vote from each funding source. If No, go to question 1.46.	
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Please Note: last year's answers for repeating groups cannot be displayed.

1.45a Name of municipality or district holding the public vote	1.45b Indicate the type of municipality or district holding the public vote	1.45c Date the last successful vote was held (mm/dd/yyyy)	1.45d What type of public vote was it?	1.45e What was the total dollar amount of the appropriation from tax dollars resulting from the last successful vote?

Contractual Agreements

1.46 Does the reporting library have a contractual agreement with a municipality or district to provide library services to residents of an area not served by a chartered library? Enter Y for Yes, N for No. If yes, please complete one record for each contract. If no, go to question 1.47.	N
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-
Please Note: last year's answers for repeating groups cannot be displayed.

1.46a Name of contracting	1.46b Is this a written	1.46c Population of the	1.46d Dollar amount of	1.46e Enter the

municipality or district	contractual agreement?	geographic area served by this contract	contract appropriate code for range of services provided (select one):
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Unusual Circumstances

<p>1.47 For the reporting year, has the library experienced any unusual circumstance(s) that affected the statistics reported (e.g., natural disaster, fire, closed for renovations, massive weeding of collection, etc.)? If yes, please annotate explaining the circumstance(s) and the impact on the library using the Note; if no, please go to Part 2, Library Collection.</p>	<p>N</p>
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2. LIBRARY COLLECTION

Physical Holdings

Report holdings, additions, and subscriptions as of the end of the fiscal year reported in Questions 1.6 and 1.7 in Part 1. Please read general information instructions below before completing this section.

<https://ny.countingopinions.com/docs/ny/Instructions2025AnnualReportPublicAssociationLibraries.pdf>

This section of the survey (2.1-2.16) collects data on selected types of materials.

It does not cover all materials (i.e., microforms, loose sheet music, maps, and pictures) for which expenditures are reported under Print Materials Expenditures, Electronic Materials Expenditures, and Other Materials Expenditures (questions 12.6, 12.7 and 12.8). Under this category report only items that have been purchased, leased or licensed by the library, a consortium, the state library, a donor or other person or entity. Included items must only be accessible with a valid library card or at a physical library location; inclusion in the catalog is not required. Do not include items freely available online.

PRINT MATERIALS

Cataloged Books

2.1Adult Fiction Books	21,613
2.2Adult Non-fiction Books	25,382
2.3Total Adult Books (Total questions 2.1 & 2.2)	46,995
2.4Children's Fiction Books	18,138
2.5Children's Non-fiction Books	10,801
2.6Total Children's Books (Total questions 2.4 & 2.5)	28,939
2.7Total Cataloged Books (Total questions 2.3 & 2.6)	75,934

Other Print Materials

2.8Total Uncataloged Books	1,050
2.9Total Print Serials	3,347
2.10All Other Print Materials	800
2.11Total Other Print Materials (Total questions 2.8 through 2.10)	5,197
2.12Total Print Materials (Total questions 2.7 and 2.11)	81,131

ALL OTHER MATERIALS

2.13Audio - Physical Units	14,670
2.14Video - Physical Units	29,676
2.15Other Circulating Physical Items	550
2.16Total Other Physical Materials(Total questions 2.13 through 2.15)	44,896

Grand Total / Additions to Holdings

2.17GRAND TOTAL HOLDINGS (Total questions 2.12 and 2.16)	126,027
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ADDITIONS TO HOLDINGS - Do not subtract withdrawals or discards.

2.18Cataloged Books	5,848
2.19All Other Print Materials	400
2.20All Other Materials	2,449
2.21Total Additions (Total questions 2.18 through 2.20)	8,697

3. LIBRARY PROGRAMS, POLICIES, AND SERVICES

Report all information on questions 3.1 through 3.3 and 3.17a through 3.34e as of the last day of the fiscal year stated in 1.6. and 1.7 in Part 1; report information on questions 3.4 through 3.16 and 3.35 through 3.77b based on the 2025 calendar year. Please [click here](#) to read general instructions before completing this section.

Please report information on LIBRARY USE as of the end of the fiscal year reported in Questions 1.6 and 1.7 in Part 1.

LIBRARY USE

3.1Library visits (total annual attendance)	293,521
3.1aRegarding the number of Library Visits entered, is this an annual count or an annual estimate based on a typical week or weeks?	Annual Count
3.2Registered resident borrowers	29,570
3.3Registered non-resident borrowers	639

WRITTEN POLICIES (Answer Y for Yes, N for No)

Please report information on WRITTEN POLICIES as of 12/31/25.

Answers are prefilled with the prior year's answers. If a change is made please add a note of explanation.

3.4Does the library have an open meeting policy?	Y
3.5Does the library have an Internet use policy?	Y
3.6Does the library have a board-approved conflict of interest policy?	Y
3.7Does the library have a board-approved whistle blower policy?	Y
3.8Does the library have a board-approved sexual harassment prevention policy?	Y

ACCESSIBILITY (Answer Y for Yes, N for No)

Please report information on ACCESSIBILITY as of 12/31/25.

3.11 Does the library provide service to persons who cannot visit the library (homebound persons, persons in nursing homes, persons in jail, etc.)?	Y
3.12 Does the library have assistive devices for persons who are deaf and hearing impaired (TTY/TDD)?	Y
3.13 Does the library have large print books?	Y
3.14 Does the library have assistive technology for people who are visually impaired or blind?	Y

3.15 - If so, what do you have? If no, go to next question

screen reader, such as JAWS, Windoweyes or NVDA	Y
refreshable Braille commonly referred to as a refreshable Braille display	N
screen magnification software, such as Zoomtext	Y
electronic scanning and reading software, such as OpenBook	N
3.16 Is the library registered for services from either the New York State Talking Book and Braille Library (New York State Library, Albany) or the Andrew Heiskell Braille and Talking Book Library (The New York Public Library, New York)?	Y

Library Sponsored Programs

LIVE PROGRAM SESSIONS and ATTENDANCE

Report information on Library Program Sessions and Attendance based on the fiscal reporting year entered for Questions 1.6 and 1.7 in Section 1 General Library Information.

Live Program Sessions

A live program session is any planned event which introduces the group attending to library services or which provides information to participants. Program sessions may cover use of the library, library services, or library tours. Program sessions may also provide cultural, recreational, or educational information. Examples of these types of program sessions include, but are not limited to, film showings, lectures, story hours, literacy programs, citizenship classes, and book discussions.

For specific examples of live and prerecorded programs (previously called synchronous and asynchronous), please refer to the chart in Instructions.

IMPORTANT: If no programs within a category were offered/attended, enter 0. If they were offered/attended but that data is not available, enter M (Missing). N/A should not be entered for any programs.

NOTE: Summer Reading, Early Literacy, Adult Literacy, ESOL, and Digital Literacy programs are subsets of Live and Prerecorded programs and should be entered in those sections as well as in the appropriate subsequent section.

3.17aNumber of Sessions Targeted at Children Ages 0-5	291
3.17bAttendance at Sessions Targeted at Children Ages 0-5	12,033
3.18aNumber of Sessions Targeted at Children Ages 6-11	297
3.18bAttendance at Sessions Targeted at Children Ages 6-11 ¹	6,942
3.19aNumber of Sessions Targeted at Young Adults Ages 12-18	119
3.19bAttendance at Sessions Targeted at Young Adults Ages 12-18	1,458
3.20aNumber of Sessions Targeted at Adults Age 19 or Older	2,079
3.20bAttendance at Sessions Targeted at Adults Age 19 or Older	23,513
3.21aNumber of General Interest Program Sessions	28
3.21bAttendance at General InterestProgram Sessions	1,024
3.22Total Sessions of Live Programs Categorized by Age (sum of 3.17a, 3.18a, 3.19a, 3.20a, 3.21a)	2,814
3.23Total Attendance at Live Programs Categorized by Age (sum of 3.17b, 3.18b, 3.19b, 3.20b, 3.21b)	44,970

Live Programs Categorized by Venue

3.24a Total Live Onsite Program Sessions	2,735
3.24b Total Live Onsite Program Attendance	40,940
3.25a Total Live Offsite Program Sessions	54
3.25b Total Live Offsite Program Attendance ²	2,332
3.26a Total Live Virtual Program Sessions	25
3.26b Total Live Virtual Program Attendance ³	1,698
3.27 Total Sessions of Live Programs Categorized by Venue (sum of 3.24a, 3.25a, 3.26a)	2,814
3.28 Total Attendance at Live Programs Categorized by Venue (sum of 3.24b, 3.25b, 3.26b)	44,970

Prerecorded and One-on-One Programs

3.29 Total Number of Prerecorded Program Presentations	16
3.30 Total Views of Prerecorded Program Presentations within 30 Days ⁴	2,885
3.31 One-on-One Program Sessions	3,507
3.32 Attendance at One-on-One Program Sessions	3,507

Teen-Led Promotions

3.33 Did your library offer teen-led activities during the 2025 calendar year?	Y
3.34a Do library staff, trustees and/or volunteers reach outside of the library to promote library programs and services through group presentations, information tables and/or other similar educational activities sponsored by the Library?	Yes
3.34b Does your library use Facebook for promotion?	Yes
3.34c Does your library use Instagram for promotion?	Yes
3.34d Does your library use Twitter/X for promotion?	No
3.34e Does your library use TikTok for promotion?	No

SUMMER READING PROGRAM

Please report information on SUMMER READING PROGRAMS for the 2025 calendar year. These are a subset of Library Sponsored Programs and should also be entered there.

3.35Did the library offer a summer reading program in 2025? (Enter Y for Yes, N for No) If entering no, proceed to the next section.	Y
3.36Library outlets offering the summer reading program	1
3.37Children registered for the library's summer reading program	118
3.38Young adults registered for the library's summer reading program	21
3.39Adults registered for the library's summer reading program	31
3.40Total number registered for the library's summer reading program (total 3.37 + 3.38 + 3.39)	170
3.41aChildren's program sessions - Summer 2025 ⁵	18
3.41bChildren's program attendance - Summer 2025	234
3.42aYoung adult program sessions - Summer 2025	8
3.42bYoung adult program attendance - Summer 2025	34
3.43aAdult program sessions - Summer 2025	4
3.43bAdult program attendance - Summer 2025	147
3.44Total program sessions - Summer 2025 (total 3.41a + 3.42a + 3.43a)	30
3.45Total program attendance - Summer 2025 (total 3.41b + 3.42b + 3.43b)	415
3.46Did the library use the Summer Reading at New York Libraries name and/or logo?	Y
3.47Did the library use the Collaborative Summer Library Program (CSLP) Manual, provided through the New York State Library?	Y

COLLABORATORS

3.48Public school district(s) and/or BOCES	1
3.49Non-public school(s)	0
3.50Childcare center(s)	1
3.51Summer camp(s)	0
3.52Municipality/Municipalities	1
3.53Literacy provider(s)	0
3.54Other (describe using the State note)	0
3.55Total Collaborators (total 3.48 through 3.54)	3

Early Literacy

Please report information on EARLY LITERACY for the 2025 calendar year. These are a subset of Library Sponsored Programs and should also be entered there.

3.56 Did the library offer early literacy programs in 2025? (Enter Y for Yes, N for No) If entering no, proceed to the next section.	Y
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EARLY LITERACY PROGRAMS

3.57a Focus on birth - school entry (kindergarten) sessions	0
3.57b Focus on birth - school entry (kindergarten) attendance	0
3.58a Focus on parents & caregivers sessions	0
3.58b Focus on parents & caregivers attendance	0
3.59a Combined audience sessions	270
3.59b Combined audience attendance	10,452
3.60 Total Sessions	270
3.61 Total Attendance	10,452

3.62 - Collaborators (check all that apply):

3.62a. Childcare center(s)	Yes
3.62b. Public School District(s) and/or BOCES	Yes
3.62c. Non-Public School(s)	Yes
3.62d. Health care providers/agencies	No
3.62e. Other (describe using the State note) ⁶	Yes

Adult Literacy

Please report information on ADULT LITERACY for the 2025 calendar year. These are a subset of Library Sponsored Programs and should also be entered there.

ADULT LITERACY

3.63 Did the library offer adult literacy programs in 2025? (Enter Y for Yes, N for No) If entering no, proceed to the next section.	Y
3.64a Total group program sessions	148
3.64b Total group program attendance	1,594
3.65a Total one-on-one program sessions	0
3.65b Total one-on-one program attendance	0

3.66 - Collaborators (check all that apply)

3.66a. Literacy NY (Literacy Volunteers of America)	No
3.66b. Public School District(s) and/or BOCES	No
3.66c. Non-Public Schools	No
3.66d. Other (see instructions and describe using Note) ⁷	Yes

ESOL / Digital Literacy

Please report information on ESOL, for the 2025 calendar year. These are a subset of Library Sponsored Programs and should also be entered there.

ENGLISH FOR SPEAKERS OF OTHER LANGUAGES (ESOL) PROGRAMS

3.67Did the library offer English for Speakers of Other Languages (ESOL) programs in 2025? (Enter Y for Yes, N for No) If entering no, proceed to the next section.	Y
3.68aChildren's program sessions	77
3.68bChildren's program attendance ⁸	116
3.69aYoung adult program sessions	79
3.69bYoung adult program attendance	119
3.70aAdult program sessions	1,286
3.70bAdult program attendance	6,383
3.71Total program sessions (total 3.68a + 3.69a + 3.70a)	1,442
3.72Total program attendance (total 3.68b + 3.69b + 3.70b)	6,618
3.73aOne-on-one program sessions	0
3.73bOne-on-one program attendance	0

3.74 - Collaborators (check all that apply):

3.74a.Literacy NY (Literacy Volunteers of America)	No
3.74b.Public School District(s) and/or BOCES	Yes
3.74c.Non-Public School(s)	No
3.74d.Other (describe using the Note) ⁹	Yes

DIGITAL LITERACY

Please report information on DIGITAL LITERACY for the 2025 calendar year. These are a subset of Library Sponsored Programs and should also be entered there.

3.75Did the library offer digital literacy programs in 2025? (Enter Y for Yes, N for No) If entering no, proceed to the next section.	Y
3.76aTotal group program sessions ¹⁰	82
3.76bTotal group program attendance ¹¹	495
3.77aTotal one-on-one program sessions	360
3.77bTotal one-on-one program Attendance	360

4. LIBRARY TRANSACTIONS

Report all transactions as of the end of the fiscal year reported in Questions 1.6 and 1.7 in Part 1. (Please note: Internal Library usage is not considered part of circulation.)

Circulation / Reference Transactions

- The total annual circulation of all physical library materials of all types, including renewals.
- Count all physical materials in all formats that are charged out for use outside the library. Circulation of uncataloged books, and other non-book materials should be reported in the appropriate category - Adult or Children's Other Materials. Include non-traditional items that are charged out, such as cake pans, tools, Roku sticks, etc. under Circulation of Other Materials.
- Interlibrary loan transactions included are only items borrowed for users. Include items borrowed for users of the reporting library through interlibrary loan (materials received) and charged out for home use by the reporting library's patrons.
- Items loaned in bulk (bulk loans) by your library to schools or other institutions for circulation by the school or institution are counted as one circulation per item (the initial loan from your library to the school or institution).
- Do not include items checked out to another library. Items sent to another autonomous library as interlibrary loan are not counted as circulation by the reporting library.
- Items sent from one outlet of the reporting library to another, i.e., from main library to a branch, are not counted as circulation.
- Items packaged together as a unit which are generally checked out as a unit, should be counted once for each loan of the unit (e.g., two compact discs, two films, two videocassettes, a kit or a set of 25slides).

CATALOGED BOOK CIRCULATION

4.1Adult Fiction Books	43,002
4.2Adult Non-fiction Books	25,567
4.3Total Adult Books (Total questions 4.1 & 4.2)	68,569
4.4Children's Fiction Books	83,643
4.5Children's Non-fiction Books	16,880
4.6Total Children's Books (Total questions 4.4 & 4.5)	100,523
4.7Total Cataloged Book Circulation (Total question 4.3 & 4.6)	169,092

CIRCULATION OF OTHER MATERIALS

4.8aCirculation of Adult Other Materials - Non-Audio/Visual	3,664
4.8bCirculation of Adult Other Materials - Audio/Visual	36,028
4.9aCirculation of Children's Other Materials - Non-Audio/Visual	320
4.9bCirculation of Children's Other Materials - Audio/Visual	3,758
4.10Circulation of Other Physical Items (Total questions 4.8a, 4.9a)	3,984
4.11Physical Item Circulation (Total questions 4.7 & 4.8 b & 4.9b & 4.10)	212,862
4.12As of the end of the reporting period, does the library charge overdue fines to any users when they fail to return physical print materials by the date due?	No
4.13Did your library offer automatic renewal for any physical materials during the reporting period? NOTE: Patrons do not have to take any action for automatic renewals. The Integrated Library System [ILS] rules determine how/when automatic renewals occur.	Yes

REFERENCE TRANSACTIONS

4.14Total Reference Transactions	37,440
4.14aRegarding the number of Reference Transactions entered, is this an annual count or an annual estimate based on a typical week or weeks?	Annual Estimate Based on Typical Week(s)
4.15Does the library offer virtual reference?	Y

INTERLIBRARY LOAN - MATERIALS RECEIVED (BORROWED)

4.16TOTAL MATERIALS RECEIVED	37,947
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INTERLIBRARY LOAN - MATERIALS PROVIDED (LOANED)

4.17TOTAL MATERIALS PROVIDED	32,489
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E-RATE

4.18Does the library file for E-ratebenefits?	N
4.19Is the library part of a consortium for E-rate benefits?	Y
4.20If yes, in which consortium are you participating?	Nassau Library System

5. ELECTRONIC USE

Electronic Holdings

For all questions: Answer Missing if the answer is unknown

Report information for Electronic Use based on the fiscal reporting year entered for Questions 1.6 and 1.7 in Section 1 General Library Information.

Electronic Books

E-books are the digital equivalent of printed books that may be accessed online from an electronic device. E-books also include e-comics. Do not consider resources available for free in the public domain when answering the following questions.

5.1 Did the library provide access to e-books purchased solely by the library?	Yes
5.2 Did the library provide access to e-books purchased via a consortium, cooperative, or other similar group at the local, regional, or state level?	Yes
5.3 Did the library provide access to e-books provided by the New York State Library at no or minimal cost to the library?	No

Electronic Serials

E-serials are periodic digital publications equivalent to printed newspapers, magazines, and similar media that are viewed as entire issues rather than as single articles returned from a research query. Do not consider resources available for free in the public domain when answering the following questions. Answer Yes/No/Missing (Unknown)

5.4 Did the library provide access to e-serials purchased solely by the library?	Yes
5.5 Did the library provide access to e-serials purchased via a consortium, cooperative, or other similar group at the local, regional, or state level?	Yes
5.6 Did the library provide access to e-serials provided by the New York State Library at no or minimal cost to the library?	No

Electronic Audio

E-audio are digital files of sound only (e.g., audiobooks, music) that may be accessed online from an electronic device. Do not consider resources available for free in the public domain when answering the following questions. Answer Yes/No/Missing (Unknown)

5.7Did the library provide access to e-audio purchased solely by the library?	Yes
5.8Did the library provide access to e-audio purchased via a consortium, cooperative, or other similar group at the local, regional, or state level?	Yes
5.9Did the library provide access to e-audio provided by the New York State Library at no or minimal cost to the library?	No

Electronic Video

E-videos are digital files of moving visual images with or without sound (e.g., movies, television shows) that may be accessed online from an electronic device. Examples include Hoopla, Kanopy, and cloudlibrary. Do not consider resources available for free in the public domain when answering the following questions. Answer Yes/No/Missing (Unknown)

5.10Did the library provide access to e-videos purchased solely by the library?	Yes
5.11Did the library provide access to e-videos purchased via a consortium, cooperative, or other similar group at the local, regional, or state level? (Do not include New York State Library-provided content here; that should be entered in 5.12.)	No
5.12Did the library provide access to e-videos provided by the New York State Library at no or minimal cost to the library?	No

Research Databases

Research databases are organized collections of electronic data or records (e.g., facts, abstracts, articles, bibliographic data, texts, photographs) that can be searched to retrieve information. Do not consider resources available for free when answering the following questions. Answer Yes/No/Missing (Unknown)

5.13Did the library provide access to research databases purchased solely by the library?	Yes
5.14Did the library provide access to research databases purchased via a consortium, cooperative, or other similar group at the local, regional, or state level?	Yes
5.15Did the library provide access to research databases provided by the New York State Library at no or minimal cost to the library (e.g., NOVELny)?	Yes

Online Learning

Online learning platforms primarily provide instruction, tools, and resources to enhance education, lifelong learning, and skill building. Platforms may offer homework assistance, language learning, test preparation, professional development, resume assistance, hobby instruction, etc. Answer Yes if library provided access to a platform even if the platform itself is not owned by the library (e.g., paying for access to Ryan Dowd's Homeless Library). Do not consider resources available for free when answering the following questions. Answer Yes/No/Missing (Unknown)

5.16 Did the library provide access to online learning platforms purchased solely by the library?	Yes
5.17 Did the library provide access to online learning platforms purchased via a consortium, cooperative, or other similar group at the local, regional, or state level?	Yes
5.18 Did the library provide access to online learning platforms provided by the New York State Library at no or minimal cost to the library?	No

E-Material Circulation

Electronic (digital) materials can be accessed online from an electronic device. Types of electronic materials include e-books, e-serials, e-audio, and e-video. Only count items that require user authentication and have a limited period of use. Count all checkouts, including renewals.

5.19 The total circulation of e-books during the reporting period	68,485
5.20 The total circulation of e-serials during the reporting period.	17,534
5.21 The total circulation of e-audio during the reporting period	43,861
5.22 The total circulation of e-videos during the reporting period.	10,067

6. STAFF INFORMATION

All staff questions refer to PAID staff.

Note: Report figures as of the last day of the fiscal year reported in Questions 1.6 and 1.7 in Part 1. Include the FTE for all positions funded in the library's budget whether those positions are filled or not. This report requires conversion of part-time hours to full-time equivalents (FTE). To compute the FTE of employees in any category, take the total number of hours worked per week for all budgeted positions in that category and divide that total by the number of hours per week the library considers to be full-time. Report the FTE to two decimal places.

FTE (FULL-TIME EQUIVALENT CALCULATION)

6.1The number of hours per workweek used to compute FTE for all paid library personnel in this section.	35.00
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BUDGETED POSITIONS IN FULL-TIME EQUIVALENTS

6.2Library Director (certified)	1.00
6.3Vacant Library Director (certified)	0.00
6.4Library Manager (not certified)	0.00
6.5Vacant Library Manager (not certified)	0.00
6.6Librarian	30.00
6.7Vacant Librarian	0.00
6.8Library Specialist/Paraprofessional	0.00
6.9Vacant Library Specialist/Paraprofessional	0.00
6.10Other Staff	44.00
6.11Vacant Other Staff	0.00
6.12TOTAL PAID STAFF (Total questions 6.2, 6.4, 6.6, 6.8 & 6.10)	75.00
6.13VACANT TOTAL PAID STAFF (Total questions 6.3, 6.5, 6.7, 6.9 & 6.11)	0.00

SALARY INFORMATION

6.14FTE - Library Director(certified)	1.00
6.15Salary - Library Director (certified)	\$151,960
6.16FTE - Library Manager (not certified)	0.00
6.17Salary - Library Manager (notcertified)	\$0
6.18FTE - Librarian	1.00
6.19Salary - Librarian	\$74,170

7. MINIMUM PUBLIC LIBRARY STANDARDS

All public, free association and Indian libraries in New York State are required to meet the minimum standards listed below. Please indicate which of these standards your library meets as of December 31, 2025. Please [click here](#) to read general instructions before completing this section. Helpful information for meeting minimum public library standards is available on the State Library's website. <https://nyslibrary.libguides.com/publiclibrarystandards>

7.1.Is governed by written bylaws which define the structure and governing functions of the library board of trustees, and which shall be reviewed and re-approved by the board of trustees at least once every five years or earlier if required by law.	Y
7.2.Has a community-based, board-approved, written long-range plan of service developed by the library board of trustees and staff.	Y
7.3.Provides a board-approved written annual report to the community on the library's progress in meeting its mission, goals and objectives, as outlined in the library's long-range plan of service.	Y
7.4.Has board-approved written policies for the operation of the library, which shall be reviewed and updated at least once every five years or earlier if required by law.	Y
7.4.a.Does the Library have a Board-approved policy for the selection of library materials and reconsideration of such selection?	Y
7.4.b.Does the Library have a Board-approved policy explaining the public usage of library space and meeting rooms?	Y
7.4.c.Does the Library have Board-approved Codes of conduct?	Y
7.4.d.Does the library have a policy protecting the confidentiality of library records?	Y
7.4.e.Does the library have Board-approved personnel policies ensuring consistent staff management and fair employment practices?	Y
7.4.f.Does the library have a disaster plan?	Y
7.4.g.Does the Library have Board-approved financial control policies that fulfill the legal and fiduciary responsibilities of the governing body and promote fiscal oversight, accountability, and sustainable management?	Y
7.5.Annually prepares and publishes a board-approved, written budget, which enables the library to address the community's needs, as outlined in the library's long-range plan of service.	Y
7.6.Periodically evaluates the effectiveness of the library's programs, services and collections to address community needs, as outlined in the library's long-range plan of service.	Y
7.7.Is open the minimum standardnumber of public service hours for population	Y

served. (see instructions)	
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7.8. Maintains a facility that addresses community needs, as outlined in the library's long-range plan of service, including adequate:

7.8a.space	Y
7.8b.lighting	Y
7.8c.shelving	Y
7.8d.seating	Y
7.8e.power infrastructure	Y
7.8f.data infrastructure	Y
7.8g.public restroom	Y

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7.9.Provides programming to address community needs, as outlined in the library's long-range plan of service.	Y
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7.10. Provides

7.10a.a circulation system that facilitates access to the local library collection and other library catalogs	Y
7.10b.equipment, technology, and internet connectivity to address community needs and facilitate access to information.	Y

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7.11.Provides access to current library information in print and online, facilitating the understanding of library services, operations and governance; information provided online shall include the standards referenced in numbers (1) through (5) above.	Y
7.12.Employs a paid director in accordance with the provisions of Commissioner's Regulation 90.8.	Y
7.13.Provides library staff with annual technology training, appropriate to their position, to address community needs, as outlined in the library's long-range plan of service.	Y
7.14.Establishes and maintains partnerships with other educational, cultural or community organizations which enable the library to address the community's needs, as outlined in the library's long-range plan of service.	Y

8. PUBLIC SERVICE INFORMATION

Report all information as of the end of the fiscal year reported in Questions 1.6 and 1.7 in Part 1. Please [click here](#) to read general instructions before completing this section. Questions 8.1-8.4 are pre-filled with prior year answers but not locked to allow updating.

PUBLIC SERVICE OUTLETS - Libraries reporting main libraries, branches and bookmobiles should complete Service Outlets Information in Part 9.

8.1 Main Library	1
8.2 Branches	0
8.3 Bookmobiles	0
8.4 Other Outlets	0
8.5 TOTAL PUBLIC SERVICE OUTLETS (Total questions 8.1 - 8.4)	1

PUBLIC SERVICE HOURS - Report hours to two decimal places.

8.6 Minimum Weekly Total Hours - Main Library	66.00
8.7 Minimum Weekly Total Hours - Branch Libraries	0.00
8.8 Minimum Weekly Total Hours - Bookmobiles	0.00
8.9 Minimum Weekly Total Hours - Total Hours Open (Total questions 8.6 - 8.8)	66.00
8.10 Annual Total Hours - Main Library	3,600.00
8.11 Annual Total Hours - Branch Libraries	0.00
8.12 Annual Total Hours - Bookmobiles	0.00
8.13 Annual Hours Open - Total Hours Open (Total questions 8.10 through 8.12)	3,600.00

9. SERVICE OUTLET INFORMATION

Outlets should be arranged in alphabetical order if possible.

Report all information as of the end of the fiscal year reported in Questions 1.6 and 1.7 in Part 1. Please [click here](#) to read general instructions before completing this section. Questions 1-14, 20-25, and 34-36 are pre-filled with prior year answers but not locked to allow updating.

NOTE: Libraries reporting Public Service Outlets in questions 8.1, 8.2 and 8.3 of Part 8 are required to complete this part of the Annual Report. Use this section to enter outlet information on main libraries, branches or bookmobiles. Complete one record for each main library, branch or bookmobile.

NEW OUTLETS: If a new outlet was open in the reporting year for any amount of time, it must be entered here. For locked fields, use the note to input information; enter New in the note for Question 40.

CLOSED OUTLETS: Even if an outlet was closed for the entire year it still must be reported and not simply left out of reporting. In these cases, enter either Closed, will reopen or Closed permanently in the note for Question 40. Permanently closed outlets will be removed and not appear in subsequent reports.

If you have multiple libraries, you may 1) enter the data for the Service Outlet Information section directly into the survey as usual or 2) send Counting Opinions the data for this section to be uploaded into LibPAS. If you choose to send your data for uploading, you will enter the data into the spreadsheet that Counting Opinions will provide. Complete this spreadsheet and email it to support@countingopinions.com and your data will be uploaded into LibPAS within 24 hours. The data will be loaded in the same order in which it appears in your file, so libraries should be in the correct order on the spreadsheet.

Outlet fields 5-6, 11-14, and 20-23 should be locked.

Name

Location		1. Outlet Name	2. Outlet Name Status
PORT WASHINGTON PUBLIC LIBRARY		PORT WASHINGTON PUBLIC LIBRARY	no change from the prior year

Address

Location		3. Street Address	4. Outlet Street Address Status
PORT WASHINGTON PUBLIC LIBRARY		1 LIBRARY DRIVE	no change from the prior year

Address / Phone

Location		5. City	6. Zip Code	7. Phone (enter 10 digits only)
PORT WASHINGTON PUBLIC LIBRARY		PORT WASHINGTON	11050	(516) 883-4400

Contact

Location		8. E-mail Address	9. Outlet URL
PORT WASHINGTON PUBLIC LIBRARY		library@pwpl.org	www.pwpl.org

-

Location		10. County	11. School District	12. Library System	13. Outlet Type Code (select one):
PORT WASHINGTON PUBLIC LIBRARY		NASSAU	Port Washington UFSD	Nassau Library System	Central Library

Hours / Meetings

Location		14. Public Service Hours Per Year for This Outlet	15. Number of Weeks This Outlet is Open	16. Total number of meeting spaces available to the public	17. How many of the above meeting spaces are reservable?	18. Number of times members of the public reserved meeting spaces	19. Is the meeting space available for public use even when the outlet is closed?
PORT WASHINGTON PUBLIC LIBRARY		3,600	52	13	9	3,685	N

Building

Location		20. Enter the appropriate outlet code (select one):	21. Who owns this outlet building?	22. Who owns the land on which this outlet is built?	23. Indicate the year this outlet was initially constructed	24. Indicate the year this outlet underwent a major renovation costing \$25,000 or more
PORT WASHINGTON PUBLIC LIBRARY		LRF	School District	School District	1970	¹² 2025

Space / Use

Location		25. Square footage of the outlet	26. Number of Internet Computers Used by General Public	27. Number of uses (sessions) of public Internet computers per year	27a Reporting Method for Number of Uses of Public Internet Computers Per Year
PORT WASHINGTON PUBLIC LIBRARY		47,000	67	26,178	Annual Count

Internet Connection

Location		28. Type of connection on the outlet's public Internet computers	29. Maximum download speed of connection on the outlet's public Internet computers	30. Maximum upload speed of connection on the outlet's public Internet computers
PORT WASHINGTON PUBLIC LIBRARY		Fiber	12 Greater than or equal to 1 gbps	12 Greater than or equal to 1 gbps

Internet / WiFi

Location		31. Internet Provider	32. WiFi Access	33. Wireless Sessions	33a Reporting Method for Wireless Sessions
PORT WASHINGTON PUBLIC LIBRARY		Verizon Wireless	No restrictions to access	127,315	Annual Count

Accessibility / Makerspace

Location		34. Does the outlet have a building entrance that is physically accessible to a person in a wheelchair?	35. Is every public part of the outlet accessible to a person in a wheelchair?	36. Does your outlet have a Makerspace?
PORT WASHINGTON PUBLIC LIBRARY		Y	Y	Y

ID

Questions 35-39 37-40 are locked fields for New York State Library use only.

Location		37. LIBID	38. FSCSID	39. Number of Bookmobiles in the Bookmobile Outlet Record	40. Outlet Structure Status
PORT WASHINGTON PUBLIC LIBRARY		4400285330	NY0374	0	no change

10. OFFICERS AND TRUSTEES

Guidance at the start of the section has been updated to clarify that entries should reflect Officers and Board Members as of February 1, 2026.

Trustees and Terms / Trustee Names

Report information about trustee meetings as of December 31, 2025. All public and association libraries are required by Education Law to hold at least four meetings a year.

BOARD MEETINGS

10.1 Total number of board meetings held during calendar year (January 1, 2025 to December 31, 2025)	12
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NUMBER OF TRUSTEES AND TERMS

10.2 If the library's charter documents (incorporation) state a range of trustees, what is it? If a range is not stated, select N/A.	5 - 7
10.3 If your library has a range, how many voting positions are stated in the library's current by-laws? If a range is not stated, select N/A.	7
10.4 If your library does not have a range, how many voting positions are stated in the library's charter documents (incorporation)? If library does have a range, select N/A here.	N/A
10.5 What is the trustee term length, as stated in your library's charter documents (incorporation)? If a term length is not stated, please explain in a Note.	5
10.6 I attest that all trustees participated in trustee education in the last calendar year (2025). If entering No, provide explanation in a Note.	Y

BOARD MEMBER SELECTION

10.7 Enter Board Member Selection Code (select one):	EP - board members are elected in a public election
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-

List Officers and Board Members as of February 1, 2026.

Trustee information has been pre-filled with prior year answers but not locked; please make sure to delete former trustees, add new ones, and update position titles, dates and make any other needed changes. You may 1) enter the data for the Officers and Board Members directly into the survey as usual or 2) send Counting Opinions the data for this section to be uploaded into LibPAS. If you choose to send your data for uploading, you must enter the data into the spreadsheet that Counting Opinions will send you. Please Note: It is customized and contains previously entered data in need of updating. Complete this spreadsheet and email it to support@countingopinions.com.

10 .7a Status	10 .7b First Board Member	10. 7c Last Board Member	10 .7d Mailing Address	10 .7e City	10. 7f Zip Code (5 digits only)	10 .7g E- mail address	10 .7h Office Held or Trustee	10. 7i Term Begins - Month	10. 7j Term Begins - Year	10. 7k Term Expires	10. 7l Term Expires - Year (yyyy)	10.7m Is the trustee serving a full term? If No, add a Note. The Note should identify the previous trustee whose u nexpired term is being filled, and should identify the begi nning and ending date of the unex	10 .7n The date the Oath of Office (mm/dd/y yyy) was taken	10 .7o The date the Oath of Office was filed with town or county clerk (m m/dd/yy yy)	10.7p Is this a brand new trustee?
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11. OPERATING FUNDS RECEIPTS

Report financial data based on the fiscal reporting year reported in Part 1. (Q1.6 and Q1.7, or Q1.9 and Q1.10 if the fiscal reporting year has changed since the previous annual report). ROUND TO THE NEAREST DOLLAR. Please [click here](#) to read general instructions before completing this section.

LOCAL PUBLIC FUNDS

11.1 Does the library receive any local public funds? If yes, complete one record for each taxing authority; if no, go to question 11.3.	Y
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11.1.a Source of Funds	11.1.b Name of funding County, Municipality or School District	11.1.c Amount	11.1.d Subject to public vote held in reporting year or in a previous reporting year(s).	11.1.e Written Contractual Agreement
School District	Port Washington UFSD	\$7,512,829	Y	N/A

-

Please Note: last year's answers for repeating groups cannot be displayed.

11.2 TOTAL LOCAL PUBLIC FUNDS ¹⁵	\$7,512,829
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SYSTEM CASH GRANTS TO MEMBER LIBRARY

11.3 Local Library Services Aid (LLSA)	\$10,010
11.4 Record all Central Library Services Aid monies received from system headquarters	
11.5 Additional State Aid received from the System	
11.6 Federal Aid received from the System	
11.7 Other Cash Grants	\$0
11.8 TOTAL SYSTEM CASH GRANTS (Add Questions 11.3, 11.4, 11.5, 11.6 and 11.7)	\$10,010

OTHER STATE AID

11.9 State Aid other than LLSA, Central Library Aid (CLDA and/or CBA), or other State Aid reported as system cash grants ¹⁶	\$4,422
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FEDERAL AID FOR LIBRARY OPERATION

11.10 LSTA	
11.11 Other Federal Aid	
11.12 TOTAL FEDERAL AID (Add Questions 11.10 and 11.11)	\$0
11.13 CONTRACTS WITH PUBLIC LIBRARIES AND/OR PUBLIC LIBRARY SYSTEMS IN NEW YORK STATE	

OTHER RECEIPTS

11.14 Gifts and Endowments	\$179,810
11.15 Fund Raising	
11.16 Income from Investments	\$167,772
11.17 Library Charges	\$15,507
11.18 Other	\$43,038
11.19 TOTAL OTHER RECEIPTS (Add Questions 11.14, 11.15, 11.16, 11.17 and 11.18)	\$406,127
11.20 TOTAL OPERATING FUND RECEIPTS (Add Questions 11.2, 11.8, 11.9, 11.12, 11.13 and 11.19)	\$7,933,388
11.21 BUDGET LOANS	

Transfers / Grand Total

TRANSFERS

11.22From Capital Fund (Same as Question 14.8) ¹⁷	\$717,013
11.23From Other Funds	\$5,430
11.24TOTAL TRANSFERS (Add Questions 11.22 and 11.23)	\$722,443
11.25BALANCE IN OPERATING FUND - Beginning Balance for Fiscal Year Ending 2025 (Same as Question 12.39 of previous year if fiscal year has not changed)	\$4,966,877
11.26GRAND TOTAL RECEIPTS, BUDGET LOANS, TRANSFERS AND BALANCE (Add Questions 11.20, 11.21, 11.24 and 11.25; Same as Question 12.40)	\$13,622,708

12. OPERATING FUND DISBURSEMENTS

Report financial data based on the fiscal reporting year reported in Part 1. (Q1.6 and Q1.7, or Q1.9 and Q1.10 if the fiscal reporting year has changed since the previous annual report). ROUND TO THE NEAREST DOLLAR. Please [click here](#) to read general instructions before completing this section.

STAFF EXPENDITURES

Salaries & Wages Paid from Library Funds

12.1 Certified Librarians	\$2,399,658
12.2 Other Staff	\$1,619,284
12.3 Total Salaries & Wages Expenditures (Add Questions 12.1 and 12.2)	\$4,018,942
12.4 Employee Benefits Expenditures	\$1,882,668
12.5 Total Staff Expenditures (Add Questions 12.3 and 12.4)	\$5,901,610

COLLECTION EXPENDITURES

12.6 Print Materials Expenditures	\$345,843
12.7 Electronic Materials Expenditures	\$101,245
12.8 Other Materials Expenditures	\$78,609
12.9 Total Collection Expenditures (Add Questions 12.6, 12.7 and 12.8)	\$525,697

CAPITAL EXPENDITURES FROM OPERATING FUNDS

12.10 From Local Public Funds (71PF)	\$79,391
12.11 From Other Funds (71OF)	
12.12 Total Capital Expenditures (Add Questions 12.10 and 12.11)	\$79,391

OPERATION AND MAINTENANCE OF BUILDINGS

Repairs to Building & Building Equipment

12.13From Local Public Funds (72PF)	\$131,034
12.14From Other Funds (72OF)	
12.15Total Repairs (Add Questions 12.13 and 12.14)	\$131,034
12.16Other Disbursements for Operation & Maintenance of Buildings	\$414,699
12.17Total Operation & Maintenance of Buildings (Add Questions 12.15 and 12.16)	\$545,733

MISCELLANEOUS EXPENSES

12.18Office and Library Supplies	\$73,447
12.19Telecommunications	\$20,952
12.21Professional & Consultant Fees	\$381,170
12.22Equipment	\$48,333
12.23Other Miscellaneous	\$360,399
12.24Total Miscellaneous Expenses (Add Questions 12.18, 12.19, 12.21, 12.22 and 12.23)	\$884,301

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12.25CONTRACTS WITH PUBLIC LIBRARIES AND/OR PUBLIC LIBRARY SYSTEMS IN NEW YORK STATE	\$103,731
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DEBT SERVICE

Capital Purposes Loans (Principal and Interest)

12.26From Local Public Funds (73PF)	
12.27From Other Funds (73OF)	\$12,112
12.28Total (Add Questions 12.26 and 12.27) Other Loans	\$12,112
12.29Budget Loans (Principal and Interest)	
12.30Short-Term Loans	
12.31Total Debt Service (Add Questions 12.28, 12.29 and 12.30)	\$12,112
12.32TOTAL OPERATING FUND DISBURSEMENTS (Add Questions 12.5, 12.9, 12.12, 12.17, 12.24, 12.25 and 12.31)	\$8,052,575

Transfers to Capital Fund

12.33From Local Public Funds (76PF)	\$79,643
12.34From Other Funds (76OF)	
12.35Total Transfers to Capital Fund (Add Questions 12.33 and 12.34; same as Question 13.8)	\$79,643
12.36Transfer to Other Funds	
12.37TOTAL TRANSFERS (Add Questions 12.35 and 12.36)	\$79,643
12.38TOTAL DISBURSEMENTS AND TRANSFERS (Add Questions 12.32 and 12.37)	\$8,132,218
12.39BALANCE IN OPERATING FUND - Ending Balance for the Fiscal Year Ending 2025	\$5,490,490
12.40GRAND TOTAL DISBURSEMENTS, TRANSFERS & BALANCE (Add Questions 12.38 and 12.39; same as Question 11.26)	\$13,622,708

ASSURANCE

12.41The Library operated in accordance with all provisions of Education Law and the Regulations of the Commissioner, and assures that the Annual Report was reviewed and accepted by the Library Board on (date - mm/dd/yyyy).	05/20/2026
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FISCAL AUDIT

12.42 Last audit performed (mm/dd/yyyy)	4/7/2026
12.43 Time period covered by this audit (mm/dd/yyyy) - (mm/dd/yyyy)	07/01/2024-06/30/2025
12.44 Indicate type of audit (select one):	Private Accounting Firm

CAPITAL FUND

12.45 Does the library have a separate Capital Fund? Enter Y for Yes, N for No. If No, stop here. If Yes, complete the Capital Fund Report.	Y
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13. CAPITAL FUND RECEIPTS

Report financial data based on the fiscal year reported in Questions 1.6 and 1.7 in Part 1. ROUND TO THE NEAREST DOLLAR. Please [click here](#) to read general instructions before completing this section.

REVENUES FROM LOCAL SOURCES

13.1 Revenues from Local Government Sources	
13.2 All Other Revenues from Local Sources	\$0
13.3 Total Revenues from Local Sources (Add Questions 13.1 and 13.2)	\$0

STATE AID FOR CAPITAL PROJECTS

13.4 State Aid Received for Construction	
13.5 Other State Aid	
13.6 Total State Aid (Add Questions 13.4 and 13.5)	\$0

FEDERAL AID FOR CAPITAL PROJECTS

13.7 TOTAL FEDERAL AID	
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INTERFUND REVENUE

13.8 Transfer from Operating Fund (Same as Question 12.35)	\$79,643
13.9 TOTAL REVENUES (Add Questions 13.3, 13.6, 13.7 and 13.8)	\$79,643
13.10 NON-REVENUE RECEIPTS	
13.11 TOTAL CASH RECEIPTS (Add Questions 13.9 and 13.10)	\$79,643
13.12 BALANCE IN CAPITAL FUND - Beginning Balance for Fiscal Year Ending 2025 (Same as Question 14.11 of previous year, if fiscal year has not changed)	\$1,177,786
13.13 TOTAL CASH RECEIPTS AND BALANCE (Add Questions 13.11 and 13.12; same as Question 14.12)	\$1,257,429

14. CAPITAL FUND DISBURSEMENTS

Report financial data based on the fiscal reporting year reported in Part 1. ROUND TO THE NEAREST DOLLAR. Please [click here](#) to read general instructions before completing this section.

PROJECT EXPENDITURES

14.1 Construction ¹⁸	\$320,387
14.2 Incidental Construction	

Other Disbursements

14.3 Purchase of Buildings	
14.4 Interest	
14.5 Collection Expenditures	
14.6 Total Other Disbursements (Add Questions 14.3, 14.4 and 14.5)	\$0
14.7 TOTAL PROJECT EXPENDITURES (Add Questions 14.1, 14.2 and 14.6)	\$320,387
14.8 TRANSFER TO OPERATING FUND (Same as Question 11.22)	\$717,013
14.9 NON-PROJECT EXPENDITURES	
14.10 TOTAL CASH DISBURSEMENTS AND TRANSFERS (Add Questions 14.7, 14.8 and 14.9)	\$1,037,400
14.11 BALANCE IN CAPITAL FUND - Ending Balance for the Fiscal Year Ending 2025	\$220,029
14.12 TOTAL CASH DISBURSEMENTS AND BALANCE	\$1,257,429

16. FEDERAL TOTALS

All questions in Part 16 are calculated, locked fields.

Note: See instructions for definitions and calculations of each of these Federal Totals.

16.1Total ALA-MLS	27.13
16.2Total Librarians	27.13
16.3All Other Paid Staff	38.50
16.4Total Paid Employees	65.63
16.5State Government Revenue	\$14,432
16.6Federal Government Revenue	\$0
16.7Other Operating Revenue	\$406,127
16.8Total Operating Revenue	\$7,933,388
16.9Other Operating Expenditures	\$1,533,765
16.10Total Operating Expenditures	\$7,961,072
16.11Total Capital Expenditures	\$1,116,791
16.12Print Materials	80,331
16.12aTotal Physical Items in Collection	111,357
16.13Circulation of Children's Physical Material	104,601
16.14Total Registered Borrowers	30,209
16.15Other Capital Revenue and Receipts	79,643
16.16Number of Internet Computers Used by General Public	67
16.17Total Uses (sessions) of Public Internet Computers Per Year	26,178
16.18Wireless Sessions	127,315
16.19Total Capital Revenue	\$79,643

17. FOR NEW YORK STATE LIBRARY USE ONLY

17.1LIB ID	4400285330
17.2Interlibrary Relationship Code	Member of a Federation or Cooperative
17.3Legal Basis Code	Library District
17.4Administrative Structure Code	Administrative Entity with a Single Direct Service Outlet
17.5FSCS Public Library Definition	Yes
17.6Geographic Code	School District - Unified, entirety
17.7FSCS ID	NY0374
17.8SED CODE	280404700003
17.9INSTITUTION ID	800000049112
User defined ID. used to link two or more AEs together.	
Old FSCSKEY	

SUGGESTED IMPROVEMENTS

Library Name:	PORT WASHINGTON PUBLIC LIBRARY
Library System:	Nassau Library System
Name of Person Completing Form:	James Hutter
Phone Number:	(516) 883-4400
I am satisfied that this resource (LibPAS) is meeting library needs:	Strongly Agree
Applying this resource (LibPAS) will help improve library services to the public:	Yes
Please share with us your suggestions for improving the Annual Report. When providing feedback, if applicable please indicate the question number each comment/suggestion refers to. Thank you!	This new format seems a bit easier to navigate. It is appreciated to have as many of last year's answers available as possible, for review/quality control purposes.

¹, 3.18b More programs were offered, resulting in higher overall attendance.(0-2026-04-16)

², 3.25b More of our off-site programs were collaborations with smaller organizations, resulting in more sessions, but lower attendance(0-2026-04-27)

³, 3.26b We saw an increased interest in our virtual options this year, both pre-recorded and live(0-2026-04-27)

⁴, 3.30 We saw an increased interest in our virtual options this year, both pre-recorded and live(0-2026-04-27)

⁵, 3.41a Many of our children's programs in summer 2025 were not part of our summer reading program and were instead general programming(0-2026-04-27)

⁶, 3.62e. Collaborated with municipality and religious organizations(0-2026-04-11)

⁷, 3.66d. Partners are AHRC, Community Mainstreaming Associates, and The Nicholas Center. All are community nonprofits.(0-2026-04-09)

⁸, 3.68b There was a decreased interest in our children's ESOL programs in 2025(0-2026-04-27)

⁹, 3.74d. Collaborators included local nonprofits, medical organizations, municipalities(0-2026-04-15)

¹⁰, 3.76a We completed renovations on an additional classroom space in our computer lab, allowing us to offer an increase in digital literacy focused

programming(0-2026-04-27)

¹¹, 3.76b We completed renovations on an additional classroom space in our computer lab, allowing us to offer an increase in digital literacy focused programming(0-2026-04-27)

¹², 24. Emergency repair work was completed on masonry on the exterior of the building. Portions of the exterior concrete were cracking and falling off the building, creating a safety concern and exposing rebar to environmental damage.(0-2026-04-27)

¹³, 10.7p Trustee is filling the term of Patricia Bridges, with her original term running from July 2022 to June 2027.(0-2026-04-08)

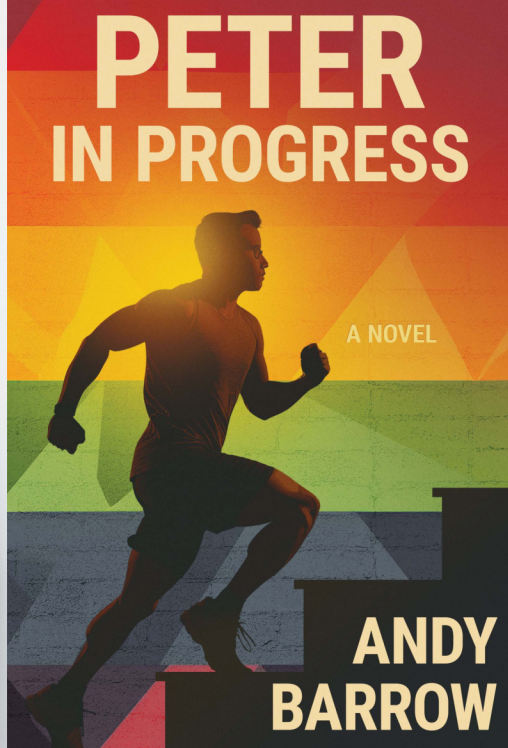
¹⁴, 10.7p Oath was taken on July 9th, 2025 and was immediately mailed to Nassau County Clerk Office. The Clerk did not process and file the Oath until October 3rd, 2025.(0-2026-04-28)

¹⁵, 11.2 The library's budget had increased from the previous year.(0-2026-04-15)

¹⁶, 11.9 The Library received a NYS security grant for \$4,422 in 24-25 accounting for the variance in this account.(0-2026-05-08)

¹⁷, 11.22 The Library's Capital Projects Fund settled due to due froms in 24-25. The Capital Projects Fund 'due to General Fund' went from \$1,078,822 in 2024 to \$361,809 in 2025 resulting in this \$717,013 difference.(0-2026-05-08)

¹⁸, 14.1 The decrease in expenditures this year is a result of the façade roof project which incurred significant expenditures in 23-24. The project wrapped up in 23-24 and the Library did not have any expenditures relating to the project in 24-25.(0-2026-05-08)



COMMUNITY SPOTLIGHT WITH
ANDY BARROW
AUTHOR OF *PETER IN PROGRESS*

**Monday,
June 29**

7:00 p.m.

Lapham Room

Join Andy Barrow Malone, who is a New York-Based writer who grew up in Port Washington, graduating from Schreiber in '04, as he discusses his debut novel, *Peter in Progress*. Described by *Kirkus Reviews* as a "lively coming-of-age story for adults" that draws inspiration from Andy's own experiences losing weight as a teenager and reckoning with his sexuality in his thirties. Books will be available for purchase and signing. *Sponsored by the FOL.*



FRIENDS OF THE
PORT WASHINGTON
PUBLIC LIBRARY

PIIPL
port washington public library

From:

Sent: Tuesday, April 21, 2026 10:21:45 AM

To: Library <Library@pwpl.org>

Subject: Love the Library...

To Keith Klang - Director

Hi Keith,

As a long time resident of Port Washington, I have loved the library since moving here in 1976.

Your staff is terrific. Your services are stella. Your library is crown jewel of our town!

J.M.

Port Washington, NY

11050

Annual Report

Dear Members of the Library Board,

I am pleased to present the annual report for the ESOL program. This year has been one of meaningful growth, and we remain committed to supporting our diverse community of English language learners. Our work has focused on expanding access, strengthening instruction, and creating welcoming spaces where students from around the world can build language skills and confidence.

We are deeply grateful for the dedication of our tutors, staff, volunteers, and the Friends of the Library, whose support makes this program possible, as well as for the library's ongoing commitment to serving our community.

Program Highlights & Key Numbers

- Active tutors: 35
- Students served: 210
- Classes: 54
- Zoom classes: 9
- Countries represented: 29
- Languages spoken: 16
- Homework Help program: 6 children, 6 volunteers
- GED classes: 4
- Book Clubs: 2 (English & Spanish)

Community Programs & Events

Port Washington Health Fair

Our ESOL Department organized the first Health Fair, a community-centered event dedicated to promoting wellness, prevention, and access to essential health resources. It provided an opportunity to connect with local organizations, learn about healthy living, and access free services and information in one place.

- Date: December 2, 2025
- Time: 4:00 PM–7:00 PM
- Location: Lapham Meeting Room
- Participating organizations: 20

2026 Events

Lunar New Year Celebration

We welcomed the Year of the Horse with a vibrant celebration of Lunar New Year 2026. The event featured cultural performances, traditional music and dance, and family activities representing the diverse Asian communities that observe the holiday. It was a celebration of family, friendship, and new beginnings.

The Port Washington Chinese Association and the Port Washington Korean Parents Association supported performances and crafts. For the first time, we also welcomed a performer from Malaysia. Approximately 300 people attended, making it a memorable celebration of culture and community.

- Date: February 7
- Time: 4:00 PM–7:00 PM
- Location: Lapham Meeting Room

Women's History Month Exhibit

The exhibit honored the achievements, courage, and resilience of 81 women who have shaped our world and continue to inspire future generations.

- Date: March 1–31
- Location: Community Gallery

Mammogram Van

We were pleased to offer free mammograms to the community through a partnership with Betty's Breast Cancer Foundation and Molloy University.

Some attendees arrived without appointments, and Betty's Breast Cancer Foundation collected their information and referred them to clinics. Molloy University and Hispanic Counseling Services also provided informational tables in the lobby, offering an opportunity to share information about ESOL and library services.

- Date: March 7
- Time: 8:00 AM–12:00 PM
- Location: PWPL Parking Lot & Library Lobby

CPR in SPANISH

Participants learned essential first aid and CPR techniques for emergency situations. Nineteen attendees received certification and training materials, including a CPR face protection kit and a family guidebook.

- Date: March 23
- Time: 6:00 PM–8:45 PM
- Location: Hagedorn

ESOL Tutors Workshop – Lesson Planning

This in-service training supported tutors in developing measurable language objectives, designing student-centered activities, and creating assessment-driven lesson structures that support diverse learners.

- Date: April 4
- Time: 10:00 AM–1:00 PM
- Presenter: Nick Miraflores
- Location: Hagedorn

ESOL Tutors Workshop – AI in Teaching

This workshop introduced practical, beginner-friendly ways to use artificial intelligence to enhance lesson planning, create materials, and support diverse learner needs.

- Date: May 9
- Time: 10:00 AM–1:00 PM
- Presenter: Jeaninne Daly
- Location: Hagedorn

ESOL Certificate Party

We will celebrate the achievements of our English language learners at this special event, recognizing their hard work and progress while expressing gratitude to the dedicated tutors who volunteer their time and support. The celebration will include certificate presentations, shared food from students' home countries, and cultural performances.

- Date: June 26
- Time: 5:00 PM–8:00 PM
- Location: Lapham Meeting Room

“From Revolution to Reinvention: The Faces of America at 250” Exhibit

This exhibit will highlight revolutionary figures, heroes, reformers, innovators, and cultural icons who have shaped the nation’s history, celebrating 250 years of American identity, creativity, and transformation.

- Date: July 1–30
- Location: Community Gallery

Hats & Gloves – Trip to Cow Neck Historical Society

ESOL students will visit the Cow Neck Historical Society to explore local history and culture. The trip provides opportunities to meet other students, build connections, and practice English in a real-world setting. Participants are encouraged to wear hats and gloves inspired by 250 years ago.

- Date: TBD
- Location: Cow Neck Historical Society

ESOL Tutors Workshop – Student Engagement

This workshop focuses on strategies to increase student participation, motivation, and interaction through learner-centered and communicative teaching approaches.

- Date: September 12
- Time: 10:00 AM–1:00 PM
- Presenter: TBD
- Location: Hagedorn

Hispanic Heritage Month

We will celebrate Hispanic Heritage Month with exhibits, performances, cultural events, and community collaborations.

Highlights include:

- Exhibits and cultural performances from diverse countries
- Annual Cooking Demo (a long-standing tradition)
- Fiesta in the Park (October 4), in collaboration with Landmark on Main Street, the Parent Resource Center, and the Town of North Hempstead, where ESOL students and tutors will help create approximately 5,200 crafts for children representing 21 Spanish-speaking countries
- Additional events (details to be announced)

ESOL Tutors Workshop – Cultural Awareness

This workshop will focus on developing cultural awareness in the ESOL classroom, helping tutors foster inclusive environments and support cross-cultural communication.

- Date: TBD
- Time: 10:00 AM–1:00 PM
- Presenter: TBD
- Location: Hagedorn

Beyond ESOL Classes & Special Recognition

- Six students who attended classes passed the Citizenship Test and were honored with a “Certificate of Citizenship Citation” from the office of U.S. Representative Tom Suozzi and the library. Students were deeply moved and proud of this recognition.
- The ESOL Department continues to represent the library at the Port Washington Community Outreach Roundtable Committee monthly meetings. The committee strengthens collaboration among organizations serving families in need in the Port Washington community.

Respectfully submitted,

Alejandra Prada

ESOL Coordinator

April 14, 2026

Dear esteemed Board of Trustees.

I want first to express my gratitude for the opportunity to attend the Spring School Facilities Manager Academy, hosted by the School Facilities Management Institute in Partnership with the New York State School Facilities Association. I got the chance to connect with facilities professionals from different school districts. For two days in the Personnel Track program, we covered hiring and interviewing techniques, effective communication, stakeholder management, employee evaluations, civil service law, difficult conversations, and progressive discipline.

Attending this training was vital to my role as Head of Maintenance for the Port Washington Public Library. As a Facility Management professional, my role far exceeded the scope of repairs and scheduling preventive maintenance activities, as well as event set-ups and breakdowns. I feel like it has provided me with additional tools to continue to protect the Port Washington Public Library while adhering to its mission statement, which is "The Port Washington Public Library is an inclusive center for community engagement, knowledge, and personal enrichment," and its vision statement, "To enhance the well-being of every community member." My department and I aim to support that by providing a safe and comfortable environment for staff and all community members who visit the Port Washington Public Library daily. We provide a safe environment that is favorable for learning and ideal for all events held at the Port Washington Public Library. We do that through proper cleaning, sanitizing, and maintenance of the library.

This year, I would like my staff to attend a custodial workshop hosted by the Nassau County School Facilities Association. Yearly training for the Custodial

workforce is crucial, as it ensures health and safety compliance, improves cleaning quality, increases productivity and efficiency, and, lastly, boosts employee morale and staff members' confidence to perform their duties, as well as overall job satisfaction. Moving forward into building-related topics, last year, we had to delay the terrace opening to repair the exterior concrete walls. There were a considerable number of sections with exposed rebar and broken masonry above windows and terrace doors. The rebar was scraped and cleaned, a rust-resistant coating was applied, the concrete was repaired with a specialized product, and a waterproof coating was applied to exterior walls. The coating system used is eight times thicker than paint. Yet, it is breathable and resists wind-driven rain and water penetration into the building's structural layer. Since the building's exterior walls are concrete, the plan is to continue minor repairs this summer, with the ultimate goal of waterproofing all of the library's exterior walls in the coming years. This year, we opened the terrace on March 31, 2026, for all patrons to enjoy the beautiful bay view and the spring weather we had all been patiently waiting for. On April 1, 2026, our landscaper maintenance vendor was on site to perform spring cleanup and install mulch around the property. Dimensions 2 was also on site on March 26, 2026, to perform the lawn sprinkler startup. Upon startup, technicians identified that repairs to the lawn sprinkler system were needed.

The master valve was rebuilt and a number of a nozzles, rotary heads, and mist zones heads were paired and placed additionally it was discovered that Zone 13 has bad pressure which could be a pipe is being restricted or there is a valve that's not working properly however they will be back on site prior to the system running on its prograded schedule on April 15th. Moving into the building's interior, the lobby floor, coffee bar, and Technical Services hallway were stripped and waxed on March 28, 2026. There are a few other maintenance projects to

tackle, such as replacing carpet tiles and having carpets professionally cleaned. By doing so, we will establish a new baseline, enabling us to create more favorable conditions for a carpet maintenance program. Furthermore, painting the boiler room is another project I would like to complete this year; it not only makes the space presentable but also helps identify any leaks. Also, on April 15th, the 5-year hydrostatic functionality test for the library's fire sprinkler system and the 5-year internal inspection will take place. Johnson Controls, along with the Nassau County Fire Marshal, will be on site.

Additionally, the cleaning of drywells and catch basins in the parking lot was completed on Wednesday, April 8, 2026. Furthermore, the parking lot requires a few minor asphalt repairs, sealing, and restriping. I am working on obtaining work proposals for that work. Lastly, as per the 2024 PWPL Facilities Condition report, it is strongly recommended that the roof be replaced in the near future. I recommend that we start exploring what that would look like in terms of cost and funding, and perhaps take additional steps to determine whether a complete roof tear-off and replacement is needed.

In closing, I speak for myself and for the Maintenance/Custodial department. We appreciate the Board's support and look forward to continuing to develop as individuals and as a team so we can continue to provide the best possible services to the Port Washington community.

Sincerely,

Ronald Lazo

PLA 2026

PWPL Board of Trustees,

Thank you for the opportunity to attend PLA. It was a valuable experience to learn what libraries across the country are doing in programming, advocating for the freedom to read, and supporting their communities. My key takeaways are provided below each program description.

Amy Christake

Opening Session with Bryan Stevenson

Bryan Stevenson is one of the most inspiring voices in the fight for justice today.

As the founder and executive director of the Equal Justice Initiative (EJI) in Montgomery, Alabama, he has dedicated his career to challenging inequality, overturning wrongful convictions, and protecting the most vulnerable in the criminal justice system. He has argued and won landmark cases before the U.S. Supreme Court, including the historic ruling that banned mandatory life sentences without parole for children.

Stevenson is also the visionary behind EJI's highly acclaimed Legacy Sites—the Legacy Museum, the National Memorial for Peace and Justice, and the Freedom Monument Sculpture Park—which powerfully trace the history of slavery, lynching, and mass incarceration in America.

A MacArthur “Genius” Fellow and recipient of the National Humanities Medal, Stevenson’s influence spans law, culture, and conscience. His bestselling memoir *Just Mercy*—adapted into an acclaimed feature film starring Michael B. Jordan and Jamie Foxx—has inspired millions around the world. He is also the subject of the Emmy Award-winning HBO documentary *True Justice*.

Stevenson and his staff have won reversals, relief, or release from prison for over 140 wrongly condemned prisoners on death row.

Takeaway: *Bryan Stevenson is a compelling and engaging speaker and a passionate advocate for public libraries. He grew up in poverty in the segregated South. His grandmother nurtured his love of reading by sitting on the porch with a large stack of books. Whenever he came to visit, he had to read something before he was allowed inside. She used the same approach when baking, requiring him to read before he could enjoy her delicious treats. He shared harrowing stories that exposed deep injustices within our legal system. He reminded us that libraries are portals for knowledge, that hopelessness is the enemy of justice, and that we are liberated by talking about our history of injustices.*

Building Joy-Centric Libraries: An Experiential Approach

An interactive workshop for library staff seeking joyful practices to build connection and community engagement. Positive psychology is shown to improve staff and customer retention and improve morale. This workshop offers practical tools for work teams of all sizes and can be adapted for in-person or virtual environments.

Takeaway: Start meetings with #smallwins. This sets a positive tone for the meeting and encourages creative problem-solving.

Creating a SPARK: Developing Library Programs for Justice-Impacted People

This presentation explores the process of developing DeKalb County Public Library's SPARK program, which provides digital literacy skills training to incarcerated and formerly incarcerated individuals. It will also address strategies for building collaborative relationships with the Department of Corrections and other relevant organizations to effectively serve this underserved population.

Takeaway: This session was about the library's role in the Metro Reentry Prison, a restorative, not punitive facility. The speaker, Tom Auger, described the challenges of teaching basic technology programs without the internet or computers. He discussed the barriers to re-entry, including housing, mental health, physical health, and employment. An interesting look at prison reform and how librarians can play an impactful role.

Middle Management in the Grey: Strategies for Success in Public Libraries

Middle managers are critical conduits between senior leaders' decision-making and the frontline staff's responsibilities and realities. This session explores managers' challenges balancing conflicting demands, navigating bureaucracy, and handling the pressures of public service. Through shared experiences and practical scenarios, this session will focus on effective communication, conflict resolution, leadership development, and continuous professional growth.

Takeaway: The grey is not always bad; it represents leadership in action.

Big Ideas with Dr. Ruha Benjamin

Ruha Benjamin is the Alexander Stewart 1886 Professor of African American Studies at Princeton University, founding director of the Ida B. Wells Just Data Lab, author of the award-winning book *Race After Technology: Abolitionist Tools for the New Jim Code* (2019) and *Viral Justice: How We Grow the World We Want* (2022), the 2023 winner of the Stowe Prize, among many other publications. In 2024, she was awarded a MacArthur Foundation "Genius" Fellowship.

Her work investigates the social dimensions of science, medicine, and technology with a focus on the relationship between innovation and inequity, health and justice, knowledge, and power. She recently released her fourth book, *Imagination: A Manifesto*. At the center of all Dr. Benjamin's work is the invitation to "imagine and craft the worlds we cannot live without, just as we dismantle the ones we cannot live within.

Takeaway: Some ideas Dr. Benjamin mentioned: "We are trapped in the lopsided imagination of those who are powerful." In this scenario, a few will benefit at the expense of many. Innovation as social progress = exploitation. Computational depth without social depth isn't very deep; it is a shallow understanding. When we show up for one another, we have the power to unlearn selfishness.

Aging Together: Library Programming for Older Adults

By 2040, there will be 78.3 million people over 65, more than double the number of individuals over this age in 2000. This session will explore how libraries can play a crucial role in supporting older adults by

creating programs tailored to their needs. In this panel, four libraries will share ideas for implementing programming that helps combat isolation, promotes health and well-being, and provides opportunities for lifelong learning for this rapidly growing demographic.

Takeaway: *I was inspired by the panelist from the Colorado Public Library. She emphasized embracing aging, understanding the community needs, and building age-friendly ecosystems. Some applications:*

- *Check oneself against a positive aging lens (How are the elderly viewed?)*
- *Give adults areas to learn, grow, connect, and have purpose*
- *It's not about the numbers, it's about the connections*
- *Reduce this population's self-marginalization (they belong wherever they go)*

Faith for Libraries: How Library Workers and Faith Communities Can Advocate for the Freedom to Read

Join an inspiring conversation with faith leaders, librarians, and library advocates about how to work together to protect both the freedom to read and the freedom of religion. You'll learn why book bans threaten religious freedom and how faith communities and library workers can come together to advocate for the right to read. You'll hear from both faith leaders and library leaders who are advocating for libraries, library workers, and the freedom to read. This conversation is part of Faith for Libraries: Diverse Faith Communities Supporting Libraries and Librarians, a collaborative campaign by the Interfaith Alliance, the American Library Association, and the Association for Rural and Small Libraries.

Takeaway: *Religious people show up for the freedom to read. Censorship takes away stories that matter for all faiths.*

Boundary Building with Patrons

In small and rural libraries, users aren't just patrons; they are your neighbors. The line between personal and professional can blur fast. Customer service gets misconstrued, and boundaries that start out clear erode over time, leading to discomfort, overreach, or burnout. This session looks at how and why boundaries get crossed, and how to protect your privacy while still providing exceptional service.

Takeaway: *This session was a good reminder of the importance of boundaries. She shared personal stories about times she didn't set them, the impact that had, and how she later learned to establish and maintain boundaries.*

Heritage Ambassadors: Building Community with Artists and Libraries

Looking to move beyond token heritage month celebrations toward authentic community engagement? Join us to explore Brooklyn Public Library's Heritage Ambassador program, where libraries collaborate with artistic leaders to sustain cultural heritage year-round. Explore this case study in how one library built cultural partnerships at branch libraries by connecting folk artists, staff, and communities. Receive a resource guide about strategies to meet DEI goals in cultural programming.

Takeaway: *PWPL's ESOL department is doing great work in this area.*

Reality Check: The Art of Nonfiction RA

Beef up your NF RA! This session will enhance your non-fiction readers' advisory skills beyond just subject topics. Learn strategies to engage readers of all interests, from memoirs to true crime, history, and science. We will cover how to match readers with compelling narratives, use advisory tools effectively, and promote NF collections creatively. Gain fresh ideas and confidence to connect readers with their next favorite non-fiction read.

***Takeaway:** This session was about displaying books and creating signage.*

The Revolution Will Not Be Alphabetized: Good Trouble in Libraries

This session explores artful and subtle strategies librarians use to uphold intellectual freedom and access, from overt examples like the 1939 Alexandria Library sit-in to more behind-the-scenes methods like inclusive cataloging and strategic marketing. Using the mathematics of game theory, we'll examine the various outcomes of acquiescence versus action, equipping participants to defend the values of librarianship into their daily work while navigating institutional and personal stakes.

***Takeaway:** This session focused on book banning and the Freedom to Read Act. Quotes from the presenters: "Books are not toxic, but some people truly are." "Speaking up should be the expectation." One interesting idea when facing challenges is to prohibit anonymous challenges.*

The Conflict Is Real: Library, Friends, and Foundation

Years ago, Columbus Metropolitan Library restructured its Friends and launched its Foundation. Library leadership navigated tensions, challenged opinions on strategic support for the library, formalized roles and expectations for each group and established appropriate criteria for board service. The resulting structure provides for significant fundraising and ongoing advocacy. Learn from the growing pains of one library system, what is considered a success and where there is continued struggle.

***Takeaway:** The presenters described their struggles and successes when combining the fundraising efforts across this library system to benefit all economic groups in that metropolitan area.*

Closing Session with Chef Sean Sherman

A member of the Oglala Lakota tribe, **Chef Sean Sherman** was born and raised on the Pine Ridge Indian Reservation in South Dakota.

His focus is on the revitalization and evolution of Indigenous foods systems throughout North America. Through his activism and advocacy, Sean is helping to reclaim and celebrate the rich culinary heritage of Indigenous communities around the world.

Sean has dedicated his career to supporting and promoting Indigenous food systems and Native food sovereignty.

His goal is to make Indigenous foods more accessible to as many communities as possible through the non-profit North American Traditional Indigenous Food Systems (NATIFS) and its Indigenous Food Lab, a professional Indigenous kitchen and training center. Working to address the economic and health crises affecting Native communities by re-establishing Native foodways, NATIFS imagines a new North

American food system that generates wealth and improves health in Native communities through food-related enterprises.

In 2017, Sean published his first book with author Beth Dooley, *The Sioux Chef's Indigenous Kitchen*, which received the James Beard Award for Best American Cookbook in 2018. In 2021, Sean opened Minnesota's first full service Indigenous restaurant, Owamni by The Sioux Chef, which received the James Beard Award for Best New Restaurant in America for 2022.

In late 2025, Sean released his second book with authors Kate Nelson and Kristin Donnelly, *Turtle Island: Foods and Traditions of the Indigenous Peoples of North America*.

Takeaway: *The importance of embracing heritage. Sean grew up on the reservation. His diet largely consisted of government-issued, processed food. As a hungry teenager, he began working in restaurants, initially as a dishwasher, because of the proximity to food. He gradually expanded his culinary skills and began questioning the lack of indigenous foods in mainstream cuisine. I regretted not having time to eat at his restaurant, Owamni.*

Opening Statements by Bryan Stevenson

Bryan Stevenson is one of the most inspiring voices in the fight for justice today.

As the founder and executive director of the Equal Justice Initiative (EJI) in Montgomery, Alabama, he has dedicated his career to challenging inequality, overturning wrongful convictions, and protecting the most vulnerable in the criminal justice system. He has argued and won landmark cases before the U.S. Supreme Court, including the historic ruling that banned mandatory life sentences without parole for children.

Stevenson is also the visionary behind EJI's highly acclaimed Legacy Sites—the Legacy Museum, the National Memorial for Peace and Justice, and the Freedom Monument Sculpture Park—which powerfully trace the history of slavery, lynching, and mass incarceration in America.

A MacArthur “Genius” Fellow and recipient of the National Humanities Medal, Stevenson's influence spans law, culture, and conscience. His bestselling memoir *Just Mercy*—adapted into an acclaimed feature film starring Michael B. Jordan and Jamie Foxx—has inspired millions around the world. He is also the subject of the Emmy Award-winning HBO documentary *True Justice*.

Stevenson and his staff have won reversals, relief, or release from prison for over 140 wrongly condemned prisoners on death row.

I found his presentation to be very inspiring, and I appreciated the anecdotes he shared. My favorite was when he discussed his grandmother, who would prepare delicious baked goods for visiting family but insisted that the children read a book before entering the house. Additionally, Bryan Stevenson's organization, The Equal Justice Initiative, has established the Legacy Museum in Montgomery, Alabama.

AI Book Clubs and Digital Literacy for Older Adults

Discover how a small public library built community, sparked curiosity, and bridged the digital divide with an AI-powered book club designed for older adults. This hybrid program uses generative AI tools to enrich book discussions, increase digital confidence, and explore timely issues like banned books and intellectual freedom.

At this small library on Cape Cod, the librarian first held a workshop on AI. She had patrons bring their own devices. They experimented with different AI tools, chat gpt and perplexity. They mostly used the free models but did use a few paid ones. She taught the participants that they must use specific prompts. For the book discussion, she found it hard to balance the books and the discussion. It would have been helpful to have another librarian in the

discussion to help with tech needs. She also found that patrons were more willing to type questions when they were not using their own devices.

AI literacy happens when we learn to question.

I would be interested in implementing this here. I spoke with Melanie, and she mentioned that she and Meaghan are planning to conduct AI classes in the near future.

Middle Management in the Grey: Strategies for Success in Public Libraries

Middle Managers are critical conduits between senior leaders' decision-making and the frontline staff's responsibilities and realities. This session explores manager's challenges balancing conflicting demands, navigating bureaucracy, and handling the pressure of public service. Through shared experiences and practical scenarios, this session will focus on effective communication, conflict resolution, leadership development, and continuous professional growth.

The real work of managers is in the grey area. Great managers are problem solvers and navigate uncertainty well. Middle managers must think outside the box. Must always lead with empathy and humanity. Lean into discomfort when things come up. You must be transparent and honest. Managers must be able to trust their team.

I believe it is important to learn these tools, even though I am not currently in a management role. When interacting with the public or colleagues, it is essential to maintain empathy. These tools are applicable across various aspects of my professional responsibilities.

Big Ideas with Dr. Ruha Benjamin

Ruha Benjamin is the Alexander Stewart 1886 Professor of African American Studies at Princeton University, founding director of the Ida B. Wells Just Data Lab, author of the award-winning book *Race After Technology: Abolitionist Tools for the New Jim Code* (2019) and *Viral Justice: How We Grow the World We Want* (2022), the 2023 winner of the Stowe Prize, among many other publications. In 2024, she was awarded a MacArthur Foundation "Genius" Fellowship.

Her work investigates the social dimensions of science, medicine, and technology with a focus on the relationship between innovation and inequity, health and justice, knowledge and power. She recently released her fourth book, *Imagination: A Manifesto*. At the center of all Dr. Benjamin's work is the invitation to "imagine and craft the worlds we cannot live without, just as we dismantle the ones we cannot live within.

She was very inspiring.

Curiosity in crisis: Managing Conflict in Growing Uncertainty

Libraries are vibrant community hubs, but behind the shelves, things can get intense. When staff encounter unexpected conflicts, what if curiosity was our secret weapon? In this interactive session, we'll explore how purposeful action, verbal communication, and body language transforms tense situations into positive connections. Through real-world examples and engaging activities, you'll leave with the tools to create a safer and empowering library environment.

When dealing with difficult patrons, it is important to ask ourselves why the patron is acting out. This helps to form empathy. We must have a gentle response. If they get loud, we must get lower. Open your stance to be welcoming. Body language is so important. The presenter spoke about earning trust in your community by using Ryan Dowds pennies in a cup. We must be proactive. With teens, respond to them with curiosity. The key to understanding teens is to know the development of teens. Conversations build connections. Staff need to be supported. Not everyone has the same coping skills. Staff need to be equipped with clear policy and procedure. It is important that policies are written and enforced. Celebrate with staff what went well.

It can be challenging to deal with difficult patrons. Empathy is always important. I feel that everyone should take a class on how to deal with difficult patrons.

Masters of Mystery

Five mystery authors take you behind the scenes of their thrilling tales. You'll leave with one thing to solve: what to read first! Featuring authors: David Heska Wanbli Weiden, author of Wisdom Corner; Lisa Gardner, author of You'll Be Sorry; Jennifer Hillier, author of Heart of Glass; Nicolas DiDomizio, author of A Murder Most Camp; and Esme Addison, author of A Brew for Chaos.

I thought it was interesting listening to the authors discuss their writing process.

Boundary Building with Patrons

In small and rural libraries, users aren't just patrons; they are your neighbors. The line between personal and professional can blur fast. Customer service gets misconstrued and boundaries that start out clear erode over time, leading to discomfort, overreach, or burnout. This session looks at how and why boundaries get crossed, and how to protect your privacy while still providing exceptional service.

Learning Outcomes

At the end of the program, participants will be able to employ at least 3 phrases to stop prying patrons in conversation. At the end of the program, participants will be able to identify various types of patron interactions that test (or cross) boundaries. At the end of the program, participants will be able to reflect on their own practices and comfort levels to develop their own boundary practices.

Boundaries can be permeable, rigid and flexible. Why are boundaries broken? Everyone loves librarians. It is ok for us to say no at the desk. People become familiar with us. We try to be as helpful and accommodating as possible. Since COVID social interactions have changed. Society defaults to the asker and expects compliance no matter the ask. We also fall into the acquaintance trap. Patrons break boundaries because of health issues, neurodiverse, or bad actors. It's uncomfortable having these conversations. Do a boundary audit to find boundary line. Try and change the topic when asked a question you feel goes over the line. Best to discuss boundary issues when they come up.

Setting boundaries is difficult. I thought this was a very informative and helpful program.

Heritage Ambassadors: Building Community with Artists and Libraries

Looking to move beyond token heritage month celebrations toward authentic community engagement? Join us to explore Brooklyn Public Library's Heritage Ambassador program, where libraries collaborate with artistic leaders to sustain cultural heritage year-round. Explore this case study in how one library built cultural partnerships at branch libraries by connecting folk artists, staff, and communities. Receive a resource guide about strategies to meet DEI goals in cultural programming.

Learning Outcomes

Participants will learn innovative strategies to engage with folk and traditional artists through their public library work. Participants will be able to identify steps they could take in their community to develop new arts-based programs for diverse audiences. Participants will be able to use the program guide and toolkit to plan out multicultural community-based artist engagement on their budget.

I thought the program was very interesting, but it would be difficult to implement here.

Accessibility Adventure: Experience the Possibilities in New Ways

Accessibility isn't an add-on; it's a core part of what makes libraries welcoming, human-centered, and truly public. In this immersive session, we're going beyond checklists and compliance. You'll step into the shoes of different patrons, experience real barriers, and

learn simple, powerful strategies to make every interaction more inclusive. Participants are encouraged to bring their iPhones or other Apple devices to explore accessibility tools as part of the session. It's a try-it-yourself, empathy-building, myth-busting, eye-opening experience that will change the way you think about accessibility forever. Come curious; leave confident.

Learning Outcomes

Gain first-hand insights into how differently abled patrons experience your library. Learn strategies to make your library more accessible and welcoming to all. Leave with practical accessibility tools and next steps you can apply tomorrow.

The presenters went over the different accessibility features of apple products. While it is important for us to know to help patrons, I still am unable to assist patrons using android products. Downside: only showed Apple products.

Crossover Appeal: Books that Work for Teens and Adults

Hear from fantastic authors whose works appeal to both teen and adult readers. Whether you're involved in Collection Development or Readers' Advisory, or just always looking for good books with broad appeal, this will be a relevant and exciting panel. Panelists include Marissa Meyer, Randy Ribay, Emiko Jean, and Michelle Jabès Corpora.

I found it very interesting to hear from established authors and debut authors. I am looking forward to reading their new books.

Closing Session with Chef Sean Sherman

A member of the Oglala Lakota tribe, Chef Sean Sherman was born and raised on the Pine Ridge Indian Reservation in South Dakota. His focus is on the revitalization and evolution of Indigenous foods systems throughout North America. Through his activism and advocacy, Sean is helping to reclaim and celebrate the rich culinary heritage of Indigenous communities around the world. Sean has dedicated his career to supporting and promoting Indigenous food systems and Native food sovereignty.

His goal is to make Indigenous foods more accessible to as many communities as possible through the non-profit North American Traditional Indigenous Food Systems (NATIFS) and its Indigenous Food Lab, a professional Indigenous kitchen and training center. Working to address the economic and health crises affecting Native communities by re-establishing Native foodways, NATIFS imagines a new North American food system that generates wealth and improves health in Native communities through food-related enterprises.

In 2017, Sean published his first book with author Beth Dooley, *The Sioux Chef's Indigenous Kitchen*, which received the James Beard Award for Best American Cookbook in 2018. In 2021, Sean opened Minnesota's first full service Indigenous restaurant, Owamni by The Sioux Chef, which received the James Beard Award for Best New Restaurant in America for 2022. In late 2025, Sean released his second book with authors Kate Nelson and Kristin Donnelly, *Turtle Island: Foods and Traditions of the Indigenous Peoples of North America*.

I loved listening to chef Sherman. I wish I had time to visit his restaurant. I will be checking out his newest cookbook!

I appreciate the opportunity to attend PLA. It provided valuable networking opportunities with librarians from across the country. I look forward to applying the knowledge and insights gained to my work here.

**ADOPTION AGREEMENT #002
GOVERNMENTAL
403(b) NON-ERISA VOLUME SUBMITTER PLAN**

The undersigned Eligible Employer, by executing this Adoption Agreement, elects to establish a 403(b) plan ("Plan") under the FIS Capital Markets US LLC Non-ERISA 403(b) Volume Submitter Plan (basic plan document #22). The Employer, subject to the Employer's Adoption Agreement elections, adopts fully the Volume Submitter Plan provisions. This Adoption Agreement, the basic plan document, any incorporated Investment Arrangement Documentation, and any attached appendices, constitute the Employer's plan document. All "Election" references within this Adoption Agreement are Adoption Agreement Elections. All "Section" references are basic plan document references. Numbers in parenthesis which follow headings are references to basic plan document sections. Where an Adoption Agreement election calls for the Employer to supply text, the Employer may lengthen any space or line, or create additional tiers. When Employer-supplied text uses terms substantially similar to existing printed options, all clarifications and caveats applicable to the printed options apply to the Employer-supplied text unless the context requires otherwise. The Employer makes the following elections granted under the corresponding provisions of the basic plan document.

**ARTICLE 1
DEFINITIONS**

1. EMPLOYER; PLAN; PLAN ADMINISTRATOR (1.29; 1.52; 1.53). (A Plan amendment is not needed solely to change the information in (a) or (d) below.)

(a) **Employer Information**

Name of Adopting Employer: Port Washington Public Library

Address: 1 Library Drive

City Port Washington State New York Zip 11050

Telephone: (516) 883-4400

EIN: 11-2165338

(b) **Plan Information**

Plan name: Port Washington Public Library 403(b) Plan

(c) **Type of entity.** (Choose (1) or (2)):

(1) **Public School.** See 1.57.

(2) **Other Governmental employer exempt under Code §501(c)(3).**

(d) **Plan Administrator Information** (If no Plan Administrator is named, the Employer is the Plan Administrator)

Name: _____

Address: _____

City _____ State _____ Zip _____

Telephone: _____

2. PERMITTED INVESTMENTS (1.42). The Plan permits Custodial Accounts invested in mutual funds under Code §403(b)(7) and Annuity Contracts under Code §403(b)(1).

3. ERISA STATUS (1.34). The Plan is a governmental plan exempt from ERISA.

4. PLAN YEAR (1.54). Plan Year means the 12 consecutive month period (except for a short Plan Year) ending every:

[Note: Complete any applicable blanks under Election 4 with a specific date, e.g., June 30 OR the last day of February OR the first Tuesday in January. In the case of a Short Plan Year, include the year, e.g., May 1, 2016.]

Plan Year (Choose (a), (b) or (c).):

(a) **December 31.**

(b) **Fiscal Plan Year:** ending: _____.

(c) **Other:** _____ (e.g., a 52/53 week year ending on the date nearest the last Friday in December).

Short Plan Year (Choose (d) if applicable.):

(d) Short Plan Year: commencing: _____ and ending: _____.

5. **EFFECTIVE DATE (1.23).** The Employer's adoption of the Plan is a (Choose (a) or (b). Complete (c); complete (d) if an amendment and restatement. Choose (e) and (f) if applicable.):

(a) **New Plan.**

(b) **Restated Plan.**

Initial Effective Date of Plan (enter date)

(c) January 1, 2009 (hereinafter called the "Effective Date" unless 5(d) is entered below)

Restatement Effective Date (If this is an amendment and restatement, enter effective date of the restatement.)

(d) January 1, 2026 (enter month day, year; may enter a restatement date that is the first day of the current Plan Year) (hereinafter called the "Effective Date")

[Note: See Section 1.60 for the definition of Restated Plan. If this Plan is a Restatement under Rev. Proc. 2013-22, in order to have retroactive reliance, the Restatement Effective date generally should be the later of January 1, 2010 or the Initial Effective Date. The Restatement Effective Date can be as early as January 1, 2009 but there is no retroactive reliance prior to January 1, 2010. If specific Plan provisions, as reflected in this Adoption Agreement and the basic plan document, do not have the Effective Date stated in this Election 5, indicate as such in the election where called for or in Appendix A.]

Additional Effective Dates (Choose if applicable)

(e) **Restatement of surviving and merging plans.** The Plan restates two (or more) plans (Complete 5(c) and (d) above for this (surviving) Plan. Complete (1) below for the merging plan. Choose (2) if applicable.):

(1) **Merging plan.** The _____ Plan was or will be merged into this surviving Plan as of: _____. The merging plan's restated Effective Date is: _____. The merging plan's original Effective Date was: _____.

(2) **Additional merging plans.** The following additional plans were or will be merged into this surviving Plan (Optional to complete a. and b. if applicable. May attach an addendum to add additional plans.):

	<u>Name of merging plan</u>	<u>Merger date</u>	<u>Restated Effective Date</u>	<u>Original Effective Date</u>
a.	_____	_____	_____	_____
b.	_____	_____	_____	_____

(f) **Special Effective Date for Elective Deferral provisions:** _____

[Note: If Elective Deferral provision is not effective as of the Initial Effective Date or the Restatement Effective Date, enter the date as of which the Elective Deferral provision is effective. The Special Effective Date may not precede the date on which the Employer adopted the Plan.]

6. **CONTRIBUTION TYPES (1.12).** The Employer and/or Participants, in accordance with the Plan terms, make the following contributions to the Plan (Choose one or more of (a) through (f)).:

(a) **Mandatory Employee Contributions.** See Section 3.04(A)(3) and Election 18.

(b) **Pre-Tax Elective Deferrals.** See Section 3.02 and Elections 19 – 21.

(1) **Roth Deferrals.** See Section 3.02(F) and Elections 19 – 21. [Note: The Employer may not limit Elective Deferrals to Roth Deferrals only.]

(c) **Matching.** See Sections 1.36, 1.47, and 3.03 and Elections 22, 23, 27, 28 and 32.

(d) **Nonelective.** See Sections 1.48 and 3.04 and Elections 25 through 28.

(e) **Employee (after-tax).** See Section 3.09 and Election 32.

(f) **None (frozen plan).** The Plan is/was frozen effective as of: _____. See Sections 3.01(F) and 9.04.

[Note: Elections 18 through 26 and Election 32 do not apply to any Plan Year in which the Plan is frozen.]

7. **EXCLUDED EMPLOYEES (1.35).** The following Employees are not Eligible Employees (either as to the overall Plan or the designated contribution type) (Choose (a), (b) or (c). See also Election 18(e).):

- (a) **No Excluded Employees.** All Employees are Eligible Employees as to all Contribution Types.
- (b) **Exclusions - same for all Contribution Types.** The following Employees are Excluded Employees for all Contribution Types (Choose one or more of (e) through (h) and/or (l). Choose column (1) for each exclusion elected at (e) through (h).):
- (c) **Exclusions.** The following Employees are Excluded Employees (either as to all Contribution Types or to the designated Contribution Type) (Choose one or more of (d) through (l)):

[Note: For this Election 7, unless described otherwise in Election 7(l), Elective Deferrals includes Pre-Tax Deferrals, and Roth Deferrals; Matching includes all Matching Contributions; Nonelective includes all Nonelective Contributions; Employee/Mandatory includes Mandatory Employee Contributions and Employee (after-tax) Contributions.]

	(1) All Contributions	(2) Elective Deferrals	(3) Matching	(4) Nonelective	(5) Employee/ Mandatory
(d) <input type="checkbox"/> No exclusions. No exclusions as to the designated Contribution Type. (See Election 7(a))	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) <input type="checkbox"/> Non-Resident Aliens. See Section 1.35(B).	<input type="checkbox"/>	OR <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) <input checked="" type="checkbox"/> Employees who normally work less than 20 hours per week. See Section 1.35(E) (e.g., if any such excluded Employee actually completes a Year of Service).	<input checked="" type="checkbox"/>	OR <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(g) <input type="checkbox"/> Student Employees. See Section 1.35(C) (i.e., students enrolled in the entity sponsoring this Plan).	<input type="checkbox"/>	OR <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(h) <input type="checkbox"/> Other Employer plan. Employees who are eligible to participate in another plan of the Employer which is a (Choose one or more of a. through c.): a. <input type="checkbox"/> 401(k) plan b. <input type="checkbox"/> 403(b) plan c. <input type="checkbox"/> governmental 457(b) plan	<input type="checkbox"/>	OR <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(i) <input type="checkbox"/> Collective Bargaining (union) Employees. See Section 1.35(A).	N/A	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(j) <input type="checkbox"/> Per Diem Employees.	N/A	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(k) <input type="checkbox"/> Describe exclusion: _____	N/A	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(l) <input type="checkbox"/> Describe exclusion: _____ (e.g., exclude hourly paid employees).					

[Note: The Employer may not complete Election 7(l) in a manner which would violate the universal availability rule of Treas. Reg. §1.403(b)-5(b), after taking into consideration the entity rules of Treas. Reg. §1.403(b)-5(b)(3) and the transition rules of Treas. Reg. §1.403(b)-10(d). Accordingly, Election 7(l) may only be used to provide an exclusion for Elective Deferrals if the Employer is a Church or the excluded Employees are eligible to make elective deferrals under another 403(b), 401(k) or governmental 457(b) plan of the Employer.]

[Note: Any exclusion under Election 7(k) or 7(l), except for Employees who normally work less than 20 hours per week, may not be based on age or Service. See Election 14 for eligibility conditions based on age or Service.]

8. **COMPENSATION (1.11).** The following Compensation (as adjusted under Elections 9 and 10) applies in allocating Employer Contributions (or the designated contribution type) (Choose one or more of (a) through (e). Choose (f) if applicable.):

[Note: Unless described otherwise in Election 8(e), Elective Deferrals includes Pre-Tax Deferrals and Roth Deferrals; Matching includes all Matching Contributions; Nonelective includes all Nonelective Contributions; Employee/Mandatory includes Mandatory Employee Contributions and Employee (after-tax) Contributions. In applying any Plan definition which references Section 1.11 Compensation, where the Employer in this Election 8 elects more than one Compensation definition for allocation purposes, the Plan Administrator will use W-2 wages for such other Plan definitions if the Employer has elected W-2 wages for any Contribution Type or Participant group under Election 8. If the Employer has not elected W-2 wages, the Plan Administrator for such other Plan definitions will use 415 Compensation.]

	(1) All Contributions	(2) Elective Deferrals	(3) Matching	(4) Nonelective	(5) Employee/ Mandatory
(a) <input checked="" type="checkbox"/> W-2 wages increased by Elective Deferrals.	<input checked="" type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) <input type="checkbox"/> Code §3401 federal income tax withholding wages increased by Elective Deferrals.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) <input type="checkbox"/> 415 Compensation.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) <input type="checkbox"/> Describe Compensation by Contribution Type or by Participant Group: _____	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) <input type="checkbox"/> Describe Compensation by Contribution Type or by Participant Group: _____					

[Note: Under Election 8(d) or 8(e), the Employer may: (i) elect Compensation from the elections available under Elections 8(a), (b), (c) or (d), or a combination thereof as to a Participant group (e.g., W-2 Wages for Matching Contributions for Campus A Employees and 415 Compensation in all other cases); and/or (ii) define the Contribution Type column headings in a manner which differs from the "all-inclusive" description in the Note immediately preceding Election 8(a).]

(f) <input type="checkbox"/> Allocate based on specified 12-month period. The allocation of all Contribution Types (or specified Contribution Types) will be made based on Compensation within a specified 12-month period ending within the Plan Year as follows: _____.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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9. **PRE-ENTRY/POST-SEVERANCE COMPENSATION (1.11(H)(I)).** Compensation under Election 8:

[Note: For this Election 9, unless described otherwise in Elections 9(c), 9(d), 9(n) or 9(o), Elective Deferrals includes Pre-Tax Deferrals and Roth Deferrals; Matching includes all Matching Contributions; Nonelective includes all Nonelective Contributions; Employee/Mandatory includes Mandatory Employee Contributions and Employee (after-tax) Contributions.]

Pre-Entry Compensation (Choose one or more of (a), (b) or (c). Choose Contribution Type as applicable.):	(1) All Contributions	(2) Elective Deferrals	(3) Matching	(4) Nonelective	(5) Employee/ Mandatory
(a) <input checked="" type="checkbox"/> Plan Year. Compensation for the entire Plan Year which includes the Participant's Entry Date. [Note: If the Employer under Election 8(f) elects to allocate some or all Contribution Types based on a specified 12-month period, Election 9(a) applies to that 12-month period in lieu of the Plan Year.]	<input checked="" type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) <input type="checkbox"/> Participating Compensation. Only Participating Compensation. See Section 1.11(H)(1).	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) <input type="checkbox"/> Describe Pre-Entry Compensation _____	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[Note: Under a Participating Compensation election, in applying any Adoption Agreement elected contribution limit or formula, the Plan Administrator will count only the Participant's Participating Compensation. See Section 1.11(H)(1) as to plan disaggregation.]

(d) <input type="checkbox"/> Describe Pre-Entry Compensation by Contribution Type or by Participant group: _____					
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[Note: Under Election 9(c) or 9(d), the Employer may: (i) elect Compensation from the elections available under Pre-Entry Compensation or a combination thereof as to a Participant group (e.g., Participating Compensation for all Contribution Types as to Campus A Employees, Plan Year Compensation for all Contribution Types to Campus B Employees) and/or (ii) define the Contribution Type column headings in a manner which differs from the "all-inclusive" description in the Note immediately preceding Pre-Entry Compensation.]

Post-Severance Compensation. The following adjustments apply to Post-Severance Compensation paid within any applicable time period as may be required (Choose (e), (f) or (g).):

[Note: Under the basic plan document, if the Employer does not elect any adjustments, Post-Severance Compensation includes regular pay, leave cash-outs, and deferred compensation, and excludes disability continuation payments and does not count Deemed Includible Compensation.]

- (e) **None.** The Plan includes post-severance regular pay, leave cash-outs, and deferred compensation, and excludes post-severance disability continuation payments, and Deemed Includible Compensation as to any Contribution Type except as required under the basic plan document (*skip to Election 10*).
- (f) **Same for all Contribution Types.** The following adjustments to Post-Severance Compensation apply to all Contribution Types (*Choose one or more of (i) through (o). Choose column (1) for each option elected at (i) through (n).*):
- (g) **Adjustments - different conditions apply.** The following adjustments to Post-Severance Compensation apply to the designated Contribution Types (*Choose one or more of (h) through (o). Choose Contribution Type as applicable.*):

Post-Severance Compensation:	(1) All Contributions	(2) Elective Deferrals	(3) Matching	(4) Nonelective	(5) Employee/ Mandatory
(h) <input type="checkbox"/> None. The Plan takes into account Post-Severance Compensation as to the designated Contribution Types as specified under the basic plan document.	N/A (See Election 9(e))	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(i) <input type="checkbox"/> Exclude All. Exclude all Post-Severance Compensation. [<i>Note: 415 testing Compensation (versus allocation Compensation) must include Post-Severance Compensation composed of regular pay. See Section 4.05(D).</i>]	<input type="checkbox"/> OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(j) <input type="checkbox"/> Regular Pay. Exclude Post-Severance Compensation composed of regular pay. See Section 1.11(I)(1)(a). [<i>Note: 415 testing Compensation (versus allocation Compensation) must include Post-Severance Compensation composed of regular pay. See Section 4.05(D).</i>]	<input type="checkbox"/> OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(k) <input type="checkbox"/> Leave cash-out. Exclude Post-Severance Compensation composed of leave cash-out. See Section 1.11(I)(1)(b).	<input type="checkbox"/> OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(l) <input type="checkbox"/> Deferred Compensation. Exclude Post-Severance Compensation composed of deferred compensation. See Section 1.11(I)(1)(c).	<input type="checkbox"/> OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(m) <input type="checkbox"/> Salary continuation for disabled Participants. Include Post-Severance Compensation composed of salary continuation for disabled Participants. See Section 1.11(I)(2). (<i>Choose a. or b.</i>):	<input type="checkbox"/> OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
a. <input type="checkbox"/> For NHCEs only. The salary continuation will continue for the following fixed or determinable period: _____ (<i>specify period, e.g., "ten years" or "term of disability policy"</i>).					
b. <input type="checkbox"/> For all Participants. The salary continuation will continue for the following fixed or determinable period: _____ (<i>specify period; e.g., "ten years" or "term of disability policy"</i>).					
(n) <input type="checkbox"/> Describe Post-Severance Compensation by Contribution Type or by Participant group:	<input type="checkbox"/> OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>					
(o) <input type="checkbox"/> Describe Post-Severance Compensation by Contribution Type or by Participant group:					

[*Note: Under Election 9(n) or 9(o), the Employer may: (i) elect Compensation from the elections available under Post-Severance Compensation or a combination thereof as to a Participant group (e.g., Include regular pay Post-Severance Compensation for all Contribution Types as to Campus A Employees, no Post-Severance Compensation for all Contribution Types to Campus B Employees) and/or (ii) define the Contribution Type column headings in a manner which differs from the "all-inclusive" description in the Note immediately preceding Pre-Entry Compensation.*]

10. **EXCLUDED COMPENSATION (1.11(G))**. Apply the following additional exclusions or other adjustments to Compensation Elections under 8 and 9 (*Choose (a), (b) or (c).*):

- (a) **No exclusions.** Compensation as to all Contribution Types means Compensation as elected in Elections 8 and 9 (*skip to Election 11*).
- (b) **Exclusions - same for all Contribution Types.** The following exclusions apply to all Contribution Types (*Choose one or more of (f) through (n).* Choose column (1) for each option elected at (f) through (m).):
- (c) **Exclusions - different conditions apply.** The following exclusions apply for the designated Contribution Types (*Choose one or more of (d) through (n) below. Choose Contribution Type as applicable.*):

[*Note: For this Election 10, unless described otherwise in Election 10(n), Elective Deferrals includes Pre-Tax Deferrals and Roth Deferrals; Matching includes all Matching Contributions; Nonelective includes all Nonelective Contributions; Employee/Mandatory includes Mandatory Employee Contributions and Employee (after-tax) Contributions.*]

Compensation Exclusions	(1) All Contributions	(2) Elective Deferrals	(3) Matching	(4) Nonelective	(5) Employee/ Mandatory
(d) <input type="checkbox"/> No exclusions. No exclusion as to the designated Contribution Type(s).	N/A (See Election 10(a))	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) <input type="checkbox"/> Elective Deferrals. See Section 1.24. (e.g., exclusions under Code §§ 401(k), 125, 132(f)(4), 403(b), 414(h)(2) pickup, & 457).	N/A	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) <input type="checkbox"/> Fringe benefits. As described in Treas. Reg. §1.414(s)-1(c)(3) (e.g., reimbursements or other expense allowances, fringe benefits, moving expenses, deferred compensation and welfare benefits).	<input type="checkbox"/>	OR <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(g) <input type="checkbox"/> Compensation exceeding \$_____.	<input type="checkbox"/>	OR <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(h) <input type="checkbox"/> Bonus.	<input type="checkbox"/>	OR <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(i) <input type="checkbox"/> Commission.	<input type="checkbox"/>	OR <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(j) <input type="checkbox"/> Overtime.	<input type="checkbox"/>	OR <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(k) <input type="checkbox"/> Leave of Absence Pay.	<input type="checkbox"/>	OR <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(l) <input type="checkbox"/> Related Employers. See Section 1.29(B). (<i>If there are Related Employers, choose one or both of a. and b.</i>):					
a. <input type="checkbox"/> Non-Participating. Compensation paid to Employees by a Related Employer that is not a Participating Employer.	<input type="checkbox"/>	OR <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. <input type="checkbox"/> Participating. As to the Employees of any Participating Employer, Compensation paid by any other Participating Employer to its Employees. See Election 26(f).	<input type="checkbox"/>	OR <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(m) <input type="checkbox"/> Describe Compensation adjustment(s):	<input type="checkbox"/>	OR <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>					
(n) <input type="checkbox"/> Describe Compensation adjustment(s): _____					

[*Note: Under Election 10(m) or 10(n), the Employer may: (i) describe Compensation from the elections available under Elections 10(d) through (l), or a combination thereof as to a Participant group (e.g., No exclusions as to Campus A Employees and exclude bonus as to Campus B Employees); (ii) define the Contribution Type column headings in a manner which differs from the "all-inclusive" description in the Note immediately following Election 10(c) (e.g., Elective Deferrals means §125 cafeteria deferrals only OR Exclude bonus as to Nonelective Contributions); and/or (iii) describe another exclusion (e.g., Exclude shift differential pay). Any adjustment must be definitely determinable.*]

11. **HOURS OF SERVICE (1.40).** The Plan credits Hours of Service for the following purposes (and to the Employees) as follows (*Hours of Service for Eligibility as defined below also applies to the application of the exclusion for Employees who normally work less than 20 hours per week (Election 7(f).)* (Choose one or more of (a) through (e)):

	(1) All Purposes	(2) Eligibility	(3) Vesting	(4) Allocation Conditions
(a) <input checked="" type="checkbox"/> Actual (hourly) Method.	[]	OR [X]	[]	[]
(b) <input type="checkbox"/> Equivalency Method: _____ (<i>e.g., daily, weekly, etc.</i>)	[]	OR []	[]	[]
(c) <input type="checkbox"/> Elapsed Time Method. See Section 1.40(D)(3).	[]	OR []	[]	[]
(d) <input type="checkbox"/> Actual (hourly) and Equivalency other. Equivalency Method: _____ (<i>e.g., daily, weekly, etc.</i>) for Employees for whom records or actual Hours of Service are not maintained or available (<i>e.g., salaried Employees</i>), and Actual Method for all other Employees.	[]	OR []	[]	[]
(e) <input type="checkbox"/> Describe: _____				

[*Note: Under Election 11(e), the Employer may describe Hours of Service from the elections available under Elections 11(a) through (d), or a combination thereof as to a Participant group and/or Contribution Type (e.g., For all purposes, Actual Method applies to staff and Equivalency Method applies to faculty).*]

12. **ELECTIVE SERVICE CREDITING (1.66(A)).** The Plan must credit Related Employer Service under Section 1.29(B) and also must credit certain Predecessor Employer/Predecessor Employer Service under Section 1.66(B). If the Plan is a Multiple Employer Plan, the Plan also must credit Service as provided in Section 10.07. The Plan also elects under Section 1.66(C) to credit as Service the following Predecessor Employer Service (*Choose (a) OR (b).*):

(a) <input checked="" type="checkbox"/> Not applicable. No elective Predecessor Employer Service crediting applies.				
(b) <input type="checkbox"/> Predecessor Employer. The Plan credits the specified service with the following designated Predecessor Employers as Service for the Employer for the purposes indicated (<i>Complete (1). Choose (2) and/or (3) if applicable</i>):				
(1) Employer/Purposes. Credit as Service, service with the following Predecessor Employer(s) for the designated purpose(s) (<i>Choose one or more</i>):	(1) All Purposes	(2) Eligibility	(3) Vesting	(4) Allocation Conditions
a. <input type="checkbox"/> Employer: _____	[]	[]	[]	[]
b. <input type="checkbox"/> Employer: _____	[]	[]	[]	[]
c. <input type="checkbox"/> Employer: _____	[]	[]	[]	[]
d. <input type="checkbox"/> Type of Predecessor. Credit service with any Predecessor Employer which is (<i>Choose one or more of i. – v.</i>):	[]	[]	[]	[]
i. <input type="checkbox"/> An Educational Organization.				
ii. <input type="checkbox"/> An Educational Organization providing post-secondary education.				
iii. <input type="checkbox"/> An Eligible Employer.				
iv. <input type="checkbox"/> A nonprofit research institution.				
v. <input type="checkbox"/> Other: _____ (<i>specify organization type</i>)				
(2) <input type="checkbox"/> Time period. Subject to any exceptions noted under Election 12(b)(3), the Plan credits as Service under Election 12(b)(1), all service regardless of when rendered unless a. and/or b. is elected below (<i>Choose a. and/or b. if applicable</i>):				
a. <input type="checkbox"/> Service after. All service, which is or was rendered after: _____ (<i>specify date</i>).				
b. <input type="checkbox"/> Service before. All service, which is or was rendered before: _____ (<i>specify date</i>).				
(3) <input type="checkbox"/> Describe elective Predecessor Employer Service crediting:				

[*Note: Under Election 12(b)(3), the Employer may describe service crediting from the elections available under Elections 12(b)(1) or (2), or a combination thereof as to a Participant group and/or Contribution Type (e.g., For all purposes credit all service with X, but credit*

service with Y only on/after 1/1/05 OR Credit all service for all purposes with entities the Employer acquires after 12/31/04 OR Service crediting for X Campus applies only for purposes of Nonelective Contributions and not for Matching Contributions.)]

**ARTICLE 2
ELIGIBILITY REQUIREMENTS**

13. **ELIGIBILITY/ELECTIVE DEFERRALS (Universal Availability) (2.01(A))**. An Employee (other than an Excluded Employee) generally becomes a Participant in the Elective Deferral portion of the Plan as soon as administratively feasible on or after the Employee's first day of employment with the Employer, as more fully described in Section 2.01(A). [Note: Elections 14 - 17 do not apply to Elective Deferrals.]

14. **ELIGIBILITY NONELECTIVE/MATCHING/EMPLOYEE CONTRIBUTIONS (2.01(B))**. To become a Participant in all applicable contributions under the Plan, an Employee must satisfy the following eligibility condition(s). All applicable contributions under the Plan include the Matching, Nonelective and Employee Contributions. (Choose (a)(1) or choose one or more of (a) through (i) as applicable. Choose (j), (k) and/or (l) if applicable.): 13

[Note: For this Election 14, unless described otherwise in Election 14(i), or the context otherwise requires, Matching includes all Matching Contributions; Nonelective includes all Nonelective Contributions; Employee/Mandatory includes Mandatory Employee Contributions and Employee (after-tax) Contributions unless otherwise elected at 14(k).]

	(1) All Applicable Contributions		(2) Matching		(3) Nonelective		(4) Employee/ Mandatory
(a) <input type="checkbox"/> None. Entry on Employment Commencement Date or if later, upon the next following Entry Date	<input type="checkbox"/>	OR	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
(b) <input type="checkbox"/> Age: _____	<input type="checkbox"/>	OR	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
(c) <input type="checkbox"/> One Year of Service.	<input type="checkbox"/>	OR	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
(d) <input type="checkbox"/> Two Years of Service (without an intervening Break in Service.)	<input type="checkbox"/>	OR	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
(e) <input type="checkbox"/> _____ Years of Service (without an intervening Break in Service.)	<input type="checkbox"/>	OR	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
(f) <input type="checkbox"/> _____ months Service need not be continuous (mere passage of time).	<input type="checkbox"/>	OR	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
(g) <input type="checkbox"/> _____ month period from the Eligible Employee's employment commencement date and during which at least _____ Hours of Service are completed in each month. The months during which the Employee completes the specified Hours of Service (Choose one of (1) or (2).):	<input type="checkbox"/>	OR	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
(1) <input type="checkbox"/> Consecutive. Must be consecutive.							
(2) <input type="checkbox"/> Not consecutive. Need not be consecutive.							
(h) <input type="checkbox"/> Describe eligibility conditions: _____	<input type="checkbox"/>	OR	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
(i) <input type="checkbox"/> Describe eligibility conditions: _____							

[Note: The Employer may use Election 14(h) or 14(i) to describe different eligibility conditions (e.g., for all contributions, no eligibility requirements for faculty Employees and One Year of Service as to administrative staff Employees).]

(j) **Special eligibility Effective Date** (Choose (1) and/or (2) if applicable.)

- (1) **Waiver of eligibility conditions for certain Employees.** The eligibility conditions and entry dates apply solely to an Eligible Employee employed or reemployed by the Employer after _____ (specify date). If the Eligible Employee was employed or reemployed by the Employer by the specified date, the Employee will become a Participant on the latest of: (i) the Effective Date; (ii) the restated Effective Date; (iii) the Employee's Employment Commencement Date or Re-Employment Commencement Date; or (iv) the date the Employee attains age _____ (not exceeding age 21).

[Note: If the Employer does not wish to impose an age condition under clause (iv) as part of the requirements for the eligibility conditions waiver, leave the age blank.]

- (2) **Describe special eligibility Effective Date(s):** _____.

[Note: Under Election 14(j)(2), the Employer may describe special eligibility Effective Dates as to a Participant group and/or Contribution Type.]

(k) **Mandatory Contribution - eligibility conditions.** If different conditions apply to Mandatory and Employee (after-tax) Contributions, to become a Participant with respect to Mandatory Contributions, an Employee must satisfy the following eligibility condition(s). (Choose (1) or (2) if applicable):

(1) **No conditions.**

(2) **Conditions apply.** To become a Participant with respect to Mandatory Contributions, an Employee must satisfy the following eligibility condition(s): (Choose one or more):

a. **Age** _____

b. **Year(s) of Service** _____

c. **months Service** need not be continuous (mere passage of time).

d. **Describe eligibility conditions:** _____.

[Note: Election 14(k)(2)d. may only be used to describe different eligibility conditions in a manner consistent with the parameters set forth in the Notes following Elections 14(i).]

(l) **Employer maintains another plan.** The Employer maintains another plan providing for elective deferrals that satisfies the universal availability requirements under Code §403(b)(12). Instead of satisfying the universal availability requirements in this plan, the eligibility conditions for the following contribution source will also apply for Elective Deferral purposes. (Choose one)

(1) **Matching**

(2) **Nonelective**

(3) **Employee/Mandatory**

15. **YEAR OF SERVICE - ELIGIBILITY (2.02(A)).** (Complete (b). Choose (a) if other than 1,000 Hours of Service. Choose (c) if applicable): [Note: If the Employer under Election 14 elects a one or two Year(s) of Service condition or elects to apply a Year of Service for eligibility under any other Adoption Agreement election, the Employer should complete Election 15. The Employer should not complete Election 15 if it elects the Elapsed Time Method for eligibility.]

(a) **Year of Service.** An Employee must complete _____ Hour(s) of Service during the relevant Eligibility Computation Period to receive credit for one Year of Service under Article 2: [Note: If left blank, the requirement is 1,000 Hours of Service.]

(b) **Subsequent Eligibility Computation Periods.** After the Initial Eligibility Computation Period described in Section 2.02(C), the Plan measures Subsequent Eligibility Computation Periods as (Choose (1) or (2)):

(1) **Plan Year.** The Plan Year, beginning with the Plan Year which includes the first anniversary of the Employee's Employment Commencement Date.

(2) **Anniversary Year.** The Anniversary Year, beginning with the Employee's second Anniversary Year.

[Note: To maximize delayed entry under a two Years of Service condition for Nonelective Contributions or Matching Contributions, the Employer should elect to remain on the Anniversary Year for such contributions.]

(c) **Describe:** _____
(e.g., Anniversary Year as to faculty and Plan Year as to other employees OR 500 Hours of Service for Matching Contributions and 1,000 Hours of Service for Nonelective Contributions.)

16. **ENTRY DATE (2.02(D)).** The Entry Date means the Effective Date and (Choose one or more of (a) through (f); select (g) if applicable):

[Note: For this Election 16, unless described otherwise in Election 16(f), Matching includes all Matching Contributions; Nonelective includes all Nonelective Contributions; Employee/Mandatory includes Mandatory Employee Contributions and Employee (after-tax) Contributions unless otherwise elected at 16(g).]

	(1) All Applicable Contributions		(2) Matching		(3) Nonelective		(4) Employee/ Mandatory
(a) <input type="checkbox"/> <input type="checkbox"/> Semi-annual. The first day of the first month and of the seventh month of the Plan Year.	<input type="checkbox"/>	OR	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
(b) <input type="checkbox"/> <input type="checkbox"/> First day of Plan Year.	<input type="checkbox"/>	OR	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
(c) <input type="checkbox"/> <input type="checkbox"/> First day of each Plan Year quarter.	<input type="checkbox"/>	OR	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
(d) <input type="checkbox"/> <input type="checkbox"/> The first day of each month.	<input type="checkbox"/>	OR	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
(e) <input type="checkbox"/> <input type="checkbox"/> Immediate. Upon Employment Commencement Date or if later, upon satisfaction of eligibility conditions.	<input type="checkbox"/>	OR	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
(f) <input type="checkbox"/> <input type="checkbox"/> Describe: _____ <i>(e.g., Immediate as to faculty Employees and semi-annual as to administrative staff Employees.)</i>							

Mandatory Contribution - entry date *(Choose if applicable):*

- (g) **Mandatory Contribution - entry date.** If a different entry date applies to Mandatory and Employee (after-tax) Contributions, the Entry Date for Mandatory Contributions means *(Choose one):*
- (1) **Semi-annual.** The first day of the first month and of the seventh month of the Plan Year.
 - (2) **First day of Plan Year.**
 - (3) **The first day of each month.**
 - (4) **Immediate.** Upon Employment Commencement Date or if later, upon satisfaction of eligibility conditions.
 - (5) **Describe:** _____
(e.g., Immediate as to faculty Employees and semi-annual as to administrative staff Employees.)

17. **PROSPECTIVE/RETROACTIVE ENTRY DATE (2.02(D)).** An Eligible Employee after satisfying the eligibility conditions in Election 14 will become a Participant for all applicable contributions on the Entry Date immediately following or coincident with the date the Employee completes the eligibility conditions (if employed on that date) unless otherwise elected below *(Choose one if applicable):*

- (a) **Immediately following** the date the Employee completes the eligibility conditions.
- (b) **Immediately preceding or coincident with** the date the Employee completes the eligibility conditions.
- (c) **Immediately preceding** the date the Employee completes the eligibility conditions.
- (d) **Nearest** the date the Employee completes the eligibility conditions.
- (e) **Describe:** _____
(e.g., nearest as to faculty Employees and immediately following as to administrative staff Employees)

**ARTICLE 3
PLAN CONTRIBUTIONS**

AMOUNT AND TYPE(S) (3.01). The amount and type(s) of contributions for a Plan Year or other specified period are those described in Election 6 above and in the Article 3 elections below.

18. **MANDATORY EMPLOYEE CONTRIBUTIONS (3.04(A)(3)).** The Mandatory Employee Contributions under Election 6(a) are subject to the following additional elections. The Plan will hold and administer Mandatory Employee Contributions as pretax Nonelective Contributions.

Amount of Mandatory Employee Contribution. The Employer shall withhold the following Mandatory Employee Contributions from Participant Compensation and contribute them. *(Choose (a), (b) or (c).):*

- (a) **Uniform %.** _____% of each Participant's Compensation, per Plan Year.
- (b) **Fixed dollar amount.** \$_____, per Plan Year.
- (c) **Describe:** _____ *(e.g., The greater of \$500 or 3% of each Participant's Compensation, per Plan Year. The time period is the Plan Year unless otherwise elected at (f) below.)*

[Note: The Employer under Election 18(c) may specify any definitely determinable Mandatory Employee Contribution formula not described under Elections 18(a) or (b) and/or the Employer may describe different Mandatory Employee Contributions as applicable to different Participant groups.]

Type of Mandatory Employee Contribution. The Mandatory Employee Contribution is being made in accordance with the following (Choose one):

- (d) **Condition of employment.** The Mandatory Employee Contribution is a condition of employment.
- (e) **Irrevocable Election.** An Eligible Employee may make, on or before first being eligible to participate under any plan of the Employer, an irrevocable election to contribute to the Plan the Mandatory Employee Contribution. (Choose one):
- (1) **Participation Condition.** No Eligible Employee will become a Participant in the Plan unless the Employee makes such an irrevocable election. This condition will not apply to Elective Deferrals to the extent it would violate the universal availability rule of Treas. Reg. §1.403(b)-5.
- (2) **Employer Contribution Condition.** No Eligible Employee will be eligible to receive an allocation of Employer Contributions in the Plan unless the Employee makes such an irrevocable election.

Additional provisions (Choose one or both of (f) and (g) if applicable)

- (f) **Time period.** Instead of the Plan Year, the time period will be per _____ (e.g., month, Hour of Service, per Participant per month).
- (g) **Describe additional conditions related to Mandatory Employee Contributions**
-

19. **AUTOMATIC DEFERRAL (ACA/EACA) (3.02(B)).** The Automatic Deferral provisions of Section 3.02(B) (Choose (a) or (b). Also see Election 20 regarding Automatic Escalation of Salary Reduction Agreements.):

[Note: The Employer should confirm that Automatic Deferral provisions are permissible under applicable law.]

- (a) **Do not apply.** The Plan is not an ACA or EACA (skip to Election 20).
- (b) **Apply.** The Automatic Deferral Effective Date is the effective date of automatic deferrals or, as appropriate, any subsequent amendment thereto. (Complete (1), (2) and (3). Complete (4) and (5) if an EACA. Choose (6) if applicable.):
- (1) **Type of Automatic Deferral Arrangement.** The Plan is an (Choose a. or b.):
- a. **ACA.** The Plan is an Automatic Contribution Arrangement (ACA) under Section 3.02(B)(1).
- b. **EACA.** The Plan is an Eligible Automatic Contribution Arrangement (EACA) under Section 3.02(B)(2).
- (2) **Participants affected.** The Automatic Deferral applies to (Choose a., b., c. or d. Choose e. if applicable.):
- a. **All Participants.** All Participants, regardless of any prior Salary Reduction Agreement, unless and until they make a Contrary Election after the Automatic Deferral Effective Date.
- b. **Election of at least Automatic Deferral Percentage.** All Participants, except those who have in effect a Salary Reduction Agreement on the Automatic Deferral Effective Date provided that the Elective Deferral amount under the Agreement is at least equal to the Automatic Deferral Percentage.
- c. **No existing Salary Reduction Agreement.** All Participants, except those who have in effect a Salary Reduction Agreement on the Automatic Deferral Effective Date regardless of the Elective Deferral amount under the Agreement.
- d. **New Participants.** Each Employee whose Entry Date is on or following the Automatic Deferral Effective Date.
- e. **Describe affected Participants:** _____

[Note: The Employer in Election 19(b)(2)e. may further describe affected Participants, e.g., non-Collective Bargaining Employees OR Campus A Employees. All Employees eligible to defer must be Covered Employees to apply the 6-month correction period without excise tax under Code §4979.]

- (3) **Automatic Deferral Percentage/Scheduled increases.** (Choose a., b., c. or d.):
- a. **Fixed percentage.** The Employer, as to each Participant affected, will withhold as the Automatic Deferral Percentage, _____% from the Participant's Compensation each payroll period unless the Participant makes a Contrary Election. The Automatic Deferral Percentage will or will not increase in Plan Years following the Plan Year containing the Automatic Deferral Effective Date (or, if later, the Plan Year or partial Plan Year in which the Automatic Deferral first applies to a Participant) as follows (Choose e., f. or g.):

b. **Increasing schedule.** The Automatic Deferral Percentage will be:

<u>Plan Year of application to a Participant</u>	<u>Automatic Deferral Percentage</u>
1	3%
2	3%
3	4%
4	5%
5 and thereafter	6%

c. **Other increasing schedule.** The Automatic Deferral Percentage will be:

<u>Plan Year of application to a Participant</u>	<u>Automatic Deferral Percentage</u>
_____	_____%
_____	_____%
_____	_____%
_____	_____%
_____	_____%

d. **Describe Automatic Deferral percentage:** _____.

If (3)a. or (3)d. selected, choose one of the following:

e. **No scheduled increase.** The Automatic Deferral Percentage applies in all Plan Years.

f. **Automatic increase.** The Automatic Deferral Percentage will increase by _____% per year up to a maximum of _____% of Compensation.

g. **Describe increase:** _____.

Change Date. If Election 19(b)(3)b., c., f. or g. is selected, Elective Deferrals will increase on the following day each Plan Year:

h. **First day of the Plan Year.**

i. **Other:** _____ (must be a specified or definitely determinable date that occurs at least annually)

First Year of Increase. The automatic increase under Election 19(b)(3)c., f. or g. will apply to a Participant beginning with the first Change Date after the Participant first has automatic deferrals withheld, unless otherwise elected below (leave blank if not applicable):

j. **The increase will apply as of the second Change Date thereafter.**

k. **Describe first year increase:** _____
(e.g., the increase will apply on the Change Date occurring on or after the Participant has been automatically enrolled for 3 months).

(4) **EACA permissible withdrawal.** The permissible withdrawal provisions of Section 3.02(B)(2)(c) (Choose a., b. or c.):

a. **Do not apply.**

b. **90 day withdrawal.** Apply within 90 days of the first Automatic Deferral.

c. **30-90 day withdrawal.** Apply, within _____ days of the first Automatic Deferral (may not be less than 30 nor more than 90 days).

(5) **Contrary Election/Covered Employee.** Any Participant who makes a Contrary Election (Choose a. or b.; leave blank if an ACA):

a. **Covered Employee.** Is a covered employee and continues to be covered by the EACA provisions. [Note: Under this Election, the Participant's Contrary Election will remain in effect, but the Participant must receive the EACA annual notice.]

b. **Not a Covered Employee.** Is not a Covered Employee and will not continue to be covered by the EACA provisions. [Note: Under this Election, the Participant no longer must receive the EACA annual notice.]

(6) **Describe Automatic Deferral:** _____.

[Note: Under Election 19(b)(6), the Employer may describe Automatic Deferral provisions from the elections available under Election 19 and/or a combination thereof as to a Participant group (e.g., Automatic Deferrals do not apply to Campus A Employees. All Campus B Employee/Participants are subject to an Automatic Deferral Amount equal to 3% of Compensation effective as of January 1, 2017).]

20. **AUTOMATIC ESCALATION (3.02(G))**. The Automatic Deferral provisions of Section 3.02(G). (Choose (a) or (b). See Election 19 regarding Automatic Deferrals. Automatic Escalation applies to Participants who have a Salary Reduction Agreement in effect.):

(a) **Do not apply.**

(b) **Apply.** (Complete (1), (2), (3), and if appropriate (4).):

(1) **Participants affected.** The Automatic Deferral applies to (Choose a., b. or c.):

a. **All Deferring Participants.** All Participants who have a Salary Reduction Agreement in effect to defer at least _____% of Compensation.

b. **New Deferral Elections.** All Participants who file a Salary Reduction Agreement after the effective date of this Election, or, as appropriate, any amendment thereto, to defer at least _____% of Compensation.

c. **Describe affected Participants:** _____.

[Note: The Employer in Election 20(b)(1)b. may further describe affected Participants, e.g., non-Collective Bargaining Employees OR Campus A Employees. The group of Participants must be definitely determinable and if an EACA under Election 19, must be uniform.]

(2) **Automatic Increases.** (Choose a. or b.):

a. **Automatic increase.** The Participant's Elective Deferrals will increase by _____% per year up to a maximum of _____% of Compensation unless the Participant has filed a Contrary Election after the effective date of this Election or, as appropriate, any amendment thereto.

b. **Describe increase:** _____.

[Note: The Employer in Election 20(b)(2)b. may define different increases for different groups of Participants or may otherwise limit Automatic Escalation. Any such provisions must be definitely determinable.]

(3) **Change Date.** The Elective Deferrals will increase on the following day each Plan Year:

a. **First day of the Plan Year.**

b. **Other:** _____ (must be a specified or definitely determinable date that occurs at least annually)

(4) **First Year of Increase.** The automatic escalation provision will apply to a Participant beginning with the first Change Date after the Participant files a Salary Reduction Agreement (or, if sooner, the effective date of this Election, or, as appropriate, any amendment thereto), unless otherwise elected below:

a. **The escalation provision will apply as of the second Change Date thereafter.**

b. **Describe first year increase:** _____
(e.g., the increase will apply on the Change Date occurring on or after the Participant has been automatically enrolled for 3 months).

21. **CATCH-UP DEFERRALS (3.02(D)/(E))**. A Participant otherwise eligible to do so (Choose (a) or (b)):

(a) **Permitted.** May make the following Catch-Up Deferrals to the Plan. (Choose one or both of (1) and (2)):

(1) **Age 50 Catch-Up.**

(2) **Qualified Organization (defined in Section 3.02(D)(2)) Catch-Up.**

(b) **Not Permitted.** May not make any Catch-Up Deferrals to the Plan.

22. **MATCHING CONTRIBUTIONS (3.03(A))**. The Employer Matching Contributions under Election 6(c) are subject to the following additional elections regarding type (discretionary/fixed), rate/amount, limitations and time period (collectively, such elections are "the matching formula") and the allocation of Matching Contributions is subject to Section 3.06 except as otherwise provided. (Choose one or more of (a) through (h); then, for the elected match, complete (1), (2) and/or (3) as applicable. If the Employer completes (2) or (3), also complete (4), (5) or (6)):

	(1) Match Rate/Amt [\$/% of Elective Deferrals]	(2) Limit on Deferrals Matched [\$/% of Compensation]	(3) Limit on Match Amount [\$/% of Compensation]	(4) Apply limit(s) per Plan Year ["true-up"]	(5) Apply limit(s) per payroll period [no "true-up"]	(6) Apply limit(s) per designated time period [no "true-up"]
(a) <input type="checkbox"/> Discretionary - see Section 1.47(B) <i>(The Employer may, but is not required to complete (a)(1)-(6). See the "Note" following Election 22.)</i>	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> _____
(b) <input type="checkbox"/> Fixed - uniform rate/amount	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> _____
(c) <input type="checkbox"/> Fixed - tiered	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> _____
	Elective Deferral %	Matching Rate				
(e.g., up to 3)	_____%	_____%				
(e.g., more than 3 up to 5)	_____%	_____%				
	_____%	_____%				
	_____%	_____%				
(d) <input type="checkbox"/> Fixed - Years of Service	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> _____
	Years of Service	Matching Rate				
(e.g., up to 2)	_____	_____%				
(e.g., more than 2 up to 5)	_____	_____%				
	_____	_____%				
	_____	_____%				
"Years of Service" under this Election 22(d) means <i>(Choose a. or b.):</i>						
a.	<input type="checkbox"/>	Eligibility. Years of Service for eligibility in Election 15.				
b.	<input type="checkbox"/>	Vesting. Years of Service for vesting in Elections 37 and 38.				
(e) <input type="checkbox"/> Fixed - Based on age at end of period	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> _____
	Age	Matching Rate				
	_____	_____%				
	_____	_____%				
	_____	_____%				
	_____	_____%				
(f) <input type="checkbox"/> Fixed - Job location or classification (must be objectively determinable)	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> _____
	Location or Class	Matching Rate				
	_____	_____%				
	_____	_____%				
	_____	_____%				
	_____	_____%				
(g) <input type="checkbox"/> Fixed Percent of Compensation. _____% of Compensation provided the Participant's Elective Deferrals equal or exceed _____% of the Participant's Compensation.						
(h) <input type="checkbox"/> Describe: _____ <i>(e.g., A discretionary match applies to staff members. A fixed match equal to 50% of Elective Deferrals not exceeding 6% of Plan Year Compensation applies to professors.)</i>						

[Note: A Participant's Elective Deferral percentage is equal to the Participant's Elective Deferrals (or such other amounts specified in this Adoption Agreement) being matched divided by the Participant's Compensation. The matching rate/amount is the specified rate/amount of match for the corresponding Elective Deferral amount/percentage. The Employer under Election 22(a) in its discretion may determine the amount of a Discretionary Matching Contribution and the matching contribution formula or formulas. Alternatively, the Employer in Election 22(a) may specify the Discretionary Matching Contribution formula.]

Additional Provisions (Choose if applicable)

Contributions that are matched. Matching Contributions are made only with respect to Elective Deferrals (includes Pre-Tax and Roth Elective Deferrals) unless otherwise elected below. (Choose if applicable):

- (i) Matching contributions will only be made with respect to the following (Choose one or more):
 - (1) Pre-Tax Elective Deferrals.
 - (2) Roth Elective Deferrals.
 - (3) Employee (after-tax) Contributions.
 - (4) Elective Deferrals made to the following plan: _____ (enter name of plan).
 - (5) Describe: _____.

Participating Employers. The Matching Contributions will be allocated to all Participants regardless of which Employer directly employs them and regardless of whether their direct Employer made Matching Contributions for the Plan Year unless otherwise elected below or specified in a participation agreement. (Choose if applicable):

- (j) The Plan Administrator will allocate the Matching Contributions made by the Signatory Employer and by any Participating Employer only to the Participants directly employed by the contributing Employer.

23. **MATCHING CATCH-UP DEFERRALS (3.03(B)).** If a Participant makes an Age 50 Catch-Up or a Qualified Organization Catch-Up (15-year catch-up), the Employer (Choose (a), (b) or (c) as appropriate, selecting the relevant Catch-Up Deferrals):

	Age 50 Catch-Ups	Qualified Organization Catch-Ups
(a) <input type="checkbox"/> Match. Will match the Catch-Up Deferrals.	<input type="checkbox"/>	<input type="checkbox"/>
(b) <input type="checkbox"/> No Match. Will not match the Catch-Up Deferrals.	<input type="checkbox"/>	<input type="checkbox"/>
(c) <input type="checkbox"/> Describe: _____ (e.g., Will apply the discretionary matching contribution to Catch-Up Deferrals but will not apply the fixed matching contribution to catch-up deferrals)		

24. [Reserved]

25. **NONELECTIVE CONTRIBUTIONS (TYPE/AMOUNT): (3.04(A)).** The Employer Nonelective Contributions under Election 6(d) are subject to the following additional elections as to type and amount. All Nonelective Contributions, other than those described in (f), are limited to Participants who have Compensation (and may be further limited as described elsewhere in the Plan or this Adoption Agreement. (Choose one or more of (a) through (d) as applicable.):

- (a) **Discretionary.** An amount the Employer in its sole discretion may determine.
- (b) **Fixed.** (Choose one or more of (1) through (8). Reference to Participants are limited to Participants eligible to receive an allocation of Nonelective Contributions.):
 - (1) **Uniform %.** _____% of each Participant's Compensation, per _____ (e.g., Plan Year, month).
 - (2) **Fixed dollar amount.** \$_____, per _____ (e.g., Plan Year, month, Hour of Service, per Participant per month).

- (3) **Age-Graded.** The following percentage of each Participant's Compensation based on the Participant's age on the last day of the Plan Year.

Age	Contribution Percentage
_____	_____%
_____	_____%
_____	_____%
_____	_____%

- (4) **Service-Graded.** The following percentage of each Participant's Compensation based on the Participant's Years of Service.

Years of Service	Contribution Percentage
(e.g., up to 2) _____	_____%
(e.g., more than 2 up to 5) _____	_____%
_____	_____%
_____	_____%

"Years of Service" under this Election 25(b)(4) means (*Choose i. or ii.*):

- i. **Eligibility.** Years of Service for eligibility in Election 15.
 - ii. **Vesting.** Years of Service for vesting in Elections 37 and 38.
- (5) **Job Classification or Business Location.** The following percentage of each Participant's Compensation based on the Participant's job classification (must be objectively determinable) or business location.

Job Classification or Business Location	Contribution Percentage
_____	_____%
_____	_____%
_____	_____%
_____	_____%

- (6) **Contract Incorporation.** Contributions will be made pursuant to the terms of a collective bargaining agreement or other written document relating to the Employees of the Employer. The relevant portions of the agreement or document will be attached hereto as an appendix to the Adoption Agreement and are incorporated herein by this reference.
- (7) **Unused accumulated leave conversion.** The Employer will contribute an amount equal to an Employee's current hourly rate of pay multiplied by the Participant's number of unused accumulated leave (as selected below). Only unpaid accumulated leave for which the Employee has no right to receive in cash may be included.

Conversion. The following types of unused accumulated leave may be converted under the Plan (*choose one or all that apply*):

- a. Sick leave
- b. Vacation leave
- c. Personal leave

Eligible Employees. Only the following Participants shall receive the Employer contribution for unused accumulated leave (*choose d. and/or e.; leave blank if no limitations; provided, however, that this Plan may not be used to only provide benefits for terminated Employees*):

- d. **Former Employees.** All Employees terminating service with the Employer during the Plan Year and who have satisfied the eligibility requirements based on the terms of the Employer's accumulated benefits plans checked below (*choose all that apply; leave blank if no exclusions*):
 - i. The Former Employee must be at least age _____ (e.g., 55)
 - ii. The value of the unused accumulated leave must be at least \$_____ (e.g., \$2,000)
 - iii. A contribution will only be made if the total hours is over _____ (e.g., 10) hours
 - iv. A contribution will not be made for hours in excess of _____ (e.g., 40) hours
- e. **Active Employees.** Employees who have not terminated service during the Plan Year and who meet the following requirements (*select all that apply; leave blank if no exclusions*):
 - i. The Employee must be at least age _____ (e.g., 55)
 - ii. The value of the unused accumulated leave must be at least \$_____ (e.g., \$2,000)
 - iii. A contribution will only be made if the total hours are over _____ (e.g., 10) hours

iv. A contribution will not be made for hours in excess of _____ (e.g., 40) hours

(8) **Describe:** _____
 (e.g., *The greater of \$500 or 3% of each Participant's Compensation, per Plan Year. Specify time period, e.g., per Plan Year quarter. If not specified, the time period is the Plan Year.*)

[*Note: The Employer under Election 25(b)(8) may specify any Fixed Nonelective Contribution formula not described under Elections 25(b)(1) through (7) (e.g., For each Plan Year, 2% of total compensation), and/or the Employer may describe different Fixed Nonelective Contributions as applicable to different Participant groups (e.g., A Fixed Nonelective Contribution equal to 5% of Plan Year Compensation applies to Campus A Participants and a Fixed Nonelective Contribution equal to \$500 per Participant each Plan Year applies to Campus B Participants).*]

(c) **Contribution for Deemed Disability Compensation (1.11(K)).** Include Deemed Disability Compensation. The Employer will make Nonelective Contributions for the disabled Participants defined below, based on their Deemed Disability Compensation for the following period _____. (*Specify a fixed or determinable period. Choose (1) or (2):*)

(1) **NHCEs only.** Apply only to disabled NHCEs.

(2) **All Participants.** Apply to all disabled Participants.

The contribution for such Participants shall be:

(3) **Amount set forth in (a), (b) and (d).** The disabled Participants shall share in the contributions set forth in (a), (b) and (d).

(4) **Describe:** _____ (must be definitely determinable (e.g., amount set forth in long-term disability policy).

(d) **Describe:** _____.

[*Note: Under Election 25(d), the Employer may describe the amount and type of Nonelective Contributions from the elections available under Election 25 and/or a combination thereof as to a Participant group (e.g., A Discretionary Nonelective Contribution applies to Campus A Employees. A Fixed Nonelective Contribution equal to 5% of Plan Year Compensation applies to Campus B Employees).*]

Additional Provisions (*Choose if applicable*)

(e) **Former Employees.** The Employer will make Nonelective Contributions on behalf of former Employees in accordance with the following elections (Choose (1), (2) or (3)):

(1) **Discretionary.** The Employer may contribute an amount the Employer in its sole discretion may determine with regard to one or more former Employees, to be allocated and administered as described more fully in Section 3.04(D).

(2) **Percent of Deemed Includible Compensation.** The Employer will contribute _____ % of each Participant's Includible Compensation each Plan Year commencing with the Plan Year in which the Participant has Separated from Service and then for the next _____ calendar years (not to exceed 5 calendar years) following the Plan Year in which the Participant Separated from Service.

(3) **Describe:** _____.

[*Note: The Employer under Election 25(e)(3) may specify any definitely determinable contribution or allocation formula. No former Employee will be eligible to receive such an allocation for a calendar year beginning more than 5 years after the Employee Separated from Service.*]

Eligible Former Employees. Such contributions will be made with respect to the following Participants (*Choose (4) or (5):*)

(4) **All Former Employees.**

(5) **The following Former Employees** (*Choose one or more of a. through e.):*

a. **Union Employees.** Collectively bargained employees who participate in the following unions: _____.

b. **Non-Union Employees.** Employees whose employment is not governed by a collective bargaining agreement between the Employer and employee representatives.

c. **School superintendent.**

d. **School principals.**

e. **Describe inclusion:** _____
 (e.g., include administration Employees). [*Note: Must be definitely determinable.*]

26. **NONELECTIVE CONTRIBUTION ALLOCATION (3.04(B)).** The Plan Administrator, subject to Section 3.06, will allocate to each Participant any Nonelective Contribution under the following contribution allocation formula (*Choose one or more of (a) through (g) as applicable.*):

- (a) **Pro rata.** As a uniform percentage of Participant Compensation.
- (b) **Permitted disparity (Integrated).** In accordance with the permitted disparity allocation provisions of Section 3.04(B)(2), under which the "Excess Compensation" means Compensation in excess of the integration level provided below (*Choose (1) or (2)*):
- (1) **Percentage amount.** ____% (*not exceeding 100%*) of the Taxable Wage Base in effect on the first day of the Plan Year, rounded to the next highest \$_____ (*not exceeding the Taxable Wage Base*).
- (2) **Dollar amount.** The following amount: \$_____ (*not exceeding the Taxable Wage Base in effect on the first day of the Plan Year*).
- (c) **Incorporation of contribution formula.** The Plan Administrator will allocate any Fixed Nonelective Contribution under Election 25(b) or Mandatory Employee Contributions under Election 18 in accordance with the contribution formula the Employer adopts under that Election.
- (d) **Classifications of Participants.** In accordance with the classifications allocation provisions of Section 3.04(B)(3). (*Complete (1) and (2).*):
- (1) **Description of the classifications.** The classifications are (*Choose a. or b.*):
- a. **Each in own classification.** Each Participant constitutes a separate classification.
- b. **Describe the classifications:** _____

[*Note: Any classifications under Election 26(d) must be clearly defined in a manner that will not violate the definite predetermined allocation requirement of Treas. Reg. §1.401-1(b)(1)(ii) and can only be changed through a Plan amendment. The Employer must advise the Plan Administrator or Vendor in writing as to the allocation rate applicable to each Participant under Election 26(d)(1)a. or applicable to each classification under Elections 26(d)(1)b. for the allocation Plan Year.*]

- (2) **Allocation method within each classification.** Allocate the Nonelective Contribution within each classification as follows (*Choose a., b. or c.*):
- a. **Pro rata.** As a uniform percentage of Compensation of each Participant within the classification.
- b. **Flat dollar.** The same dollar amount to each Participant within the classification.
- c. **Describe:** _____
(*e.g., Allocate pro rata to group A and flat dollar to group B.*)
- (e) **Age-based.** In accordance with the age-based allocation provisions of Section 3.04(B)(4). The Plan Administrator will use the Actuarial Factors based on the following assumptions (*Complete both (1) and (2).*):
- (1) **Interest rate.** (*Choose a., b. or c.*):
- a. **7.5%** b. **8.0%** c. **8.5%**
- (2) **Mortality table.** (*Choose a. or b.*):
- a. **UP-1984.** See Appendix C.
- b. **Alternative:** _____
(*Specify 1983 GAM, 1983 IAM, 1971 GAM or 1971 IAM and attach applicable tables using such mortality table and the specified interest rate as replacement Appendix C.*)

Participating Employers. The Nonelective Contributions will be allocated to all Participants regardless of which Employer directly employs them and regardless of whether their direct Employer made Nonelective Contributions for the Plan Year unless otherwise elected below or specified in a participation agreement. (*Choose if applicable*):

- (f) The Plan Administrator will allocate the Nonelective Contributions made by the Signatory Employer and by any Participating Employer only to the Participants directly employed by the contributing Employer.

[*Note: If the Employer elects 26(f), the Employer should also elect 10(l)(b), to disregard the Compensation paid by "Y" Participating Employer in determining the allocation of the "X" Participating Employer contribution to a Participant (and vice versa) who receives Compensation from both X and Y.*]

- (g) **Describe:** _____
(*e.g., Pro rata as to Campus A Participants and Permitted Disparity (two-tiered at 100% of the SSTWB) as to Campus B Participants.*)

27. [Reserved]

28 **ALLOCATION CONDITIONS (3.06(B)/(C)).** The Plan does not apply any allocation conditions to: (1) Elective Deferrals; (2) Mandatory Employee Contributions; (3) Employee (after-tax) Contributions; or (4) Rollover Contributions. To receive an allocation of Matching Contributions, Nonelective Contributions or Participant forfeitures, a Participant must satisfy the following allocation condition(s) (Choose (a) or (b). Choose (c) if applicable.):

- (a) **No conditions.** No allocation conditions apply to Matching Contributions, to Nonelective Contributions or to forfeitures.
- (b) **Conditions.** The following allocation conditions apply to the designated Contribution Type and/or forfeitures (Choose one or more of (1) through (7). Choose Contribution Type as applicable.):

[Note: For this Election 28, except as the Employer describes otherwise in Election 28(b)(7), Matching includes all Matching Contributions and Nonelective includes all Nonelective Contributions to which allocation conditions may apply.]

	(1) Matching, Nonelective and Forfeitures		(2) Matching	(3) Nonelective	(4) Forfeitures
(1) <input type="checkbox"/> None.	N/A (See Election 28(a))		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(2) <input type="checkbox"/> 501 Hours of Service/terminees (91 consecutive days if Elapsed Time). See Section 3.06(B)(1)(b).	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(3) <input type="checkbox"/> Last day of the Plan Year.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(4) <input type="checkbox"/> Last day of the Election 28(c) time period.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(5) <input type="checkbox"/> 1,000 Hours of Service in the Plan Year (182 consecutive days in Plan Year if Elapsed Time).	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(6) <input type="checkbox"/> Hours of Service within the Election 28(c) time period, (specify Hours of Service at contribution type but not exceeding 1,000 Hours of Service in a Plan Year).	<input type="checkbox"/> _____	OR	<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
(7) <input type="checkbox"/> Describe conditions: _____ (e.g., Last day of the Plan Year as to Nonelective Contributions for Participating Employer "A" Participants. No allocation conditions for Participating Employer "B" Participants.)					
(c) <input type="checkbox"/> Time period. Under Section 3.06(C), apply Elections 28(b)(4), (b)(6) or (b)(7) to the specified contributions/forfeitures based on each (Choose one or more of (1) through (5). Choose Contribution Type as applicable.):					
(1) <input type="checkbox"/> Plan Year.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(2) <input type="checkbox"/> Plan Year quarter.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(3) <input type="checkbox"/> Calendar month.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(4) <input type="checkbox"/> Payroll period.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(5) <input type="checkbox"/> Describe time period: _____					

[Note: If the Employer elects 28(b)(4) or (b)(6), the Employer must choose (c). If the Employer elects 28(b)(7), choose (c) if applicable.]

29. **ALLOCATION CONDITIONS - APPLICATION/WAIVER (3.06(D)/(F)).** Under Section 3.06(D), in the event of Severance from Employment as described below, apply or do not apply Election 28(b) allocation conditions to the specified contributions/forfeitures as follows (If the Employer elects 28(b), the Employer must complete Election 29. Choose (a) or (b).):

[Note: For this Election 29, except as the Employer describes otherwise in Election 28(b)(7), Matching includes all Matching Contributions and Nonelective includes all Nonelective Contributions to which allocation conditions may apply.]

- (a) **Total waiver or application.** If a Participant incurs a Severance from Employment on account of or following death, Disability or attainment of Normal Retirement Age or Early Retirement Age (Choose (1) or (2).):
 - (1) **Do not apply allocation conditions.** Do not apply elected allocation conditions to Matching Contributions, to Nonelective Contributions or to forfeitures.
 - (2) **Apply allocation conditions.** Apply elected allocation conditions to Matching Contributions, to Nonelective Contributions and to forfeitures.

(b) **Application/waiver as to Contribution Types events.** If a Participant incurs a Severance from Employment, apply allocation conditions *except* such conditions are waived if Severance from Employment is on account of or following death, Disability or attainment of Normal Retirement Age or Early Retirement Age as specified, and as applied to the specified Contribution Types/forfeitures (Choose one or more of (1) through (4). Choose Contribution Type as applicable.):

	(1) Matching, Nonelective and Forfeitures		(2) Matching	(3) Nonelective	(4) Forfeitures
(1) <input type="checkbox"/> Death.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(2) <input type="checkbox"/> Disability.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(3) <input type="checkbox"/> Normal Retirement Age.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(4) <input type="checkbox"/> Early Retirement Age.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

30. **FORFEITURE ALLOCATION METHOD (3.07).** [Note: Even if the Employer elects immediate vesting, the Employer should complete Election 30. See Section 7.07.] The Plan Administrator will allocate a Participant forfeiture attributable to all Contribution Types or attributable to all Nonelective Contributions or to all Matching Contributions as follows (Choose one or more of (a) through (g) and choose Contribution Type as applicable. Choose (f) only in conjunction with at least one other election.):

	(1) All Forfeitures		(2) Nonelective Forfeitures	(3) Matching Forfeitures
(a) <input type="checkbox"/> Additional Nonelective. Allocate as additional Discretionary Nonelective Contribution.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>
(b) <input type="checkbox"/> Additional Match. Allocate as additional Discretionary Matching Contribution.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>
(c) <input type="checkbox"/> Reduce Nonelective. Apply to Nonelective Contribution.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>
(d) <input type="checkbox"/> Reduce Match. Apply to Matching Contribution.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>
(e) <input type="checkbox"/> Pro rata. Allocate pro-rata based on Compensation.	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>
(f) <input type="checkbox"/> Plan expenses. Pay reasonable Plan expenses. (See Section 7.04(C).)	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>
(g) <input type="checkbox"/> Describe: _____ (e.g., Forfeitures attributable to transferred balances from Plan X are allocated only to former Plan X participants.)				

31. **IN-PLAN ROTH ROLLOVER CONTRIBUTION (3.08(E)).** The following provisions apply regarding In-Plan Roth Rollover Contributions (Choose (a) or (b); also see Election (d)(1) in Appendix B; leave blank if Election 6(b)(1) is not selected.):

- (a) **Not Applicable.** The Plan does not permit In-Plan Roth Rollover Contributions.
- (b) **Applies.** The Plan permits In-Plan Roth Rollover Contributions to the extent permitted by the Investment Arrangement Documentation with regard to the following amounts. (Choose one or both of (1) and (2).)
- (1) Otherwise distributable amounts. This provision is effective the later of September 28, 2010, the Plan or Restatement Effective Date, or _____ (enter later effective date if applicable).
- (2) Otherwise nondistributable amounts. This provision is effective the later of January 1, 2013, the Plan or Restatement Effective Date, or _____ (enter later effective date if applicable).

32. **EMPLOYEE (AFTER-TAX) CONTRIBUTIONS (3.09).** The following additional elections apply to Employee Contributions under Election 6(e). (Choose (a) if applicable.):

- (a) **Additional limitations.** The Plan permits Employee Contributions subject to the following limitations, if any, in addition to those already imposed under the Plan: _____.

**ARTICLE 4
LIMITATIONS AND TESTING**

33. [Reserved]

**ARTICLE 5
VESTING REQUIREMENTS**

34. RETIREMENT AGE (5.01).

NORMAL RETIREMENT AGE. A Participant attains Normal Retirement Age under the Plan and becomes fully Vested on the following date (*Choose one*):

- (a) **Specific age.** The date the Participant attains age 59-1/2.
- (b) **Age/participation.** The later of the date the Participant attains age _____ or the _____ anniversary of the first day of the Plan Year in which the Participant commenced participation in the Plan.
- (c) **Sum of age plus service.** The date the Participant's age plus service equal _____.
- (d) **Describe:** _____
(*For example, the later of the date the Participant attains age 65 or the date the Participant is credited with 10 Years of Service*)

EARLY RETIREMENT AGE. (*Choose (e), (f) or (g)*):

- (e) **Not applicable.** The Plan does not provide for an Early Retirement Age.
- (f) **Early Retirement Age.** Early Retirement Age is the later of: (i) the date a Participant attains age _____; (ii) the date a Participant reaches the _____ anniversary of the first day of the Plan Year in which the Participant commenced participation in the Plan; or (iii) the date a Participant completes _____ Years of Service.

[*Note: The Employer should leave blank any of clauses (i), (ii) and (iii) which are not applicable.*]

If (f)(iii) is selected, "Years of Service" under this Election means (*Choose (1) or (2)*):

- (1) **Eligibility.** Years of Service for eligibility in Election 15.
- (2) **Vesting.** Years of Service for vesting in Elections 37 and 38.

- (g) **Describe:** _____.

[*Note: Election of an Early Retirement Age does not affect the time at which a Participant may receive a Plan distribution.*]

35. ACCELERATION ON DEATH, DISABILITY OR ATTAINMENT OF RETIREMENT AGE (5.01 and 5.02). If selected below, then irrespective of any vesting schedule selected at Election 36, a Participant will be fully vested if the Participant incurs a Severance from Employment as a result of death or Disability or is employed on or after attainment of Early Retirement Age (*Choose one or more; leave blank if none apply or if the Plan provides full vesting for all Participants*):

- (a) **Death.**
- (b) **Disability.**
- (c) **Early Retirement Age.**

36. VESTING SCHEDULE (5.03). A Participant has a 100% Vested interest at all times in Accounts attributable to Elective Deferrals, Mandatory Employee Contributions, Employee (after-tax) Contributions, Nonelective Contributions to former Employees under Section 3.04(D), and Rollover Contributions. The following vesting schedules apply to Matching Contributions and to Nonelective Contributions (*Choose (a) or (b). Choose (c) if applicable.*):

- (a) **Immediate vesting.** 100% Vested at all times in all Accounts.

[*Note: The Employer should elect 36(b) if any Contribution Type is subject to a vesting schedule. If the Employer elects immediate vesting under 36(a), the Employer should not complete the balance of Election 36 or Elections 37 and 38, except as noted therein.*]

- (b) **Vesting schedules:** Apply the following vesting schedules(*Choose one or more of (1) through (4)*):

	(1) All Contributions		(2) Nonelective		(3) Matching
(1) <input type="checkbox"/> Immediate vesting.	N/A		[]		[]
(2) <input type="checkbox"/> 6-year graded.	[]	OR	[]		[]
(3) <input type="checkbox"/> 3-year cliff.	[]	OR	[]		[]

(4) **Modified Schedule.** **OR**

Years of Service	Vested %
_____	_____%
_____	_____%
_____	_____%
_____	_____%
_____	_____%
_____ or more	____100 %

[Note: The vesting schedule must be at least as rapidly as a 15-year cliff (or a 20-year cliff for a group of employees limited to qualified public safety employees defined in Code §72(t)(10)(B)) or a 5 to 20 year graded vesting schedule.]

(c) **Special vesting provisions:** _____

[Note: Any special vesting provision specified under Election 36(c) must be definitely determinable. The vesting schedule must be at least as rapidly as a 15-year cliff (or a 20-year cliff for a group of employees limited to qualified public safety employees defined in Code §72(t)(10)(B)) or a 5 to 20 year graded vesting schedule.]

37. **YEAR OF SERVICE - VESTING (5.05).** (Complete (b). Choose (a) if other than 1,000 Hours of Service.): [Note: If the Employer elects the Elapsed Time Method or elects immediate vesting, the Employer should not complete Election 37 and 38 unless it elects to apply a Year of Service for vesting under Election 22(d), 25(b)(4) or Election 34(f)(2).]

- (a) **Year of Service.** An Employee must complete at least _____ Hours of Service during a Vesting Computation Period to receive credit for a Year of Service under Article 5. [Note: If left blank, the requirement is 1,000.]
- (b) **Vesting Computation Period.** The Plan measures a Year of Service based on the following 12-consecutive month period: (Choose (1) or (2)):
 (1) **Plan Year.**
 (2) **Anniversary Year.**

38. **EXCLUDED YEARS OF SERVICE - VESTING (5.05(C)).** The Plan excludes the following Years of Service for purposes of vesting (Choose one or more of (a) through (e) if applicable):

- (a) **Age 18.** Any Year of Service before the Year of Service during which the Participant attained the age of 18.
- (b) **Prior to Plan establishment.** Any Year of Service during the period the Employer did not maintain this Plan or a predecessor plan.
- (c) **Parity Break in Service.** Any Year of Service excluded under the rule of parity. See Section 5.06(C).
- (d) **Prior Plan terms.** Any Year of Service disregarded under the terms of the Plan as in effect prior to this restated Plan.
- (e) **Other exclusions:** _____.

[Note: Any exclusion specified under Election 38(e) must be definitely determinable.]

**ARTICLE 6
DISTRIBUTION OF ACCOUNT BALANCE**

39. **POST-SEVERANCE DISTRIBUTIONS.** The provisions in this Election 39 apply to distributions to Participants following Severance from Employment. (Complete (a), (b) and (c). Choose (d) and (e) if applicable.)

- (a) **Mandatory Distribution (6.01(F)/6.08(D)).** The Plan provides or does not provide for Mandatory Distribution of a Participant's Vested Account Balance following Severance from Employment, as follows (Choose (1) or (2).):
 (1) **No Mandatory Distribution.** The Plan will not make a Mandatory Distribution (i.e., Participant consent is required for all distributions) following Severance from Employment.
 (2) **Mandatory Distribution.** The Plan will make a Mandatory Distribution following Severance from Employment to the extent permitted by the Investment Arrangement Documentation.

Amount limit. The Mandatory Distribution maximum amount is equal to (Choose a., b. or c.; Choose d. if applicable):

- a. **\$5,000.**
- b. **\$1,000.**
- c. **Specify amount: \$_____.**

[Note: This election only applies to the Mandatory Distribution maximum amount. For other Plan provisions subject to a \$5,000 limit, see Election (g)(6) in Appendix B.]

Automatic IRA rollover. With respect to Mandatory Distributions of amounts that are \$1,000 or less, if a Participant makes no election, the amount will be distributed to the Participant unless otherwise elected below.

- d. If a Participant makes no election, then the amount will be automatically rolled over to an IRA provided the amount is at least \$ _____. (Specify an amount greater than \$0 and less than \$1,000.)

Application of Rollovers to amount limit. In determining whether a Participant's Vested Account Balance exceeds the Mandatory Distribution dollar limit in Election 39(a)(2), the Plan (Choose e. or f.):

e. **Disregards Rollover Contribution Account.**

f. **Includes Rollover Contribution Account.**

- (b) **Default Distribution Methods (6.03).** If the Investment Arrangement Documentation does not specify the distribution which would apply, the following distribution methods are available for a Participant, subject to any limitations in the Plan or the Investment Arrangement Documentation. (Choose one or more of (1) through (6)):

(1) **Lump-Sum.**

(2) **Installments only if Participant subject to lifetime RMDs.** A Participant who is required to receive lifetime RMDs may receive installments payable in monthly, quarterly or annual installments equal to or exceeding the annual RMD amount.

(3) **Installments.**

(4) **Annuity.** Distribution of an Annuity Contract that the Vendor provides or purchases with the Participant's Vested Account Balance.

(5) **Ad-Hoc distributions.**

(6) **Describe distribution method(s):** _____.

[Note: The Employer under Election 39(b)(6) may describe Severance from Employment distribution methods from the elections available under Election 39(b) and/or a combination thereof as to any: (i) Participant group (e.g., Division A Employee Accounts are distributable in a Lump-Sum OR Accounts of Employees hired after "x" date are distributable in a Lump-Sum. Division B Employee Accounts are distributable in a Lump-Sum or in Installments OR Accounts of Employees hired on/before "x" date are distributable in a Lump-Sum or in Installments.); (ii) Contribution Type (e.g., Discretionary Nonelective Contribution Accounts are distributable in a Lump-Sum. Fixed Nonelective Contribution Accounts are distributable in a Lump-Sum or in Installments); and/or (iii) merged plan account now held in the Plan (e.g., The accounts from the X plan merged into this Plan continue to be distributable in accordance with the X plan terms [supply terms] and not in accordance with the terms of this Plan). An Employer's election under Election 39(b)(6) must: (i) be objectively determinable and (ii) not be subject to Employer or Plan Administrator discretion.]

- (c) **Limitations on Distribution Methods (6.03).** An Investment Arrangement may distribute to a Participant (Choose (1) or (2) below):

(1) Under any distribution method available under the Investment Arrangement Documentation.

(2) Only under those distribution methods selected in Election 39(b) which are available under the Investment Arrangement Documentation.

- (d) **Delay of Distribution (6.01(B)).** Except as otherwise provided in the Plan (such as Mandatory Distributions and RMDs), distribution to a Participant who has incurred a Severance from Employment will not commence prior to (Choose (1) or (2)):

(1) Attainment of age _____.

(2) Describe: _____.

[Note: An Employer's election under Election 39(d) must: (i) be objectively determinable and (ii) not be subject to Employer or Plan Administrator discretion.]

- (e) **Acceleration.** Notwithstanding any later specified distribution date in this election, a Participant may elect an earlier distribution following Severance from Employment (Choose one or both of (1) and/or (2)):

(1) **Disability.** If Severance from Employment is on account of Disability or if the Participant incurs a Disability following Severance from Employment.

(2) **Hardship.** If the Participant incurs a hardship under Section 6.07(C) following Severance from Employment.

40. **IN-SERVICE DISTRIBUTIONS/EVENTS (6.01(D))**. A Participant may elect an In-Service Distribution of the designated Contribution Type Accounts based on any of the following events in accordance with Section 6.01(D) (*Choose (a) OR (b).*):

[*Note: If the Employer elects any In-Service Distribution option, a Participant may elect to receive as many In-Service Distributions per Plan Year (with a minimum of one per Plan Year) as the Plan Administrator's In-Service Distribution form or policy may permit. If the form or policy is silent, the number of In-Service Distributions is not limited.*]

(a) **None**. The Plan does not permit any In-Service Distributions except as to RMDs under Section 6.02. Also see Section 6.01(D)(5) with regard to Rollover Contributions, and Employee Contributions.

(b) **Permitted**. In-Service Distributions are permitted as follows from the designated Contribution Type Accounts (*Choose one or more of (1) through (9).*):

[*Note: Unless the Employer elects otherwise in Election (b)(9) below, Elective Deferrals under Election 40(b) includes Pre-Tax and Roth Deferrals; Elections under columns (3) and (4) apply to Employer contributions held in annuity contracts; Elections under column (5) apply to Employer contributions in Custodial Accounts.*]

			(1) All Contrib.	(2) Elective Deferrals	(3) Matching Contrib.	(4) Nonelective/ Mandatory	(5) Custodial Account
(1)	<input type="checkbox"/>	None . Except for Election 40(a) exceptions.	N/A (See Election 40(a))	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(2)	<input checked="" type="checkbox"/>	Age (<i>Choose one or more of a. through d.</i>)					
	a.	<input checked="" type="checkbox"/> Age 59-1/2 (<i>must be at least 59 1/2</i>).	<input checked="" type="checkbox"/> OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	b.	<input type="checkbox"/> Age ____ (<i>may be less than 59 1/2</i>).	N/A	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A
	c.	<input type="checkbox"/> Age and participation. The Participant must have attained age ____ and completed ____ years of Plan participation or ____ Years of Service for purposes of vesting. (<i>Fill in whichever blank applies.</i>)	<input type="checkbox"/> OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	d.	<input type="checkbox"/> Upon attaining Normal Retirement Age (<i>Normal Retirement Age must be at least 59 1/2</i>)	<input type="checkbox"/> OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(3)	<input checked="" type="checkbox"/>	Hardship	N/A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N/A
(4)	<input checked="" type="checkbox"/>	Disability.	<input type="checkbox"/> OR	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(5)	<input type="checkbox"/>	__ year contributions. (<i>specify minimum of two years</i>)	N/A	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A
(6)	<input type="checkbox"/>	__ months of participation. (<i>specify minimum of 60 months</i>)	N/A	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A
(7)	<input type="checkbox"/>	Qualified Reservist Distribution. See Section 6.01(D)(10).	N/A	<input type="checkbox"/>	N/A	N/A	N/A

- (8) **Deemed Severance Distribution.** See Section 6.11.
- (9) **Describe:** If a participant has a separate account attributable to rollover contributions to the plan, to the extent permitted by the Individual Agreement, the Participant may at any time elect to receive a distribution of all or any portion of the amount held in the rollover account. Hardship distributions of a Participant's Accounts that are not "Restricted Balances" will only be permitted for a safe harbor need (Section 6.07(C)(1)) but the determination of whether a distribution is necessary to satisfy such need will be based on Treas. Reg. §1.401(k)-1(d)(3)(iv) other than the deemed necessary rules set forth in 1.401(k)-1(d)(3)(iv)(E) (i.e., facts and circumstances are used to determine whether a distribution is necessary and accordingly there is no 6 month suspension of Elective Deferrals).

[Note: The Employer under Election 40(b)(9) may describe In-Service Distribution provisions from the elections available under Election 40 and/or a combination thereof as to any: (i) Participant group (e.g., Division A Employee Accounts are distributable at age 59 1/2 OR Accounts of Employees hired on/before "x" date are distributable at age 59 1/2. No In-Service Distributions apply to Division B Employees OR to Employees hired after "x" date.); (ii) Contribution Type (e.g., Discretionary Nonelective Contribution Accounts are distributable on Disability. Fixed Nonelective Contribution Accounts are distributable on Disability or Hardship (non-safe harbor)); and/or (iii) merged plan account now held in the Plan (e.g., The accounts from the X plan merged into this Plan continue to be distributable in accordance with the X plan terms [supply terms] and not in accordance with the terms of this Plan). An Employer's election under Election 40(b)(9) must: (i) be objectively determinable; (ii) not be subject to Employer discretion; and (iii) not permit an "early" distribution of any Restricted 403(b) Accounts. See Sections 6.02(E) and 9.02(C)(3).]

41. IN-SERVICE DISTRIBUTIONS/ADDITIONAL CONDITIONS (6.01(D)). The following additional conditions apply to In-Service Distributions under Election 40(b) (Choose (a), (b), (c), (d) and/or (e) if applicable.):

- (a) **100% vesting required for accounts that are subject to a vesting schedule.** A Participant may not receive an In-Service Distribution unless the Participant is 100% Vested in the distributing Account. This restriction applies to (Choose one or more of (1) or (2)):
- (1) **Hardship distributions.** Distributions based on hardship.
- (2) **Other In-Service.** In-Service distributions other than distributions based on hardship.
- (b) **Minimum amount.** A Participant may not receive an In-Service Distribution in an amount which is less than: \$_____ (specify amount).
- (c) **Qualified Roth distribution.** A distribution from a Participant's Roth Deferral Account may only be made if the distribution is a qualified distribution within the meaning of Code §402A(2)(d).
- (d) **No hardship distribution from Roth Account.** If hardship distributions are permitted from Elective Deferrals, only Pre-Tax Elective Deferrals may be distributed.
- (e) **Describe other conditions:** _____

[Note: An Employer's election under Election 41(e) must: (i) be objectively determinable; (ii) not be subject to Employer discretion; and (iii) not permit an "early" distribution of any Restricted 403(b) Accounts. See Section 6.02(E).]

42. JOINT AND SURVIVOR ANNUITY REQUIREMENTS (6.04). The joint and survivor annuity distribution requirements of Section 6.04 do not apply unless otherwise elected below (Choose (a) only if the Employer wishes to follow the Joint and survivor annuities rules to which the plan would otherwise not be subject.):

- (a) **Joint and survivor annuity applicable.** Section 6.04 applies to all Participants (if selected, then annuities are a form of distribution under the Plan even if 39(b)(4) is not selected):
- One-year marriage rule.** Under Section 6.04(H) (Choose (1) or (2)):
- (1) **Applies.** The one-year marriage rule applies.
- (2) **Does not apply.** The one-year marriage rule does not apply.

ARTICLE 7 ADMINISTRATIVE PROVISIONS

43. PLAN LOANS (7.06). The Employer makes the following elections regarding Plan Loans (Choose (a) or (b).):

- (a) **No Loans.** Plan loans are not permitted.
- (b) **Loans allowed.** Plan loans are permitted subject to limitations of the Investment Arrangement Documentation.

44. **ROLLOVER CONTRIBUTIONS (3.08, 7.04(A)(1))**. The Employer makes the following elections regarding rollover contributions, other than in-plan Roth rollovers (*Choose (a) or (b).*):

- (a) **No Rollover**. Rollover Contributions are not permitted into the Plan.
- (b) **Rollovers allowed**. The Plan Administrator may accept Rollover Contributions into the Plan subject to Investment Arrangement Documentation, and Plan terms and policies.

**ARTICLE 10
MULTIPLE EMPLOYER PLAN**

45. **MULTIPLE EMPLOYER PLAN (10.01/10.02/10.03)**. The Employer makes the following elections regarding the Plan's Multiple Employer Plan status and the application of Article 10 (*Choose (a) or (b).*):

- (a) **Not applicable**. The Plan is not a Multiple Employer Plan and Article 10 does not apply.
- (b) **Applies**. The Plan is a Multiple Employer Plan and the Article 10 Effective Date is: _____. The Employer makes the following additional elections (*Choose (1) or (2)*):
- (1) **Participating Employer may modify**. See Section 10.03. A Participating Employer in the Participation Agreement may modify Adoption Agreement elections applicable to each Participating Employer (including electing to not apply Adoption Agreement elections) as follows (*Choose a. or b.; choose c. if applicable.*):
- a. **All**. May modify all elections.
- b. **Specified elections**. May modify the following elections: _____ (*specify by election number*).
- c. **Restrictions**. May modify subject to the following additional restrictions: _____.
(*Specify restrictions. Any restrictions must be definitely determinable and may not violate Code §413 or the regulations thereunder.*)
- (2) **Participating Employer may not modify**. See Section 10.03. A Participating Employer in the Participation Agreement may not modify any Adoption Agreement elections.

[*Note: The Participation Agreement must be consistent with this Election 45(b). Any Participating Employer election in the Participation Agreement which is not permitted under this Election 45(b) is of no force or effect and the applicable election in the Adoption Agreement applies. The IRS has not reviewed the provisions of Article 10, and the Employer cannot rely on the Advisory Letter with regard to the validity of these provisions.*]

Plan Execution

Employer: Port Washington Public Library

Date: _____

Signed: _____

[print representative name/title]

Vendor: _____
[vendor signature is optional]

Use of Adoption Agreement. Failure to complete properly the elections in this Adoption Agreement may result in disqualification of the Employer's Plan. The Employer only may use this Adoption Agreement only in conjunction with the basic plan document referenced by its document number on Adoption Agreement page one.

Execution for Page Substitution Amendment Only. If this paragraph is completed, this Execution Page documents an amendment to Adoption Agreement Election(s) _____ effective _____, by substitute Adoption Agreement page number(s) _____. The Employer should retain all Adoption Agreement Execution Pages and amended pages.

Volume Submitter Practitioner. The Volume Submitter Practitioner identified on the first page of the basic plan document will notify all adopting Employers of any amendment to this Volume Submitter Plan or of any abandonment or discontinuance by the Volume Submitter Practitioner of its maintenance of this Volume Submitter Plan. Furthermore, in order to be eligible to receive such notification, the Employer agrees to notify the Volume Submitter Practitioner of any change in address or contact information. In addition, this Plan is provided to the Employer either in connection with investment in a product or pursuant to a contract or other arrangement for products and/or services. Upon cessation of such investment in a product or cessation of such contract or arrangement, as applicable, the Employer is no longer considered to be an adopter of this Plan and the Volume Submitter Practitioner no longer has any obligations to the Employer that relate to the adoption of this Plan. For inquiries regarding the adoption of the Volume Submitter Plan, the Volume Submitter Practitioner's intended meaning of any Plan provisions or the effect of the Advisory Letter issued to the Volume Submitter Practitioner, please contact the Volume Submitter Practitioner at the following address and telephone number:

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**APPENDIX A
SPECIAL RETROACTIVE OR PROSPECTIVE EFFECTIVE DATES**

SPECIAL EFFECTIVE DATES (1.23). The Employer elects or does not elect Appendix A special Effective Date(s) as follows. (Choose (a) or one or more of (b) through (q).):

[Note: If the Employer elects (a), do not complete the balance of this Appendix A]

(a) **Not applicable.** The Employer does not elect any Appendix A special Effective Dates.

[Note: The Employer may use this Appendix A to specify an Effective Date for one or more Adoption Agreement elections which does not correspond to the Plan's new Plan or Restated Plan Effective Date under Election 5. As to Restated Plans, for periods prior to: (i) the below-specified special Effective Date(s) or (ii) the Restated Plan's general Effective Date under Election 5, as applicable, the Plan terms in effect prior to its restatement under this Adoption Agreement control for purposes of the designated provisions.]

- (b) **Contribution Types (1.12).** The Contribution Types under Election(s) 6 ____ are effective: ____.
- (c) **Excluded Employees (1.35).** The Excluded Employee provisions under Election(s) 7 ____ are effective: ____.
- (d) **Compensation (1.11).** The Compensation definition under Election(s) ____ (specify 8 - 10 as applicable) are effective: ____.
- (e) **Hour of Service/Elective Service Crediting (1.40/1.66(A)).** The Hour of Service and/or elective Service crediting provisions under Election(s) ____ (specify 11 - 12 as applicable) are effective: ____.
- (f) **Eligibility (2.01-2.03).** The eligibility provisions under Election(s) ____ (specify 14 - 17 as applicable) are effective: ____.
- (g) **Mandatory Employee Contributions (3.04(A)(3)).** The Mandatory Employee Contribution provisions under Election 18 are effective: ____.
- (h) **Elective Deferrals (3.02(A)-(F)).** The Elective Deferral provisions under Election(s) ____ (specify 19 - 21 as applicable) are effective: ____.
- (i) **Matching Contributions (3.03).** The Matching Contribution provisions under Election(s) ____ (specify 22 - 23 as applicable) are effective: ____.
- (j) **Nonelective Contributions (3.04).** The Nonelective Contribution provisions under Election(s) ____ (specify 25 - 27 as applicable) are effective: ____.
- (k) **Allocation conditions (3.06).** The allocation conditions under Election(s) ____ (specify 28 - 29 as applicable) are effective: ____.
- (l) **Forfeitures (3.07).** The forfeiture allocation provisions under Election 30 ____ are effective: ____.
- (m) **In-Plan Roth Rollovers (3.08(E)).** The In-Plan Roth Rollover provisions under Election 31 ____ are effective: ____.
- (n) **Employee Contributions (3.09).** The Employee Contribution provisions under Election 32 ____ are effective: ____.
- (o) **Vesting (5.03).** The vesting provisions under Election(s) ____ (specify 34 - 38 as applicable) are effective: ____.
- (p) **Distributions (6.01, 6.03 and 6.04).** The distribution elections under Election(s) ____ (specify 39 - 42 as applicable) are effective: ____.
- (q) **Special Effective Date(s) for other elections (specify elections and dates):** _____.

**APPENDIX B
BASIC PLAN DOCUMENT OVERRIDE ELECTIONS**

BASIC PLAN OVERRIDES. The Employer elects or does not elect to override various basic plan provisions as follows (*Choose (a) or choose one or more of (b) through (i).*):

[*Note: If the Employer elects (a), do not complete the balance of this Appendix B.*]

(a) **Not applicable.** The Employer does not elect to override any basic plan provisions.

[*Note: The Employer at the time of restating its Plan with this Adoption Agreement may make an election on Appendix A (Election (q)) to specify a special Effective Date for any override provision the Employer elects in this Appendix B. If the Employer, after it has executed this Adoption Agreement, later amends its Plan to change any election on this Appendix B, the Employer should document the Effective Date of the Appendix B amendment on the Execution Page or otherwise in the amendment.*]

(b) **Definition (Article 1) overrides.** (*Choose one or more of (1) through (5) if applicable.*):

(1) **Compensation Overrides.** (*Choose one or more of a., b., and c.*):

- a. **W-2 Compensation exclusion of paid/reimbursed moving expenses (1.11(B)(1)).** W-2 Compensation excludes amounts paid or reimbursed by the Employer for moving expenses incurred by an Employee, but only to the extent that, at the time of payment, it is reasonable to believe that the Employee may deduct these amounts under Code §217.
- b. **Alternative (general) 415 Compensation (1.11(B)(4)).** The Employer elects to apply the alternative (general) 415 definition of Compensation in lieu of simplified 415 Compensation.
- c. **Inclusion of Deemed 125 Compensation (1.11(C)).** Compensation under Section 1.11 includes Deemed 125 Compensation.

(2) **Treatment of Differential Wage Payments (1.11(L)).** In lieu of the provisions of Section 1.11(L), the Employer elects the following (*Choose one or more of a., b., c., and d.*):

- a. **Effective date.** The inclusion is effective for Plan Years beginning after _____ (*may not be earlier than December 31, 2008*).
- b. **Elective Deferrals only.** The inclusion only applies to Compensation for purposes of Elective Deferrals.
- c. **Not included.** The inclusion does not apply to Compensation for purposes of any Contribution Type.
- d. **Other:** _____
(*specify other Contribution Type Compensation which includes Differential Wage Payments*)

(3) **Alternate Definition of Disability (1.19).** Disabled means The definition of disability provided in the applicable Individual Agreement.

(4) **Inclusion of Reclassified Employees (1.35(D)).** The Employer for purposes of the following Contribution Types, does not exclude Reclassified Employees (or the following categories of Reclassified Employees): _____ (*specify Contribution Types and/or categories of Reclassified Employees*).

(5) **Transition Rules (1.35(F)).** The following transition rules related to eligibility to make elective deferrals do not apply: _____

(c) **Participation (Article 2) overrides.** The Plan disregards Service following a Separation from Service or Break in Service, as follows: _____
(*specify conditions in a manner that is definitely determinable and precludes Employer discretion. This could include the one year hold-out Break in Service rule under Code §410(a)(5)(C) or the rule of parity under ERISA §202(b)(4)*).

(d) **Contribution/allocation (Article 3) overrides.** (*Choose one or more of (1) through (6) if applicable.*):

(1) **Roth overrides.** (*Choose one or more of a. through e.*):

- a. **Treatment of Automatic Deferrals as Roth Deferrals (3.02(B)).** The Employer elects to treat Automatic Deferrals as Roth Deferrals in lieu of treating Automatic Deferrals as Pre-Tax Deferrals.
- b. **In-Plan Roth Rollovers limited to In-Service only (3.08(E)(2)(a)).** Only Participants who are Employees may elect to make an In-Plan Roth Rollover Contribution.
- c. **Vested In-Plan Roth Rollovers (3.08(E)(2)(b)).** Distributions related to In-Plan Roth Rollovers may only be made from accounts which are fully Vested.

- d. **Source of In-Plan Roth Rollover Contribution (3.08(E)(3)(b)).** The Plan permits an In-Plan Roth Rollover only from the following qualifying sources (*Choose one or more.*):
- (i) Elective Deferrals
 - (ii) Matching Contributions
 - (iii) Nonelective Contributions
 - (iv) Rollovers
 - (v) Transfers
 - (vi) Other: _____
(specify account(s) and conditions in a manner that is definitely determinable and not subject to Employer discretion)
- e. **No transfer of loans.** Loans may not be distributed as part of an In-Plan Roth Rollover Contribution. (if not selected, any loans may be transferred)
- (2) **Short Plan Year or allocation period (3.06(B)(1)(c)).** Instead of pro-ration based on days, the Plan Administrator (*Choose a. or b.*):
- a. **No pro-ration.** Will *not* pro-rate Hours of Service in any short allocation period.
 - b. **Pro-ration based on months.** Will pro-rate any Hour of Service requirement based on the number of months in the short allocation period.
- (3) **Limited waiver of allocation conditions for rehired Participants (3.06(G)).** The allocation conditions the Employer has elected in the Adoption Agreement do not apply to rehired Participants in the Plan Year they resume participation, as described in Section 3.06(G).
- (4) **HEART Act continued benefit accrual (3.10(K)).** The Employer elects to apply the benefit accrual provisions of Section 3.10(K).
- (5) **Matching on Pre-entry Deferrals (3.03(A)).** Instead of disregarding pre-entry deferrals, the Plan Administrator will take Elective Deferrals into account in computing Matching Contributions, even if the deferrals were made before the Participant became eligible for the match.
- (6) **Classifications allocation formula (3.04(B)(3)).** If a Participant shifts from one classification to another during a Plan Year, the Plan Administrator will apportion the Participant's allocation during that Plan Year (*Choose a., b. or c.*):
- a. **Months in each classification.** Pro rata based on the number of months the Participant spent in each classification.
 - b. **Days in each classification.** Pro rata based on the number of days the Participant spent in each classification.
 - c. **One classification only.** The Employer will direct the Plan Administrator to place the Participant in only one classification for the entire Plan Year during which the shift occurs.
- (e) **Testing (Article 4) overrides.** (*Choose one or both of (1) and (2) if applicable.*):
- (1) **First few weeks rule for Code §415 testing Compensation (4.05(D)(1)).** The Plan applies the first few weeks rule in Section 4.05(F)(1).
 - (2) **Code §415 (Article 4) override (4.02(D), (F)).** Because of the required aggregation of multiple plans, to satisfy Code §415, the following overriding provisions apply: _____
(Specify such language as necessary to satisfy Code §415, e.g., the Employer will reduce Annual Additions to this plan before reducing Annual Additions to other plans.)
- (f) **Vesting (Article 5) overrides.** (Choose one or both of (1) and (2) if applicable.):
- (1) **Alternative separate account vesting formula (5.03(C)(2)).** The Employer elects the alternative vesting formula described in Section 5.03(C)(2).
 - (2) **Vesting exclusions (5.06(D)).** For purposes of determining vesting, the Plan disregards Service following a Separation from Service or Break in Service, or Forfeiture Break in Service as follows: _____
(specify conditions in a manner that is definitely determinable and precludes Employer discretion. This could include the one year hold-out Break in Service rule under Code §411(a)(6)(B) or the rule of parity under Code §411(a)(6)(D)).

(g) **Distribution (Article 6) overrides.** (Choose one or more of (1) through (6) if applicable.):

- (1) **Restriction on In-Service Distributions of Rollovers/Employee Contributions (6.01(D)(5)).** In lieu of permitting a Participant to receive a distribution of Rollover Contributions and Employee Contributions at any time, a distribution may only be made in accordance with the following (Choose one or more of a. through e.):
- a. **Not permitted.** In-service distributions of Rollover Contributions and Employee Contributions are not permitted.
 - b. **Deferrals.** Under the same provisions which apply to Elective Deferrals.
 - c. **Match.** Under the same provisions which apply to Matching Contributions.
 - d. **Nonelective.** Under the same provisions which apply to Nonelective Contributions.
 - e. **Other:** _____.

[Note: The Employer under this Election (g)(1)e. in Appendix B may describe restrictions on In-Service Distributions of Rollover Contributions and Employee Contributions using the options available for In-Service Distributions under Election 40 and/or a combination thereof as to all Participants or as to any Participant group. An Employer's election under Election (g)(1)e. in Appendix B must: (i) be objectively determinable and (ii) not be subject to Employer discretion.]

(2) **Elections related to In-Plan Roth Rollovers (6.01(D)(7)).** (Choose one or both of a. and b.):

- a. **In-Service Roth Rollover events.** The Employer elects to permit In-Service Distributions under the following conditions solely for purposes of making an In-Plan Roth Rollover Contribution (Choose one or more of (i) through (iv); Choose (v) if applicable.):
 - (i) **Age.** The Participant has attained age _____.
 - (ii) **Participation.** The Participant has _____ months of participation (specify minimum of 60 months). Section 6.01(C)(4)(a)(ii).
 - (iii) **Seasoning.** The amounts being distributed have accumulated in the Plan for at least _____ years (at least 2). See Section 6.01(C)(4)(a)(i).
 - (iv) **Other** (describe): _____
(must be definitely determinable and not subject to Employer discretion (e.g., age 50, but only with respect to Nonelective Contributions, and not Matching Contributions))

[Note: Regardless of any election above to the contrary, In-Plan Roth Rollover Contributions are not permitted from a Participant's Elective Deferral Account prior to age 59 1/2.]

- (v) **Distribution for withholding.** A Participant may elect to have a portion of the amount that may be distributed as an In-Plan Roth Rollover Contribution distributed solely for purposes of federal or state income tax withholding related to the In-Plan Roth Rollover Contribution.
 - b. **Minimum amount.** The minimum amount that may be rolled over is \$_____.
- (3) **Pre-2009 Annuity Contracts (6.01(D)(9)).** The special in-service distribution rules for pre-2009 annuity contracts will not apply.
- (4) **Annuity Distributions (6.04).** (Choose one or both of a. and b.):
- a. **Modification of QJSA (6.04(A)(3)).** The Survivor Annuity percentage will be _____. (Specify a percentage between 50% and 100%.)
 - b. **Modification of QPSA (6.04(B)(2)).** The QPSA percentage will be _____. (Specify a percentage between 50% and 100%.)
- (5) **Alternate Domestic Relations Procedure (6.05(D)).** The Plan will apply the alternate domestic relations procedure in Section 6.05(D).
- (6) **Replacement of \$5,000 amount (6.09).** All Plan references (except in Section 3.02(D)) to "\$5,000" will be \$_____. (Specify an amount less than \$5,000.)

(h) **Administrative overrides (Article 7).** (Choose one or more of (1) through (8) if applicable.):

- (1) **Automatic revocation of spousal designation (7.05(A)(1)).** The automatic revocation of a spousal Beneficiary designation in the case of divorce does not apply.
- (2) **Limitation on frequency of Beneficiary designation changes (7.05(A)(4)).** Except in the case of a Participant incurring a major life event, a period of at least _____ must elapse between Beneficiary designation changes. (Specify a period of time, e.g., 90 days OR 12 months.)
- (3) **Definition of "spouse" (7.05(A)(5)).** The following definition of "spouse" applies: _____ (Specify a definition.)

[Note: This definition shall apply for all Plan purposes other than Section 6.02 related to required minimum distributions, and Sections 6.04 and 7.05(A)(3) related to QJSAs, QPSAs, and related spousal rights, For example, the selected definition will apply to the determination of default beneficiary designations.]

- (4) **Administration of default provision; default Beneficiaries (7.05(C)).** The following list of default Beneficiaries will apply: _____ (Specify, in order, one or more Beneficiaries who will receive the interest of a deceased Participant.)
- (5) **Subsequent restoration of forfeiture-sources and ordering (7.07(A)(3)).** Restoration of forfeitures will come from the following sources, in the following order _____ (Specify, in order, one or more of the following: Forfeitures, Employer Contribution, Earnings.)
- (6) **State law (7.09(H)).** The law of the following state will apply: New York (Specify one of the 50 states or the District of Columbia, or other appropriate legal jurisdiction, such as a territory of the United States or an Indian tribal government.)
- (7) **Fee Recapture Account (7.04(D)).** The Plan Administrator will allocate excess funds in the Fee Recapture Account as follows: (Choose a., b. or c.)
- Each Participant Account will receive an allocation based on the funds in which that Account was invested and the revenue sharing rates associated with those funds.
 - The excess funds will be allocated pro rata based on account balance.
 - The excess funds will be allocated per capita among Participants with Account Balances greater than zero, without regard to the amount of the Account Balance.
- (8) **Limitation to spouse (7.05(A)(3)).** The limitation on the designation of nonspousal beneficiaries described in Section 7.05(A)(3) applies. (Do not make this election if the Employer has elected to apply the joint and survivor annuity rules in Election 42.)
- (i) **Transfer overrides (Article 9).** (Choose one or more of (1) through (3) if applicable.):
- Exchanges within Plan (9.06(B)(1)).** In lieu of Section 9.06(B)(1) permitting transfers to (and only to) other Investment Arrangements then authorized to receive ongoing contributions under the Plan (i.e., payroll slot Vendors), the following applies (Choose a., b. or c.):
 - The Plan does not provide for or permit such exchanges.
 - The Plan provides for and permits such exchanges, to any other Investment Arrangements under the Plan.
 - The Plan provides for and permits such transfers under the following circumstances: _____.
 - Contract exchange to Vendor which is not part of Plan (9.06(B)(3)).** In lieu of Section 9.06(B)(3), permitting exchanges of investment arrangements described in section 9.06(B)(3), the following applies (Choose a., b. or c.):
 - The Plan does not provide for or permit such exchanges.
 - The Plan provides for and permits such exchanges in the Plan Administrator's discretion, which shall be exercised in accordance with Section 9.06(B)(3).
 - The Plan provides for and permits such exchanges, subject to Section 9.06(B)(3), under the following circumstances: _____.
 - Plan-to-Plan Transfers (9.06(B)(2)).** In lieu of Section 9.06(B)(2) which does not permit or provide for such transfers to this Plan, the Plan allows transfers to this Plan as elected below (Choose a., b., c. or d. if applicable):
 - The Plan allows such transfers to this Plan.
 - The Plan provides for and permits such transfers to other Plans in addition to permitting transfers to this Plan.
 - The Plan provides for and permits such transfers to other Plans but does not permit or provide for such transfers to this Plan.
 - The Plan provides for and permits such transfers under the following circumstances: _____.
- Eligible Employees.** If a., b., c. or d. is selected, such transfers are allowed for all Eligible Employees unless otherwise elected below (Choose e., f. or g. if applicable):
- current employees only.
 - current and former Employees.
 - only if the Employee is part of a class of Employees whose assets are being transferred as a result of a merger or acquisition.

APPENDIX C
TABLE I: ACTUARIAL FACTORS
 UP-1984, Without Setback

Number of years from attained age at the end of Plan Year until <u>Normal Retirement Age</u>	<u>7.50%</u>	<u>8.00%</u>	<u>8.50%</u>
0	8.458	8.196	7.949
1	7.868	7.589	7.326
2	7.319	7.027	6.752
3	6.808	6.506	6.223
4	6.333	6.024	5.736
5	5.891	5.578	5.286
6	5.480	5.165	4.872
7	5.098	4.782	4.491
8	4.742	4.428	4.139
9	4.412	4.100	3.815
10	4.104	3.796	3.516
11	3.817	3.515	3.240
12	3.551	3.255	2.986
13	3.303	3.014	2.752
14	3.073	2.790	2.537
15	2.859	2.584	2.338
16	2.659	2.392	2.155
17	2.474	2.215	1.986
18	2.301	2.051	1.831
19	2.140	1.899	1.687
20	1.991	1.758	1.555
21	1.852	1.628	1.433
22	1.723	1.508	1.321
23	1.603	1.396	1.217
24	1.491	1.293	1.122
25	1.387	1.197	1.034
26	1.290	1.108	0.953
27	1.200	1.026	0.878
28	1.116	0.950	0.810
29	1.039	0.880	0.746
30	0.966	0.814	0.688
31	0.899	0.754	0.634
32	0.836	0.698	0.584
33	0.778	0.647	0.538
34	0.723	0.599	0.496
35	0.673	0.554	0.457
36	0.626	0.513	0.422
37	0.582	0.475	0.389
38	0.542	0.440	0.358
39	0.504	0.407	0.330
40	0.469	0.377	0.304
41	0.436	0.349	0.280
42	0.406	0.323	0.258
43	0.377	0.299	0.238
44	0.351	0.277	0.219
45	0.327	0.257	0.202

Note: A Participant's Actuarial Factor under Table I is the factor corresponding to the number of years until the Participant reaches Normal Retirement Age under the Plan. A Participant's age as of the end of the current Plan Year is age on the Participant's last birthday. For any Plan Year beginning on or after the Participant's attainment of Normal Retirement Age, the factor for "zero" years applies.

APPENDIX C
TABLE II: ADJUSTMENT TO ACTUARIAL FACTORS FOR NORMAL RETIREMENT AGE
OTHER THAN 65
 UP-1984
 Without Setback

<u>Normal Retirement Age</u>	<u>7.50%</u>	<u>8.00%</u>	<u>8.50%</u>
55	1.2242	1.2147	1.2058
56	1.2043	1.1959	1.1879
57	1.1838	1.1764	1.1694
58	1.1627	1.1563	1.1503
59	1.1411	1.1357	1.1305
60	1.1188	1.1144	1.1101
61	1.0960	1.0925	1.0891
62	1.0726	1.0700	1.0676
63	1.0488	1.0471	1.0455
64	1.0246	1.0237	1.0229
65	1.0000	1.0000	1.0000
66	0.9752	0.9760	0.9767
67	0.9502	0.9518	0.9533
68	0.9251	0.9274	0.9296
69	0.8998	0.9027	0.9055
70	0.8740	0.8776	0.8810
71	0.8478	0.8520	0.8561
72	0.8214	0.8261	0.8307
73	0.7946	0.7999	0.8049
74	0.7678	0.7735	0.7790
75	0.7409	0.7470	0.7529
76	0.7140	0.7205	0.7268
77	0.6874	0.6942	0.7008
78	0.6611	0.6682	0.6751
79	0.6349	0.6423	0.6494
80	0.6090	0.6165	0.6238

Note: Use Table II only if the Normal Retirement Age for any Participant is not 65. If a Participant's Normal Retirement Age is not 65, adjust Table I by multiplying all factors applicable to that Participant in Table I by the appropriate Table II factor.

**403(b) ADOPTION AGREEMENT
ADMINISTRATIVE PROCEDURES ADDENDUM**

The following are optional administrative provisions. The Plan Administrator may implement procedures that override any elections in this Section without a formal Plan amendment. In addition, modifications to these procedures will not affect an Employer's reliance on the Plan.

- AP1. **PLAN LOAN PROVISIONS (7.06). Note:** For plans subject to ERISA, the loan program required by the DOL will override any inconsistent selections made below. (Complete this question only if loans to Participants are permitted (i.e., if option 43(b) of the Adoption Agreement has been selected). Choose all that apply)
- (a) **Limitation of Loan Amount.** A Participant (Choose (1) or (2)):
 (1) May not borrow less than \$1,000 in any single loan.
 (2) May not borrow less than \$_____ (not more than \$1,000) in any single loan.
- (b) **Loan Interest Rate.** The interest rate on a Plan loan will be a commercially reasonable rate established by the Administrator unless this option (b) is selected ((Choose (1) or (2)):
 (1) **Prime plus.** Fixed at _____% (insert percentage) above Wall Street Journal's published prime rate.
 (2) **Specified rate:** _____.
- (c) **Home loan term.** The Plan does not permit the term of a loan to exceed 5 years unless this option (c) is selected. If selected, the maximum loan term for a loan used to acquire a Participant's principal residence will be (Choose (1) or (2)):
 (1) up to 15 years.
 (2) up to _____ years.
- (d) **Leaves of absence.** The Plan does not suspend loan payments for any leave of absence unless selected below. If selected, a loan may be suspended for a period of up to one year following an approved leave of absence, or, in the case of a military leave of absence up to the length of military leave. The Plan Administrator will allow suspension of loan payments for the following reasons (Choose one or more of (1)(a) and (2)(a)):
 (1) **Military**
 a. A Participant may suspend loan payments for military leave.
 (2) **Non-military**
 a. A Participant may suspend loan payments for non-military leave.
- (e) **Loan payments.** Loans are repaid by (if left blank, then payroll deduction applies unless a Participant is not subject to payroll):
 (1) payroll deduction for those Participants who are on the Employer's payroll
 (2) ACH (Automated Clearing House)
 (3) check
 a. Only for prepayment
- (f) **Refinancing.** Loan refinancing is not permitted unless option (1) is selected.
 (1) **Loan refinancing is permitted.** A refinance for purposes of the limit on number of loans is (Choose a. or b.):
 a. Not treated as an additional loan.
 b. Treated as an additional loan.
- (g) **Purpose** (Choose (1) or (2)):
 (1) Any reasonable purpose.
 (2) May not borrow except for: _____
- (h) **Account ordering.** Loan will come first from (Roth, pre-tax deferrals or other accounts): (Choose (1) through (3)):
 (1) Participant's choice.
 (2) Plan Administrator's choice.
 (3) As follows:
 a. first: _____
 b. second: _____
 c. third: _____
- (i) **Directed/general Plan investment** (Choose (1) or (2)):
 (1) Directed.
 (2) General.
- (j) **Charges.** (Choose (1) or (2)):
 (1) apply to borrower's account.
 (2) apply to overall Plan or Employer pays.

- (k) **Loan acceleration.** Upon the following (*Choose one or more of (1) and (2)*):
- (1) Separation/severance. Not applicable to parties in interest (if Plan is subject to ERISA). All outstanding loan balances will become due and payable in their entirety upon severance of employment unless directly rolled over (if otherwise permitted) to another employer's plan.
 - (2) Plan termination.
- (l) **Loan Default.** (*Choose one or more of (1) through (3)*):
- (1) Grace period. (*Choose a. or b.*):
 - a. Maximum grace period applies.
 - b. No grace period.
 - (2) Includes false statements
 - (3) No new loan if (*Choose a. or b.*):
 - a. Current default.
 - b. Current or prior default.
- (m) **Terminated employees.** Loans to terminated employees (*Choose (1) or (2)*):
- (1) are allowed
 - (2) are not allowed
- (n) **Limit on number of loans.** There is no limit on the number of outstanding loans a Participant may have unless this option (n) is selected (*Choose (1) or (2)*):
- (1) One
 - (2) Specify: _____
- (o) **Limitation on sources.** A Participant may only take a loan from the accounts attributable to the following accounts subject to limitations of the Investment Arrangement Documentation: (*Choose one or more of (1) through (8) as applicable.*)
- (1) Pre-Tax Elective Deferrals
 - (2) Roth Elective Deferrals
 - (3) Matching Contributions (including any Safe Harbor Matching Contributions and Additional Matching Contributions)
 - (4) Nonelective Contributions (including any Safe Harbor Nonelective Contributions)
 - (5) Rollovers
 - (6) Mandatory Employee Contributions
 - (7) Employee (after-tax) Contributions
 - (8) Describe: _____ (specify account(s) and conditions in a manner that is definitely determinable and not subject to Employer discretion; i.e., Unmatched Elective Deferrals.)

AP2. **PARTICIPANT DIRECTION OF INVESTMENT (7.03(B)).** The Plan permits Participant direction of investment unless selected below (*Choose one of (a) or (b): choose c. or d. if applicable*):

- (a) **Does not permit.** The Plan does not permit Participant direction of investment of any Account.
- (b) **Permitted.** The Plan permits Participant direction of investments.

Options (If direction of investments is permitted, select all that apply; leave blank if none apply)

- (c) **ERISA Section 404(c).** It is intended that the Plan comply with ERISA Section 404(c) with respect to the Accounts subject to Participant investment directions.
- (d) **QDIA.** Plan will include a qualified default investment alternative.

AP3. **ELECTIVE DEFERRAL PROCEDURES.** Participants may commence Elective Deferrals on the effective date of participation.

Subsequent elections. Participants may modify or make new Elective Deferral elections:

- (a) as of each payroll period
- (b) on the first day of each month
- (c) on the first day of each Plan Year quarter
- (d) on the first day of the Plan Year or the first day of the 7th month of the Plan Year
- (e) other: Subject to the provisions of the applicable Individual Agreements, an Employee may at any time revise his or her participation election, including a change of the amount of his or her Elective Deferrals, his or her investment direction, and his or her designated Beneficiary. A change in the investment direction shall take effect as of the date provided by the Administrator on a uniform basis for all Employees. A change in the Beneficiary designation shall take effect when the election is accepted by the Vendor (the provider of the Annuity Contract or Custodial Account). (must be at least once each calendar year)

Irregular pay (e.g., bonuses). Unless the Administrator has implemented separate procedures or selected below, a Participant is permitted to make a separate Elective Deferral election for irregular pay and the Participant's existing Elective Deferral election will not apply to such irregular pay.

- (f) A Participant's existing Elective Deferral election will apply to irregular pay (provided such irregular pay is Compensation for Elective Deferral purposes) unless the Participant makes a different Elective Deferral election for such irregular pay.

- (g) A Participant is not permitted to make a separate Elective Deferral election for irregular pay and the Participant's existing Elective Deferral election will apply to such irregular pay (provided such irregular pay is Compensation for Elective Deferral purposes).

Escalation (leave blank if not applicable)

- (h) Include option on Elective Deferral Agreement for Participants to elect to automatically escalate an Affirmative Election in accordance with the following:

Escalation amount. A Participant's Affirmative Election will increase by:

- (1) _____ % of Compensation
 a. up to a maximum of _____ % of Compensation (leave blank if no limit)
 (2) other: _____

Timing of escalation. The escalation will apply as of:

- (3) first day of each Plan Year
 (4) anniversary of date of participation
 (5) other: _____

Suspended Elective Deferrals. If a Participant's Elective Deferrals must be suspended pursuant to a provision of the Plan (e.g., due to military leave covered by the HEART Act), then a Participant is deemed to have made as of the date the suspension period begins, an Affirmative Election to have no Elective Deferrals made to the Plan unless otherwise selected below.

- (i) the Participant's Affirmative Election will resume after the suspension period.
 (j) the Participant is deemed to have no Affirmative Election after the suspension period (e.g., for purposes of applying any Automatic Deferral provisions).

Lapse of Affirmative Elections. Affirmative Elections will remain in effect until revoked or modified by a Participant unless selected below.

- (k) Affirmative Elections lapse at the end of each Plan Year.

AP4. **BENEFICIARY HARDSHIP DISTRIBUTION.** Hardship distributions for the qualifying expenses of a Participant's Beneficiary (Section 6.07(C)) are not permitted unless selected below:

- (a) Hardship distributions for the qualifying needs of the Participant's Beneficiary are permitted.

AP5. **ROLLOVER CONTRIBUTIONS (3.08, 7.04(A)(1)).** *(Complete this question only if 44(b) has been selected)*

Eligibility. Rollovers may be accepted from all Participants who are Employees as well as the following (select all that apply; leave blank if not applicable)

- (a) From pre-participation Eligible Employees.
 (b) From Participants who are Former Employees.

Source. Rollovers will be accepted from the following *(Choose all that apply)*:

- (c) Eligible 403(b) plans.
 (d) Eligible 401(a) plans (including a 401(k) plan).
 (e) Eligible 457(b) plans of governmental employers.
 (f) IRAs.

**BOND, SHOENECK & KING, PLLC
NON-ERISA 403(b) VOLUME SUBMITTER PLAN**

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BOND, SHOENECK & KING, PLLC
403(b) NON-ERISA VOLUME SUBMITTER PLAN
BASIC PLAN DOCUMENT #22

FIS Capital Markets US LLC through its agent, in its capacity as Volume Submitter Practitioner, sponsors this Volume Submitter Plan intended to conform to and qualify under §403(b) of the Internal Revenue Code of 1986, as amended. An Employer establishes a Plan under this Volume Submitter Plan by executing an Adoption Agreement. When any provisions of this Volume Submitter Plan or the Adoption Agreement is marked "RESERVED," that means that the provision was deliberately omitted but section numbering was retained to help maintain consistency.

ARTICLE 1. DEFINITIONS

1.01 Account. Account means the account(s) maintained for the benefit of any Participant, Beneficiary, or Alternate Payee under one or more Investment Arrangements. Unless required due to an Investment Arrangement, the term "separate Account" means a separate accounting for recordkeeping purposes.

1.02 Account Balance. Account Balance means the total benefit to which a Participant, Beneficiary, or Alternate Payee is entitled under an Investment Arrangement, taking into account all contributions made to the Investment Arrangement and all earnings or losses (including expenses) that are allocable to the Account, any Rollover Contributions or transfers held under the Account, and any distribution made to the Participant, the Beneficiary, or an Alternate Payee. The Account Balance includes any part of the Account that is treated under the Plan as a separate contract to which Code §403(c) (or another applicable provision of the Code) applies. In the case of an Annuity Contract that provides additional benefits, to the extent required under the Code, such term also will include the actuarial value of the Participant's vested interest in such other benefits as determined by the Vendor.

1.03 Accumulated Benefit. Accumulated Benefit means the sum of a Participant's, Beneficiary's or Alternate Payee's Account Balances under all Investment Arrangements under the Plan.

1.04 Adoption Agreement. Adoption Agreement means the document executed by each Employer adopting this Plan. References to Adoption Agreement within this basic plan document are to the Adoption Agreement as completed and executed by a particular Employer unless the context clearly indicates otherwise. An adopting Employer's Adoption Agreement and this basic plan document together constitute a single Plan of the Employer. The Plan also includes any Investment Arrangement, and such other list(s), policies and procedures, or written document(s) (such as loan policies or service contracts), which, when properly executed or otherwise put into effect fully describe the Plan and practice of the Employer with respect to the Plan from and after the later of the initial Effective Date or restated Effective Date as set forth in the Adoption Agreement, to the extent such items do not conflict with the terms of this basic plan document and the Adoption Agreement. Each elective provision of the Adoption Agreement corresponds (by its parenthetical section reference) to the section of the Plan which grants the election. All "Section" references within an Adoption Agreement are to the basic plan document. All "Election" references within an Adoption Agreement are Adoption Agreement references. The Employer or Plan Administrator to facilitate Plan administration or to generate written policies or forms for use with the Plan may maintain one or more administrative checklists as an attachment to the Adoption Agreement or otherwise. Any such checklists are not part of the Plan.

1.05 Advisory Letter. Advisory Letter means an IRS issued advisory letter as to the acceptability of the form of a Volume Submitter Plan. For further description of advisory letters, see IRS Rev. Proc. 2013-22.

1.06 Annuity Contract. Annuity Contract means a nontransferable group or individual contract as defined in Code §§403(b)(1) and 401(g), established for each Participant by the Employer, or by each Participant individually, that is issued by an Insurance Company qualified to issue annuities in a State and that includes payment in the form of an annuity. See Section 8.03. In the case of an Annuity Contract, the term "Individual Account" when used under the Plan will include individual annuity certificates issued on behalf of a Participant or Beneficiary, in addition to individual Annuity Contracts.

1.07 Appendix. Appendix means one of the Appendices to an Adoption Agreement which are expressly authorized by the Plan and as part of the Plan, are covered by the Plan's Advisory Letter. The Appendices are part of the Adoption Agreement.

1.08 Beneficiary. Beneficiary means a person or entity designated by a Participant or by the Plan who is or may become entitled to a benefit under the Plan upon the Participant's death, as identified under the terms governing each Investment Arrangement or in other records maintained under the Plan. A Beneficiary who becomes entitled to a benefit under the Plan remains a Beneficiary under the Plan until the Vendor has fully distributed to the Beneficiary his/her Plan benefit. A Beneficiary's right to (and the Plan Administrator's duty to provide to the Beneficiary) information or data concerning the Plan does not arise until the Beneficiary first becomes entitled to receive a benefit under the Plan.

1.09 Church. Church means an organization described in Code §3121(w)(3)(A), and generally refers to a church, a convention or association of churches, or an elementary, secondary school or seminary that is controlled, operated, or principally supported by a church or

a convention or association of churches. A Church also includes a QCCO. Church does not include any other organization, whether or not that organization is controlled by or associated with a Church, as so defined.

(A) Church-Related Organization. A Church-Related Organization means a church or convention or association of churches or other organization described in Code §414(e)(3)(A).

(B) Church Plan. Church Plan means a plan described in Code §414(e).

(C) Qualified Church-Controlled Organization or QCCO. "Qualified Church-Controlled Organization" (QCCO) means an organization described in Code §3121(w)(3)(B), and generally refers to any church controlled, tax-exempt organization described in Code §501(c)(3), other than an organization which:

(1) Offers goods, services, or facilities for sale, other than on an incidental basis, to the general public, other than goods, services, or facilities which are sold at a nominal charge which is substantially less than the cost of providing such goods, services, or facilities; and

(2) Normally receives more than 25% of its support from either: (a) governmental sources, or (b) receipts from admissions, sales of merchandise, performance of services, or furnishing of facilities, in activities which are not unrelated trades or businesses, or both.

(D) Non-Qualified Church-Controlled Organization or Non-QCCO. Non-Qualified Church-Controlled Organization (Non-QCCO) means a church-controlled, tax-exempt organization described in Code §501(c)(3) that is not a Church or a QCCO.

1.10 Code. Code means the Internal Revenue Code of 1986, as amended and includes applicable IRS Guidance.

1.11 Compensation.

(A) Uses and Context. Any reference in the Plan to Compensation is a reference to the definition in this Section 1.11 unless the Plan reference, or the Employer in its Adoption Agreement, modifies this definition. Except as the Plan otherwise specifically provides, the Plan Administrator will take into account only Compensation actually paid during (or as permitted under the Code, paid for) the relevant period. A Compensation payment includes Compensation paid by the Employer through another person under the common paymaster provisions in Code §§3121 and 3306. The Employer in its Adoption Agreement may elect to allocate contributions based on Compensation within a specified 12 month period which ends within a Plan Year.

(B) Base Definitions and Modifications. The Employer in its Adoption Agreement must elect one of the following base definitions of Compensation: W-2 Wages, Code §3401(a) Wages, or 415 Compensation. The Employer may elect a different base definition as to different Contribution Types. The Employer in its Adoption Agreement may specify any modifications thereto, for purposes of contribution allocations under Article 3. If the Employer fails to elect one of the above-referenced definitions, the Employer is deemed to have elected the W-2 Wages definition.

(1) **W-2 Wages.** W-2 Wages means wages for federal income tax withholding purposes, as defined under Code §3401(a), plus all other payments to an Employee in the course of the Employer's trade or business, for which the Employer must furnish the Employee a written statement under Code §§6041, 6051, and 6052, but determined without regard to any rules that limit the remuneration included in wages based on the nature or location of the employment or services performed (such as the exception for agricultural labor in Code §3401(a)(2)). The Employer in Appendix B to its Adoption Agreement may elect to exclude from W-2 Compensation certain Employer paid or reimbursed moving expenses as described therein.

(2) **Code §3401(a) Wages (income tax wage withholding).** Code §3401(a) Wages means wages within the meaning of Code §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 the location of the employment or the services performed (such as the exception for agricultural labor in Code §3401(a)(2)).

(3) **Code §415 Compensation (current income definition/simplified compensation under Treas. Reg. §1.415(c)-2(d)(2)).** Code §415 Compensation means the Employee's wages, salaries, fees for professional service 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 includible in gross income (including, but not limited to, commissions paid salespersons, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, bonuses, fringe benefits and reimbursements or other expense allowances under a nonaccountable plan as described in Treas. Reg. §1.62-2(c)). Code §415 Compensation does not include:

(a) **Deferred compensation/SEP/SIMPLE.** Employer contributions (other than Elective Deferrals) to a plan of deferred compensation (including a simplified employee pension plan under Code §408(k) or to a SIMPLE retirement account under Code §408(p)) to the extent the contributions are not included in the gross income of the

Employee for the Taxable Year in which contributed, and any distributions from a plan of deferred compensation (whether or not qualified), regardless of whether such amounts are includible in the gross income of the Employee when distributed.

(b) **Option exercise.** Amounts realized from the exercise of a non-qualified stock option (an option other than a statutory option under Treas. Reg. §1.421-1(b)), or when restricted stock or other property held by an Employee either becomes freely transferable or is no longer subject to a substantial risk of forfeiture under Code §83.

(c) **Sale of option stock.** Amounts realized from the sale, exchange or other disposition of stock acquired under a statutory stock option as defined under Treas. Reg. §1.421-1(b).

(d) **Other amounts that receive special tax benefits.** 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 includible in the gross income of the Employee and are not salary reduction amounts under Code §125).

(e) **Other similar items.** Other items of remuneration which are similar to any of the items in Sections (3)(a) through (d).

(4) **Alternative (general) 415 Compensation.** The Employer in Appendix B to its Adoption Agreement may elect to apply the 415 definition of Compensation in Treas. Reg. §1.415(c)-2(a). Under this definition, Compensation means as defined in Section (3) but with the addition of: (a) amounts described in Code §§104(a)(3), 105(a), or 105(h) but only to the extent that these amounts are includible in the Employee's gross income; (b) amounts paid or reimbursed by the Employer for moving expenses incurred by the Employee, but only to the extent that at the time of payment it is reasonable to believe these amounts are not deductible by the Employee under Code §217; (c) the value of a nonstatutory option (an option other than a statutory option under Treas. Reg. §1.421-1(b)) granted by the Employer to the Employee, but only to the extent that the value of the option is includible in the Employee's gross income for the Taxable Year of the grant; (d) the amount includible in the Employee's gross income upon the Employee's making of an election under Code §83(b); and (e) amounts that are includible in the Employee's gross income under Code §409A or Code §457(f)(1)(A) or because the amounts are constructively received by the Participant. [Note if the Plan's definition of Compensation is W-2 Wages or Code §3401(a) Wages, then Compensation already includes the amounts described in clause (e).]

(C) **Deemed 125 Compensation.** Deemed 125 Compensation means, in the case of any definition of Compensation which includes a reference to Code §125, amounts under a plan of the Employer that are not available to a Participant in cash in lieu of group health coverage, because the Participant is unable to certify that he/she has other health coverage. Compensation under this Section 1.11 does not include Deemed 125 Compensation, unless the Employer in Appendix B to its Adoption Agreement elects to include Deemed 125 Compensation under this Section 1.11.

(D) **Elective Deferrals.** Compensation under Section 1.11 includes Elective Deferrals unless the Employer in its Adoption Agreement elects to exclude Elective Deferrals. In addition, for purposes of making Elective Deferrals, Compensation means as defined in Section 1.11 and as the Employer elects in its Adoption Agreement.

(E) **Compensation Dollar Limitation.** For any Plan Year, the Plan Administrator in allocating contributions under Article 3, cannot take into account more than \$270,000 (or for years after 2017, such larger amount as the IRS may prescribe pursuant to an adjustment made in the same manner as under Code §415(d)) of any Participant's Compensation. Notwithstanding the foregoing, an Employee under a 403(b) Plan may make Elective Deferrals with respect to Compensation which exceeds the Plan Year Compensation limitation, provided such Elective Deferrals otherwise satisfy the Elective Deferral Limit and other applicable Plan limitations. In applying any Plan limitation on the amount of Matching Contributions or any Plan limit on Elective Deferrals which are subject to Matching Contributions, where such limits are expressed as a percentage of Compensation, the Plan Administrator may apply the Compensation limit under this Section (E) annually, even if the Matching Contribution formula is applied on a per pay period basis or is applied over any other time interval which is less than the full Plan Year or the Plan Administrator may pro rate the Compensation limit. The limit under this Section (E) shall not apply to a plan maintained by a Church.

(1) **Grandfathered Governmental Plan limit.** For a restated Governmental Plan, this Section (E) will not apply to an eligible Participant to the extent it would reduce the Participant's Compensation taken into account to an amount less than the amount allowed under the Plan as in effect on July 1, 1993. An "eligible Participant" is a Participant who first became a Participant during a Plan Year beginning before January 1, 1996 (or, if earlier, the first Plan Year in which the Employer amended the Plan to reflect the limitation of Code §401(a)(17)).

(F) **[Reserved]**

(G) **Excluded Compensation.** Excluded Compensation means such Compensation as the Employer in its Adoption Agreement elects to exclude for purposes of this Section 1.11. Regardless of the definition of Compensation selected in the Adoption Agreement, the Plan Administrator may adopt a uniform policy for purposes of determining the amount of a Participant's Elective Deferrals of excluding non-cash Compensation. For purposes of this Section (G), non-cash Compensation

means tips, fringe benefits, and other items of Compensation not regularly paid in cash or cash equivalents, or for which the Employer does not or may not have the ability to withhold Elective Deferrals in cash for the purpose of transmitting the Elective Deferrals to the Plan pursuant to the Participant's Deferral Election. Unless otherwise specified, the Plan Administrator shall determine the amount of a Participant's Compensation (for purposes of allocations), by disregarding Excluded Compensation.

(H) Pre-Entry Compensation. The Employer in its Adoption Agreement for allocation purposes must elect Participating Compensation or Plan Year Compensation as to some or all Contribution Types.

(1) **Participating Compensation.** Participating Compensation means Compensation only for the period during the Plan Year in which the Participant is a Participant in the overall Plan, or as to a Contribution Type as applicable. If the Employer in its Adoption Agreement elects Participating Compensation, the Employer will elect whether to apply the election to all Contribution Types or only to particular Contribution Type(s).

(2) **Plan Year Compensation.** Plan Year Compensation means Compensation for a Plan Year, including Compensation for any period prior to the Participant's Entry Date in the overall Plan or as to a Contribution Type as applicable. If the Employer in its Adoption Agreement elects Plan Year Compensation, the Employer will elect whether to apply the election to all Contribution Types or only to particular Contribution Type(s).

(I) Post-Severance Compensation. Compensation includes Post-Severance Compensation to the extent the Employer elects in its Adoption Agreement or as the Plan otherwise provides. Post-Severance Compensation is Compensation paid after a Participant's Severance from Employment from the Employer, as further described in this Section (I). As the Employer elects, Post-Severance Compensation may include any or all of regular pay, leave cash-outs, or deferred compensation paid within the time period described in Section (I), and may also include salary continuation for military service and/or for disabled Participants, all as defined below. Any other payment paid after Severance from Employment that is not described in this Section (I) is not Compensation even if payment is made within the time period described below. Post-Severance Compensation does not include severance pay, parachute payments under Code §280G(b)(2) or payments under a nonqualified unfunded deferred compensation plan unless the payments would have been paid at that time without regard to Severance from Employment.

(1) **Timing.** Post-Severance Compensation includes regular pay, leave cash-outs, or deferred compensation only to the extent the Employer pays such amounts by the later of 2 1/2 months after Severance from Employment or by the end of the Limitation Year that includes the date of such Severance from Employment.

(a) **Regular pay.** Regular pay means the payment of regular Compensation for services during the Participant's regular working hours, or Compensation for services outside the Participant's regular working hours (such as overtime or shift differential), commissions, bonuses, or other similar payments, but only if the payment would have been paid to the Participant prior to a severance from employment if the Participant had continued in employment with the Employer.

(b) **Leave cash-outs.** Leave cash-outs means payments for unused accrued bona fide sick, vacation, or other leave, but only if the Employee would have been able to use the leave if employment had continued and if Compensation would have included those amounts if they were paid prior to the Participant's severance from employment.

(c) **Deferred compensation.** As used in this Section (I), deferred compensation means the payment of deferred compensation pursuant to an unfunded deferred compensation plan, if Compensation would have included the deferred compensation if it had been paid prior to the Participant's Severance from Employment, but only if the payment would have been paid at the same time if the Participant had continued in employment with the Employer and only to the extent that the payment is includible in the Participant's gross income.

(2) **Salary continuation for disabled Participants.** Salary continuation for disabled Participants means Compensation paid to a Participant who is permanently and totally disabled (as defined in Code §22(e)(3)). This Section (2) will apply, as the Employer elects in its Adoption Agreement, either just to NHCEs (who are NHCEs immediately prior to becoming disabled) or to all Participants for a fixed or determinable period specified in the Adoption Agreement.

(J) [Reserved]

(K) Deemed Disability Compensation. The Plan does not include Deemed Disability Compensation under Code §415(c)(3)(C) unless the Employer in its Adoption Agreement elects to make Employer Contributions with respect to Deemed Disability Compensation under this Section (K). Deemed Disability Compensation is the Compensation the Participant would have received for the year if the Participant were paid at the same rate as applied immediately prior to the Participant becoming permanently and totally disabled (as defined in Code §22(e)(3)) if such deemed compensation is greater than actual Compensation as determined without regard to this Section (K). This Section (K) applies only if the affected Participant is an NHCE immediately prior to becoming disabled (or the Adoption Agreement election provides for the continuation of contributions on behalf of all such disabled participants for a fixed or determinable period) and all contributions made with respect to Compensation under this Section (K) are immediately Vested.

(L) Differential Wage Payments. Unless the Employer otherwise elects in Appendix B to its Adoption Agreement, the Plan will treat Differential Wage Payments as Compensation for all Plan contribution and benefit purposes.

(M) Includible Compensation. Includible Compensation means the Employee's Compensation received from the Employer that is includible in the Participant's gross income for Federal income tax purposes (computed without regard to Code §911, relating to United States citizens or residents living abroad), including Differential Wage Payments, for the most recent period that is a Year of 403(b) Service. Includible Compensation also includes any Elective Deferral or other amount contributed or deferred by the Employer at the election of the Employee that would be includible in the Employee's gross income but for the rules of Code §§125, 132(f)(4), 402(e)(2), 402(h)(1)(B), 402(k), or 457(b). Includible Compensation does not include any Compensation received during a period when the Employer is not an Eligible Employer or any Compensation, other than Post-Severance Compensation, paid after Severance of Employment. The amount of Includible Compensation is determined without regard to any community property laws. Except as provided in Treas. Reg. §1.401(a)(17)-1(d)(4)(ii) with respect to eligible participants in governmental plans, the amount of Includible Compensation of any Participant taken into account in determining contributions will not exceed \$270,000, as adjusted for cost-of-living increases in accordance with Code §401(a)(17)(B) for periods after 2017.

(N) Deemed Includible Compensation. Deemed Includible Compensation is determined on a monthly basis. A former Employee's Deemed Includible Compensation for any month is 1/12 of the amount of Compensation the former Employee received from the Employer that is includible in gross income for the most recent period (ending not later than the close of the Taxable Year) which constitutes one Year of 403(b) Service. Deemed Includible Compensation will be determined in accordance with the rules for determining Includible Compensation and in accordance with Treas. Reg. §1.403(b)-4(d). The first month in which a former Employee has Deemed Includible Compensation is the month after the Employee Separates from Service. The Deemed Includible Compensation shall continue until the last day of the fifth Taxable Year which begins after the Employee Separates from Service.

1.12 Contribution Types. Contribution Types means the contribution types required or permitted under the Plan as the Employer elects in its Adoption Agreement.

1.13 Custodial Account/Custodial Agreement. Custodial Account means the group or individual custodial account or accounts, as defined in Code §403(b)(7), established for each Participant by the Employer, or by each Participant individually, to hold assets of the Plan. A Custodial Agreement means a separate written agreement between the Participant (or Employer) and the Custodian which sets forth the terms of the Custodian's engagement. See Section 8.04.

1.14 Custodian. Custodian means a bank or person who qualifies as a non-bank custodian under Code §401(f)(2) and who accepts the position of Custodian by executing the Adoption Agreement or by executing a separate Custodial Agreement.

1.15 Defined Contribution Plan. Defined Contribution Plan means a retirement plan which provides for an individual account for each Participant and for benefits based solely on the amount contributed to the Participant's Account, and on any Earnings, expenses, and forfeitures which the Plan may allocate to such Participant's Account.

1.16 Defined Benefit Plan. Defined Benefit Plan means a retirement plan which does not provide for individual accounts for Employer contributions and which provides for payment of determinable benefits in accordance with the plan's formula.

1.17 Denominational Service. Denominational Service means a person's completed years and months in the paid employment of a church or convention or association of churches with which the Employer is associated, and/or in the paid employment of an agency or organization that is exempt from tax under Code §501 and that is controlled by or associated with the church or convention or association of churches with which the Employer is associated. Denominational Service also includes all years of service by a duly ordained, commissioned, or licensed minister of a church. The Participant is responsible to inform the Employer of Denominational Service the Participant wishes the Plan to count.

1.18 Differential Wage Payment. Differential Wage Payment means differential wage payment as defined by Code §3401(h)(2).

1.19 Disability/Disabled. Disabled shall have the meaning provided in the Investment Arrangement. If not defined in the Investment Arrangement, Disabled means unable 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 to be of long continued and indefinite duration. The permanence and degree of such impairment shall be supported by medical evidence. The Employer in Appendix B to its Adoption Agreement can specify a different definition of Disabled which is not inconsistent with the Code and which will apply in place of the definition in the second sentence of this Paragraph. A person who is Disabled has a "Disability."

(A) Administration. For purposes of this Plan, a Participant is disabled on the date the Plan determines the Participant satisfies the definition of Disability. The Plan may require a Participant to submit to a physical examination in order to confirm the Participant's Disability. The provisions of this Section will be applied in a consistent manner. If the Plan satisfies the ERISA Safe Harbor Exemption, the Employer, in any capacity, will not have any discretionary authority to determine if a Participant has a Disability.

1.20 DOL. DOL means the U.S. Department of Labor.

1.21 Earnings. Earnings means the net income, gain or loss earned by a particular Account or with respect to a contribution or to a distribution, as the context requires.

1.22 Educational Organization. Educational Organization means an organization described under Code §170(b)(1)(A)(ii), relating to educational organizations that normally maintain a regular faculty and curriculum and normally have a regularly enrolled body of pupils or students in attendance where the educational activities are regularly carried on.

1.23 Effective Date. The Effective Date of this Plan is the date the Employer elects in its Adoption Agreement. However, as to a particular provision, a different effective date may apply as this basic plan document may provide or as the Employer may elect in its Adoption Agreement, or a Participation Agreement, or in any other document which evidences the action taken. If this Plan restates a previously existing plan, the Effective Date of the provisions of this restatement do not need to be earlier than January 1, 2010. If this Plan is retroactively effective, the provisions of this Plan generally control.

1.24 Elective Deferrals. Elective Deferrals means a Participant's Pre-Tax Deferrals, Roth Deferrals, Automatic Deferrals and, as the context requires, Age 50 Catch-Up Deferrals and Qualified Organization Catch-Up Deferrals under the Plan, and which the Employer contributes to the Plan at the Participant's election (or automatically) in lieu of cash compensation. As to other plans, as may be relevant to the Plan, Elective Deferrals means amounts excludible from the Employee's gross income under Code §§125, 132(f)(4), 402(e)(3), 402(h)(1)(B), 403(b), 408(p) or 457(b), and includes amounts included in the Employee's gross income under Code §402A, and contributed by the Employer, at the Employee's election, to a cafeteria plan, a qualified transportation fringe benefit plan, a 401(k) plan, a SARSEP, a tax-sheltered annuity, a SIMPLE plan or a Code §457(b) plan.

(A) Pre-Tax Deferral. Pre-Tax Deferral means an Elective Deferral (including a Catch-Up Deferral or an Automatic Deferral) which is not a Roth Deferral.

(B) Roth Deferral. Roth Deferral means an Elective Deferral (including a Catch-Up Deferral or an Automatic Deferral) which a Participant irrevocably designates as a Roth Deferral under Code §402A at the time of deferral and which is subject to income tax when made to the Plan. In the case of an Automatic Deferral, the Plan makes such irrevocable designation in accordance with Section 3.02(B).

(C) Automatic Deferral. See Section 3.02(B)(4)(a).

(D) Age 50 Catch-Up Deferral. See Section 3.02(E)(2).

(E) Qualified Organization Catch-Up Deferral. See Section 3.02(D)(1).

(F) One-time Irrevocable Elections. Contributions made pursuant to a Participant's one-time irrevocable election when he/she is initially eligible to make a salary reduction election are not Elective Deferrals. Contributions made pursuant to a one-time irrevocable election are Mandatory Employee Contributions under Section 1.46.

1.25 Eligible Employee. Eligible Employee means an Employee other than an Excluded Employee.

1.26 Eligible Employer. Eligible Employer means a State (but only as to a State Employee Performing Services for a Public School), or a Code §501(c)(3) organization as to any employee of the Code §501(c)(3) organization. The term "Employer" also includes any organization other than an organization described in Code §501(c)(3) that employs a minister described in Code §414(e)(5)(A)(i)(II), but solely with respect to the participation in the Plan by the minister, and only if such Employer's participation is approved by the Plan Administrator in accordance with rules and procedures adopted for such purposes. Furthermore, (1) a self-employed minister described in Code §414(e)(5)(A)(i)(I) may only participate in the Plan if the self-employed minister has no Employees, and (2) a minister described in Code §414(e)(5)(A)(i)(II) may participate in the Plan for Elective Deferrals but may only participate in the Plan with respect to Employer Contributions if such minister is an NHCE.

1.27 Employee. Except with regard to a Public School, Employee means any common law employee of the Employer. Employee includes, if the Plan is a Church Plan, a minister described in Code §414(e)(5)(A)(i)(II). Employee does not include an independent contractor. See also Section 1.26 with regard to Employers of ministers which are not otherwise Eligible Employers.

(A) Public School. If the Employer is a Public School, then Employee means each individual who is a common law employee of a State performing services for a Public School of the State, including an individual who is appointed or elected. This definition is not applicable unless the Employee's compensation for performing services for a Public School is paid by the State. Further, a person occupying an elective or appointive public office is not an Employee of a Public School unless such office is one to which an individual is elected or appointed and only if the individual has received training, or is experienced, in the field of education. A public office includes any elective or appointive office of a State.

(B) Differential Wage Payment. An individual receiving a Differential Wage Payment from the Employer is treated as an Employee of the Employer.

1.28 Employee Contribution. Employee Contribution means a Participant's after-tax contribution to an Investment Arrangement which the Participant designates as an Employee Contribution at the time of contribution. Neither an Elective Deferral (Pre-Tax or Roth) nor a Mandatory Employee Contribution is an Employee Contribution.

1.29 Employer. Employer means each Signatory Employer, Lead Employer, Related Employer, and Participating Employer as the Plan indicates or as the context requires. The Employer also includes any successor to a Signatory Employer, Lead Employer, or Participating Employer if such Employer agrees to continue to maintain the Plan. Only an Eligible Employer may be the Signatory Employer or Participating Employer.

(A) Signatory Employer. The Signatory Employer is the Employer who establishes a Plan under this Volume Submitter Plan by executing an Adoption Agreement. The Employer for purposes of acting as Plan Administrator, making Plan amendments, restating the Plan, terminating the Plan or performing settlor functions, means the Signatory Employer and does not include any Related Employer or Participating Employer. The Signatory Employer also may terminate the participation in the Plan of any Participating Employer upon written notice. The Signatory Employer will provide such notice not less than 30 days prior to the date of termination unless the Signatory Employer determines that the interest of Plan Participants requires earlier termination.

(B) Related Group/Related Employer. A Related Group is a controlled group of corporations (as defined in Code §414(b)), trades or businesses (whether or not incorporated) which are under common control (as defined in Code §414(c)), an affiliated service group (as defined in Code §414(m)) or an arrangement otherwise described in Code §414(o). If the Employer is a governmental employer or a Church, the Employer shall determine which entities are Related Employers based on a reasonable, good faith standard and taking into account the special rules applicable under IRS Notice 89-23. Each Employer/member of the Related Group is a Related Employer. The term "Employer" includes every Related Employer for purposes of crediting Service and Hours of Service, determining Years of Service and Breaks in Service under Articles 2 and 4, determining Separation from Service, applying the coverage test under Code §410(b), applying the Annual Additions Limit to 403(b) plans, applying the definitions of Employee, HCE and Compensation (except as the Employer may elect in its Adoption Agreement relating to allocations) and for any other purpose the Code or the Plan require.

(C) Participating Employer. Participating Employer means a Related Employer (to the Signatory Employer or another Related Employer) which signs the Execution Page of the Adoption Agreement or a Participation Agreement to the Adoption Agreement. Only a Participating Employer (or Employees thereof) may contribute to the Plan. A Participating Employer is an Employer for all purposes of the Plan except as provided in Sections 1.29(A). If Article 10 applies, a Participating Employer includes an unrelated Employer who executes a Participation Agreement. See Section 10.02.

1.30 Employer Contribution. Employer Contribution means a Nonelective Contribution or a Matching Contribution, as the context may require.

1.31 Entry Date. Entry Date means the date(s) the Employer elects in its Adoption Agreement upon which an Eligible Employee who has satisfied the Plan's eligibility conditions and who remains employed by the Employer on the Entry Date commences participation in the Plan or in a part of the Plan. An Employee's Entry Date with regard to Elective Deferrals is the date the Employee becomes a Participant with regard to Elective Deferrals under Article 2.

1.32 EPCRS. EPCRS means the IRS' Employee Plans Compliance Resolution System for resolving plan defects, or any successor program.

1.33 ERISA. ERISA means the Employee Retirement Income Security Act of 1974, as amended, and includes applicable DOL regulations.

1.34 ERISA Plan. Being an ERISA Plan means the Plan is subject to ERISA. This Plan may only be used by a governmental Employer (ERISA §§4(b)(1) and 3(32)) or by a "non-electing" church (ERISA §§4(b)(2) and 3(32)), or if the Plan satisfies the ERISA Safe Harbor Exemption.

(A) ERISA Safe Harbor Exemption. ERISA Safe Harbor Exemption means the exemption established by DOL Reg. §2510.3-2(f), under which the Plan, if otherwise subject to Title I of ERISA, is not an ERISA Plan, as explained in DOL Field Assistance Bulletins 2007-02 and 2010-01 or any other applicable DOL guidance. If the Plan intends to qualify for the ERISA Safe Harbor Exemption, the Plan will allocate the responsibility for performing discretionary determinations that will compromise the exemption to persons other than the Employer. See Section 7.01(H). To qualify for the exemption, there can be no Employer contributions other than Elective Deferrals.

1.35 Excluded Employee. Excluded Employee means, as the Employer elects in its Adoption Agreement, any Employee, or class of Employees, not eligible to participate in the Plan with regard to a specific Contribution Type. The Employer must elect any Excluded Employees in accordance with the Adoption Agreement limitations. The Employer in the Adoption Agreement may designate different

groups of Excluded Employees for each Contribution Type. The Adoption Agreement may specify that Employees who fail to make an irrevocable election described in Section 1.24(F) are Excluded Employees, either as to the Plan as a whole or as to Employer Contributions.

(A) Collective Bargaining Employees. If the Employer elects in its Adoption Agreement to exclude collective bargaining Employees from eligibility to participate for purposes other than making Elective Deferrals, the exclusion applies to any Employee included in a unit of Employees covered by an agreement which the Secretary of Labor finds to be a collective bargaining agreement between employee representatives and one or more employers if: (1) retirement benefits were the subject of good faith bargaining; and (2) two percent or fewer of the employees covered by the agreement are "professional employees" as defined in Treas. Reg. §1.410(b)-9, unless the collective bargaining agreement requires the Employee to be included within the Plan. The term "employee representatives" does not include any organization more than half the members of which are owners, officers, or executives of the Employer. Regardless of the preceding, the Employer may elect in its Adoption Agreement to exclude collective bargaining Employees from eligibility to participate for purposes of making Elective Deferrals if the Employer maintains another plan that satisfies the universal availability requirements of Code §403(b)(12).

(B) Nonresident Aliens. If the Employer elects in its Adoption Agreement to exclude nonresident aliens from eligibility to participate, the exclusion applies to any nonresident alien Employee who does not receive any earned income, as defined in Code §911(d)(2), from the Employer which constitutes United States source income, as defined in Code §861(a)(3).

(C) Student Employees. If the Employer elects in its Adoption Agreement to exclude Student Employees, the exclusion applies to students performing services described in Code §3121(b)(10).

(D) Reclassified Employees. A Reclassified Employee is an Excluded Employee for purposes of Employer Contributions (and for purposes of Elective Deferrals if the Employer is a Church) unless the Employer in Appendix B to its Adoption Agreement elects: (a) to include all Reclassified Employees as Eligible Employees; (b) to include one or more categories of Reclassified Employees as Eligible Employees; or (c) to include Reclassified Employees (or one or more groups of Reclassified Employees) as Eligible Employees as to one or more Contribution Types. A Reclassified Employee is any person the Employer erroneously did not treat as a common law employee and it is later determined (irrespective of a binding determination) that the person should have been treated as a common law employee. A person who is an independent contractor is not an Employee or, absent such later determination, a Reclassified Employee, and therefore may not be an Eligible Employee under this Plan.

(E) Employees who normally work less than 20 hours per week. The Employer in its Adoption Agreement may elect to exclude any Employee who normally works less than 20 hours per week. Under this election, an Employee is excluded from the Plan provided (1) for the Initial Eligibility Computation Period, the Employer reasonably expected the Employee to work less than 1,000 Hours of Service in such period; and (2) for each Subsequent Eligibility Computation Period, except as provided below in this Paragraph, the Employee worked less than 1,000 Hours of Service in any preceding Eligibility Computation Period. The provisions of Section 2.02(C) apply by analogy to the determination of Eligibility Computation Periods and Service within an Eligibility Computation Period. The Employer in the Adoption Agreement may select a lesser threshold than 20 hours per week. In that case, the 1,000 Hour of Service requirement will be adjusted pro rata. Except as limited by the following sentence, any Employee who completes more than 1,000 Hours of Service during an Eligibility Computation Period will not be an Excluded Employee under this Section 1.35(E) for any subsequent Plan Year. The preceding sentence does not apply (1) with respect to any contributions if the Employer is a Church, or (2) with respect to Employer Contributions if the Employer is not a Church. For purposes of this exclusion, the Plan Administrator may use any reasonable, consistent method of crediting Hours of Service, regardless of the method elected in the Adoption Agreement for other purposes.

(F) Transition rules. Unless the Employer indicates otherwise in Appendix B to its Adoption Agreement, the Plan excludes for purposes of making Elective Deferrals employees described in Treas. Reg. §1.403(b)-11(d), to the extent and for the time periods specified therein. Under these rules, if the Plan excluded from deferring, on July 26, 2007, certain visiting professors, employees affiliated with a religious order who are under a vow of poverty, or employees who made a one-time election to participate in a Governmental Plan that is not a 403(b) plan, then the Plan may maintain that exclusion during the plan year which began in 2009. Additionally, if the Plan excluded from deferring, on July 26, 2007, certain collective bargaining employees, then the Plan may maintain that exclusion until July 26, 2010, or, if earlier, the date on which the related collective bargaining agreement terminates. If the Plan is a Governmental Plan for which amendment authority rests with a legislative body which meets in session, then the foregoing deadlines are extended to January 1, 2011, or, if earlier, the close of the first regular legislative session of the legislative body with the authority to amend the plan that begins on or after January 1, 2009.

(G) Per Diem Employees. If the Employer elects in its Adoption Agreement to exclude Per Diem Employees, then Employees who are employed on an as-needed basis by the Employer are excluded.

1.36 401(m) Plan. 401(m) Plan means the portion, if any, of the 403(b) plan or another plan the Employer establishes, subject to the requirements of Code §401(m).

1.37 403(b) Plan. 403(b) Plan means this 403(b) plan.

1.38 Governmental Plan. Governmental Plan means a plan maintained by a State and described in Code §414(d).

1.39 HCE. HCE means a highly compensated Employee, defined under Code §414(q) as an Employee who during the preceding Plan Year (or in the case of a short Plan Year, the immediately preceding 12 month period) had Compensation in excess of \$80,000 (as adjusted by the IRS for the relevant year) and, if the Employer under its Adoption Agreement makes the top-paid group election, was part of the top-paid 20% group of Employees (based on Compensation for the preceding Plan Year).

(A) Compensation Definition. For purposes of this Section 1.39, "Compensation" means Compensation as defined in Section 4.05(D).

(B) Top-paid Group/Calendar Year Data. The determination of who is an HCE, including the determinations of the number and identity of the top-paid 20% group, must be consistent with Code §414(q) and regulations issued under that Code section. The Employer in its Adoption Agreement may make a calendar year data election to determine the HCEs for the Plan Year, as prescribed by IRS Guidance. A calendar year data election must apply to all plans of the Employer which reference the HCE definition in Code §414(q). For purposes of this Section 1.39, if the current Plan Year is the first year of the Plan, then the term "preceding Plan Year" means the 12-consecutive month period immediately preceding the current Plan Year.

1.40 Hour of Service. Hour of Service means:

(A) Paid and duties. Each Hour of Service for which the Employer, either directly or indirectly, pays an Employee, or for which the Employee is entitled to payment, for the performance of duties. The Plan credits Hours of Service under this Paragraph (A) to the Employee for the computation period in which the Employee performs the duties, irrespective of when paid;

(B) Back pay. Each Hour of Service for back pay, irrespective of mitigation of damages, to which the Employer has agreed or for which the Employee has received an award. The Plan credits Hours of Service under this Paragraph (B) to the Employee for the computation period(s) to which the award or the agreement pertains rather than for the computation period in which the award, agreement or payment is made; and

(C) Payment but no duties. Each Hour of Service for which the Employer, either directly or indirectly, pays an Employee, or for which the Employee is entitled to payment (irrespective of whether the employment relationship is terminated), for reasons other than for the performance of duties during a computation period, such as leave of absence, vacation, holiday, sick leave, illness, incapacity (including disability), layoff, jury duty or military duty. The Plan will credit no more than 501 Hours of Service under this Paragraph (C) to an Employee on account of any single continuous period during which the Employee does not perform any duties (whether or not such period occurs during a single computation period). The Plan credits Hours of Service under this Paragraph (C) in accordance with the rules of paragraphs (b) and (c) of Labor Reg. §2530.200b-2, which the Plan, by this reference, specifically incorporates in full within this Paragraph (C).

The Plan will not credit an Hour of Service under more than one of the above Paragraphs (A), (B) or (C). A computation period for purposes of this Section 1.40 is the Plan Year, Year of Service period, Break in Service period or other period, as determined under the Plan provision for which the Plan is measuring an Employee's Hours of Service. The Plan will resolve any ambiguity with respect to the crediting of an Hour of Service in favor of the Employee.

(D) Method of Crediting Hours of Service. The Employer must elect in its Adoption Agreement the method the Plan will use in crediting an Employee with Hours of Service and the purpose for which the elected method will apply.

(1) Actual Method. Under the Actual Method as determined from records, an Employee receives credit for Hours of Service for hours worked and hours for which the Employer makes payment or for which payment is due from the Employer.

(2) Equivalency Method. Under an Equivalency Method, for each equivalency period for which the Plan would credit the Employee with at least one Hour of Service, the Plan will credit the Employee with: (1) 10 Hours of Service for a daily equivalency; (2) 45 Hours of Service for a weekly equivalency; (3) 95 Hours of Service for a semimonthly payroll period equivalency; and (4) 190 Hours of Service for a monthly equivalency.

(3) Elapsed Time Method. Under the Elapsed Time Method, an Employee receives credit for Service for the aggregate of all time periods (regardless of the Employee's actual Hours of Service) commencing with the Employee's Employment Commencement Date, or with his/her Re-employment Commencement Date, and ending on the date a Break in Service begins. An Employee's Employment Commencement Date or his/her Re-employment Commencement Date begins on the first day he/she performs an Hour of Service following employment or re-employment. In applying the Elapsed Time Method, the Plan will credit an Employee's Service for any Period of Severance of less than 12-consecutive months and will express fractional periods of Service in days.

(a) Elapsed Time – Break in Service. Under the Elapsed Time Method, a Break in Service is a Period of Severance of at least 12-consecutive months. In the case of an Employee who is absent from work for maternity or paternity reasons, the 12-consecutive month period beginning on the first anniversary of the first date the Employee is otherwise absent from Service does not constitute a Break in Service.

(b) **Elapsed Time – Period of Severance.** A Period of Severance is a continuous period of time during which the Employee is not employed by the Employer. The continuous period begins on the date the Employee retires, quits, is discharged, or dies or if earlier, the first 12-month anniversary of the date on which the Employee otherwise is absent from Service for any other reason (including disability, vacation, leave of absence, layoff, etc.).

(E) **Maternity/Paternity Leave/Family and Medical Leave Act.** Solely for purposes of determining whether an Employee incurs a Break in Service under any provision of this Plan, the Plan must credit Hours of Service during the Employee's unpaid absence period: (1) due to maternity or paternity leave; or (2) as required under the Family and Medical Leave Act. An Employee is on maternity or paternity leave if the Employee's absence is due to the Employee's pregnancy, the birth of the Employee's child, the placement with the Employee of an adopted child, or the care of the Employee's child immediately following the child's birth or placement. The Plan credits Hours of Service under this Section 1.40(E) on the basis of the number of Hours of Service for which the Employee normally would receive credit or, if the Plan cannot determine the number of Hours of Service the Employee would receive credit for, on the basis of 8 hours per day during the absence period. The Plan will credit only the number (not exceeding 501) of Hours of Service necessary to prevent an Employee's Break in Service. The Plan credits all Hours of Service described in this Section 1.40(E) to the computation period in which the absence period begins or, if the Employee does not need these Hours of Service to prevent a Break in Service in the computation period in which his/her absence period begins, the Plan credits these Hours of Service to the immediately following computation period.

(F) **Qualified Military Service.** Hour of Service also includes any Service the Plan must credit for contributions and benefits in order to satisfy the crediting of Service requirements of Code §414(u).

1.41 Insurance Company. Insurance Company means the insurance company which issues or provides an Annuity Contract used as an Investment Arrangement hereunder.

1.42 Investment Arrangement/Investment Arrangement Documentation. Investment Arrangement means an Annuity Contract or Custodial Account that satisfies the requirements of Treas. Reg. §1.403(b)-3 that is issued or established for funding amounts held under the Plan. Appendix "D" is a list of Vendors of Investment Arrangements approved for use under the Plan, including sufficient information to identify the approved Investment Arrangements. Investment Arrangement Documentation means the terms and agreements associated with an Investment Arrangement, such as a Custodial Agreement, an Annuity Contract, or other documents that Investment Arrangement Documentation may reference, such as a service agreement. The Investment Arrangement Documentation, excluding those terms that are inconsistent with the Plan or Code §403(b), is hereby incorporated by reference in the Plan. With respect to any Participant, an Investment Arrangement refers to the Investment Arrangement or Investment Arrangements which hold all or part of the Participant's Account.

1.43 IRS. IRS means the Internal Revenue Service. When discussing regulations or other guidance, IRS also includes the United States Treasury. IRS Guidance includes Treasury regulations and other guidance of general applicability appearing in the Internal Revenue Bulletin.

1.44 [Reserved]

1.45 Limitation Year. The Limitation Year means the Calendar Year. However, if the Participant is in control of an Employer pursuant to Section 4.04, the Limitation Year shall be the Limitation Year in the Defined Contribution Plan controlled by the Participant.

1.46 Mandatory Employee Contributions. A Mandatory Employee Contribution is a pre-tax Employee contribution which the Employee agrees to make as a condition of employment. Mandatory Employee Contributions also include contributions made pursuant to an Employee's irrevocable one-time election, as described in Section 1.24(F). Mandatory Employee Contributions are treated as pretax Nonelective Contributions and are 100% Vested at all times.

1.47 Matching Contribution. Matching Contribution means a fixed or discretionary contribution the Employer makes on account of Elective Deferrals or on account of Employee Contributions. Matching Contributions are limited to contributions made on account of Elective Deferrals or Employee Contributions under this Plan unless otherwise specified by the Employer in its Adoption Agreement. Matching Contributions also include Participant forfeitures allocated on account of such Elective Deferrals or Employee Contributions.

(A) **Fixed Matching Contribution.** Fixed Matching Contribution means a Matching Contribution which the Employer, subject to satisfaction of allocation conditions, if any, must make pursuant to a formula in the Adoption Agreement. Under the formula, the Employer contributes a specified percentage or dollar amount on behalf of a Participant based on that Participant's Elective Deferrals or Employee Contributions eligible for a match.

(B) **Discretionary Matching Contribution.** Discretionary Matching Contribution means a Matching Contribution which the Employer in its sole discretion elects to make to the Plan. The Employer retains discretion over the Discretionary Matching Contribution rate or amount, the limit(s) on Elective Deferrals or Employee Contributions subject to match, the per Participant match allocation limit(s), the Participants who will receive the allocation, and the time period applicable to any matching formula(s) (collectively, the "matching formula"), except as the Employer otherwise elects in its Adoption Agreement.

(C) Regular Matching Contribution. A Regular Matching Contribution is a Matching Contribution which is not a Safe Harbor Matching Contribution or an Additional Matching Contribution.

1.48 Nonelective Contribution. Nonelective Contribution means a fixed or discretionary Employer Contribution which is not a Matching Contribution.

(A) Fixed Nonelective Contribution. Fixed Nonelective Contribution means a Nonelective Contribution which the Employer, subject to satisfaction of allocation conditions, if any, must make pursuant to a formula (based on Compensation of Participants who will receive an allocation of the contributions or otherwise) in the Adoption Agreement. See Section 3.04(A)(2).

(B) Discretionary Nonelective Contribution. Discretionary Nonelective Contribution means a Nonelective Contribution which the Employer in its sole discretion elects to make to the Plan. See Section 3.04(A)(1).

(C) QNEC. QNEC means a qualified nonelective contribution which is 100% Vested at all times and which is subject to the distribution restrictions described in Section 6.01(E). Nonelective Contributions are not 100% Vested at all times if the Employee has a 100% Vested interest solely because of his/her Years of Service taken into account under a vesting schedule. Any Nonelective Contributions allocated to a Participant's QNEC Account under the Plan automatically satisfy and are subject to the QNEC definition.

1.49 NHCE. NHCE means a nonhighly compensated employee, which is any Employee who is not an HCE.

1.50 Participant. Participant means an Eligible Employee who becomes a Participant in accordance with the provisions of Section 2.01. Once an Eligible Employee becomes a Participant, he or she will remain a Participant so long as he or she has an Account in the Plan.

1.51 Participation Agreement. Participation Agreement means the Adoption Agreement page or pages or other separate agreement executed by one or more Related Employers (or in a multiple employer plan, other Eligible Employers) to become a Participating Employer.

(A) Permissible variations of participation agreement. The participation agreement must identify the Participating Employer and the covered Employees and provide for the Participating Employer's signature. In addition, in the participation agreement, the Signatory Employer shall specify which elections, if any, the Participating Employer can modify, and any restrictions on the modifications. Any such modification shall apply only to the Employees of that Participating Employer. The Participating Employer shall make any such modification by selecting the appropriate option on its participation agreement to the Employer's Adoption Agreement. To the extent that the participation agreement does not permit modification of an election, any attempt by a Participating Employer to modify the election shall have no effect on the Plan and the Participating Employer is bound by the Plan terms as selected by the Signatory Employer. If a Participating Employer does not make any permissible participation agreement election modifications, then with regard to any election, the Participating Employer is bound by the Adoption Agreement terms as completed by the Signatory Employer.

1.52 Plan. Plan means the 403(b) Plan established or continued by the Employer in the form of this Volume Submitter Plan, including the Adoption Agreement under which the Employer has elected to establish this Plan. The Plan is not intended to be a Code §§401(a), 403(a) or 457(b) plan. The Employer must designate the name of the Plan in its Adoption Agreement. An Employer may execute more than one Adoption Agreement offered under this Plan, each of which will constitute a separate Plan established or continued by that Employer. The Plan created by each adopting Employer is a separate Plan, independent from the plan of any other employer adopting this Volume Submitter Plan. All section references within this basic plan document are Plan section references unless the context clearly indicates otherwise. The Plan includes any Appendix permitted by the basic plan document or by the Employer's Adoption Agreement and which the Employer attaches to its Adoption Agreement. The Plan Administrator or others, as described more fully in Section 1.53 may perform any action the Plan is to perform hereunder.

(A) Frozen Plan. See Section 3.01(F).

1.53 Plan Administrator. Plan Administrator means the person, committee, or organization selected in the Adoption Agreement to administer the Plan. If no Plan Administrator is identified in the Adoption Agreement, then the Employer is the Plan Administrator. Functions of the Plan Administrator, including those described in the Plan, may be performed by Vendors, designated agents of the Plan Administrator, or others (including Employees a substantial portion of whose duties is administration of the Plan) pursuant to the terms of Investment Arrangements, written service agreements or other documents under the Plan. For this purpose, an Employee is treated as having a substantial portion of his or her duties devoted to administration of the Plan if the Employee's duties with respect to administration of the Plan are a regular part of the Employee's duties and the Employee's duties relate to Participants and Beneficiaries generally (and the Employee only performs those duties for himself or herself as a consequence of being a Participant or Beneficiary). If the Employer is the Plan Administrator, any requirement under the Plan for communication between the Employer and the Plan Administrator automatically is deemed satisfied, and the Employer has discretion to determine the manner of documenting any decision deemed to be communicated under this provision. See Section 7.02(F) regarding delegation of authority in general and Section 7.01(H) regarding delegation of authority if the Employer intends for the Plan to qualify under the ERISA Safe Harbor Exemption.

1.54 Plan Year. Plan Year means the consecutive month period the Employer specifies in its Adoption Agreement.

- 1.55 Practitioner.** The Practitioner means the Volume Submitter Practitioner identified in the heading to the plan.
- 1.56 [Reserved]**
- 1.57 Public School.** Public School means a State sponsored Educational Organization.
- 1.58 QDRO.** QDRO means a qualified domestic relations order under Code §414(p). A "domestic relations order" is a judgment, decree, or order (including approval of a property settlement agreement) that relates to the provision of child support, alimony payments, or marital property rights of a spouse or former spouse, child, or other dependent, made pursuant to the domestic relations law of any State.
- 1.59 Qualified Military Service.** Qualified Military Service means qualified military service as defined in Code §414(u)(5). Notwithstanding any provision in the Plan to the contrary, as to Qualified Military Service, the Plan will credit Service under Section 1.40(C), the Employer will make contributions to the Plan and the Plan will provide benefits in accordance with Code §414(u).
- 1.60 Restated Plan.** A Restated Plan means a plan the Employer adopts in substitution for, and in amendment of, an existing plan, as the Employer elects in its Adoption Agreement. The provisions of this Plan, as a Restated Plan, apply solely to an Employee whose employment with the Employer terminates on or after the restated Effective Date of the Plan, except as otherwise set forth in the Adoption Agreement.
- 1.61 [Reserved]**
- 1.62 Rollover Contribution.** A Rollover Contribution means an amount of cash or property (including a Participant loan from another plan subject to the rules of the Vendor) which the Code permits an Eligible Employee or Participant to transfer directly or indirectly to this Plan from another Eligible Retirement Plan (or vice versa) within the meaning of Code §402(c)(8)(B) and Section 6.08(F)(2), except that the Plan may permit an In-Plan Roth Rollover Contribution as provided in Section 3.08(E).
- (A) In-Plan Roth Rollover Contribution.** An In-Plan Roth Rollover Contribution means a Rollover Contribution to the Plan that consists of a distribution or transfer from a Participant's Plan Account, other than a Roth Deferral Account, that the Participant transfers to the Participant's In-Plan Roth Rollover Contribution Account in the Plan, in accordance with Code §402(c)(4). In-Plan Roth Rollover Contributions will be subject to the Plan rules related to Roth Deferral Accounts, subject to preservation of Protected Benefits in accordance with clause (c) of Section 3.08(E)(3)(d).
- (B) In-Plan Roth Rollover Contribution Account.** An In-Plan Roth Rollover Contribution Account is a sub-account the Plan Administrator may establish to account for a Participant's Rollover Contributions attributable to the Participant's In-Plan Roth Rollover Contributions. The Plan Administrator has authority to establish such a sub-account, and to the extent necessary, may establish sub-accounts based on the source of the In-Plan Roth Rollover Contribution. The Plan Administrator will administer an In-Plan Roth Rollover Contribution Account in accordance with Code and the Plan provisions.
- 1.63 [Reserved]**
- 1.64 Salary Reduction Agreement.** A Salary Reduction Agreement means a Participant's written election to reduce his or her Compensation (and have that amount contributed as Elective Deferrals to the Plan).
- 1.65 Separation from Service/Severance from Employment.** "Severance from Employment" or "Separation from Service" occurs when an Employee ceases to be employed by the Employer maintaining the Plan or a Related Employer that is eligible to maintain a section 403(b) Plan under Treas. Reg. §1.403(b)-2(b)(8), even if the Employee remains employed with another entity that is a Related Employer where either (a) such Related Employer is not an Eligible Employer or (b) the Employee is employed or in a capacity that is not employment with an eligible employer.
- 1.66 Service.** Service means any period of time the Employee is in the employ of the Employer, including any period the Employee is on an unpaid leave of absence authorized by the Employer under a uniform policy applicable to all Employees. See Section 1.29(B) related to Service for Related Employers.
- (A) Predecessor Employer.** A Predecessor Employer is an employer that previously employed one or more of the Employees.
- (B) Predecessor Employer Service.** If the Employer maintains (by adoption, plan merger or transfer) the plan of a Predecessor Employer, service of the Employee with the Employer.
- (C) Elective Service Crediting.** Except as provided in Section 1.66(B), the Plan does not credit Service with the Predecessor Employer unless the Employer, in its Adoption Agreement (or in a Participation Agreement, if applicable) elects to credit designated Predecessor Employer Service and specifies the purposes for which the Plan will credit service with that Predecessor Employer. Unless the Employer under its Adoption Agreement provides for this purpose specific Entry Dates, an Employee who satisfies the Plan's eligibility condition(s) by reason of the crediting of Predecessor Employer Service will enter the Plan in

accordance with the provisions of Article 2 as if the Employee were a re-employed Employee on the first day the Plan credits Predecessor Employer Service.

1.67 State. State means a State, a political subdivision of a State, or any agency of instrumentality of a State, and includes the District of Columbia. In determining whether an individual is a Public School Employee, a State includes an Indian tribal government.

1.68 Successor Plan. Successor Plan means a plan in which at least 50% of the Eligible Employees of the first Plan Year were eligible under another 403(b) Plan maintained by the Employer in the prior Plan Year.

1.69 Taxable Year. Taxable Year means the taxable year of a Participant.

1.70 Vested. Vested means a Participant or a Beneficiary has an unconditional claim, legally enforceable against the Plan, to the Participant's Accumulated Benefit or to a portion thereof if not 100% vested.

1.71 USERRA. USERRA means the Uniformed Services Employment and Reemployment Rights Act of 1994, as amended.

1.72 Vendor. Vendor means the provider of an Annuity Contract or Custodial Account, as the context requires. With regard to an Investment Arrangement, the Vendor is the provider of that Investment Arrangement. With regard to a Participant, the Vendor is the provider of any Investment Arrangement holding an Account for the Participant.

1.73 Year of 403(b) Service. For purposes of determining Includible Compensation or Special Catch-Up Contributions, Year of 403(b) Service means each full year during which an individual is a full-time Employee of the Employer, plus fractional credit for each part of a year during which the individual is either a full-time Employee of the Employer for a part of a year or a part-time Employee of the Employer, determined under Treas. Reg. §1.403(b)-4(e). An Employee's number of Years of 403(b) Service equals the aggregate of such years or parts of years. The work period is the Employer's annual work period.

ARTICLE 2. ELIGIBILITY AND PARTICIPATION

2.01 ELIGIBILITY. Each Eligible Employee becomes a Participant in the Plan in accordance with the eligibility conditions the Employer elects in its Adoption Agreement. The Employer may elect different age and service conditions for different Contribution Types under the Plan.

(A) Elective Deferrals/Universal Availability. The provisions of this Section 2.01(A) apply if the Employer is not a Church or if the Employer does not maintain another plan that satisfies the universal availability requirements of Code §403(b)(12). An Employee, other than an Excluded Employee with regard to Elective Deferrals, becomes a Participant in the Elective Deferral portion of the Plan on the date the Employer provides the Employee a participant notice of the right to defer. The Employer will provide such a notice to the Employee within 30 days after commencement of employment (or, if later, 30 days after the date the Employee ceases to be an Excluded Employee). If the Plan places any restrictions on a Participant's right to make a deferral election, the Participant, at a minimum, must have the right to make an initial deferral election within a 30-day period following the date the notice is provided. In no event may a Participant's deferral election be effective prior to the Effective Date of the Plan. For purposes of this Paragraph, an Employee of a Related Employer that is not a Participating Employer is an Excluded Employee with respect to Elective Deferrals.

(B) Other Contributions. The provisions of this Section 2.01(B) apply to Employer Contributions and Employee Contributions, and do not apply to Elective Deferrals. However, if the Employer is a Church or if the Employer maintains another plan that satisfies the universal availability requirements of Code §403(b)(12), then the provisions of this Section 2.01(B) also apply to Elective Deferrals.

(1) **Eligibility Conditions.** The Employer in its Adoption Agreement will elect the age and service conditions applicable to Employer Contributions or Employee Contributions (or Elective Deferrals if the Employer is a Church), if any. For purposes of an Eligible Employee's participation in Employer Contributions or Employee Contributions, the Plan may not impose an age condition exceeding age 21 and may not require completion of more than one Year of Service, except as provided under Sections 2.02(E), (G), or (H).

(2) **New Plan.** Any Eligible Employee who has satisfied the Plan's eligibility conditions and who has reached his/her Entry Date as of the Effective Date is eligible to participate as of the Effective Date, assuming the Employer continues to employ the Employee on that date. Any other Eligible Employee becomes eligible to participate: (1) upon satisfaction of the eligibility conditions and reaching his/her Entry Date; or (2) upon reaching his/her Entry Date if such Employee had already satisfied the eligibility conditions prior to the Effective Date.

(3) **Restated Plan.** If this Plan is a Restated Plan, each Employee who was a Participant in the Plan on the day before the restated Effective Date continues as a Participant in the Restated Plan, irrespective of whether he/she satisfies the eligibility conditions of the Restated Plan, unless the Employer provides otherwise in its Adoption Agreement.

(4) **Special Eligibility Effective Date (Dual Eligibility).** The Employer in its Adoption Agreement may elect to provide a special Effective Date for the Plan's eligibility conditions, with the effect that such conditions may apply only to Employees who are employed by the Employer after a specified date.

2.02 APPLICATION OF SERVICE CONDITIONS. The Plan Administrator will apply this Section 2.02 in administering the Plan's eligibility service condition(s) for Employer Contributions, Mandatory Employee Contributions and Employee Contributions (and, if the Employer is a Church or the Employer maintains another plan that satisfies the universal availability requirements, Elective Deferrals), if any. Except with regard to a Church, this Section will not apply to Elective Deferrals.

(A) Definition of Year of Service. A Year of Service for purposes of an Employee's participation in the Plan, means the applicable Eligibility Computation Period under Section 2.02(C), during which the Employee completes the number of Hours of Service the Employer specifies in its Adoption Agreement, without regard to whether the Employer continues to employ the Employee during the entire Eligibility Computation Period.

(B) Counting Years of Service. For purposes of an Employee's participation in the Plan, the Plan counts all of an Employee's Years of Service, except as provided in Section 2.03.

(C) Initial and Subsequent Eligibility Computation Periods. If the Plan requires one Year of Service for eligibility and an Employee does not complete one Year of Service during the Initial Eligibility Computation Period, the Plan measures Subsequent Eligibility Computation Periods in accordance with the Employer's election in its Adoption Agreement. If the Plan measures Subsequent Eligibility Computation Periods on a Plan Year basis, an Employee who receives credit for the required number of Hours of Service during the Initial Eligibility Computation Period and also during the first applicable Plan Year receives credit for two Years of Service under Article 2.

(1) **Definition of Eligibility Computation Period.** An Eligibility Computation Period is a 12-consecutive month period.

(2) **Definition of Initial Eligibility Computation Period.** The "Initial Eligibility Computation Period" is the Employee's Anniversary Year which begins on the Employee's Employment Commencement Date.

(3) **Definition of Anniversary Year.** An Employee's "Anniversary Year" is the 12-consecutive month period beginning on the Employee's Employment Commencement Date or on anniversaries thereof.

(4) **Definitions of Employment Commencement Date/Re-Employment Commencement Date.** An Employee's Employment Commencement Date is the date on which the Employee first performs an Hour of Service for the Employer. An Employee's Re-Employment Commencement Date is the date on which the Employee first performs an Hour of Service for the Employer after the Employer re-employs the Employee.

(5) **Definition of Subsequent Eligibility Computation Period.** A Subsequent Eligibility Computation Period is any Eligibility Computation Period after the Initial Eligibility Computation Period, as the Employer elects in its Adoption Agreement.

(D) Entry Date. The Employer in its Adoption Agreement elects the Entry Date(s) and elects whether such Entry Date(s) are retroactive, coincident with or next following an Employee's satisfaction of the Plan's eligibility conditions. The Employer may elect to apply different Entry Dates to different Contribution Types.

(1) **Definition of Entry Date.** See Section 1.31

(E) Alternative Service Conditions. The Employer in its Adoption Agreement may elect to impose for eligibility a condition of less than one Year of Service or of more than one Year of Service, but not exceeding two Years of Service. If the Employer elects an alternative Service condition to one Year of Service or two Years of Service, the Employer must elect in its Adoption Agreement the Hour of Service and other requirement(s), if any, after the Employee completes one Hour of Service. Under any alternative Service condition election, the Plan may not require an Employee to complete more than one Year of Service (1,000 Hours of Service in 12-consecutive months) or two Years of Service if applicable.

(1) **[Reserved]**

(2) **[Reserved]**

(3) **Months and days.** The Plan Administrator may, on a uniform and consistent basis, apply Plan provisions relating to months based on a 30-day month, or may adopt other reasonable conventions as it may deem beneficial for efficient Plan administration.

(F) Equivalency or Elapsed Time. If the Employer in its Adoption Agreement elects to apply the Equivalency Method or the Elapsed Time Method in applying the Plan's eligibility Service condition, the Plan Administrator will credit Service in accordance with Sections 1.40(D)(2) and (3).

(G) Governmental and Church Plans. The limitations of this Article on age and service requirements and selection of Entry Dates will not apply if the Plan is a Governmental Plan or a Church Plan.

(H) Maximum age for educational institution. If (1) this Plan is maintained exclusively for Employees of an educational organization as defined in Code §170(b)(1)(A)(ii); (2) the Plan does not require more than one Year of Service as a condition for entry; and (3) the Plan provides full vesting after no more than one Year of Service, the maximum age restriction of Section 2.01(B)(1) is applied by substituting "26" for "21."

2.03 BREAK IN SERVICE – PARTICIPATION. The Plan Administrator will apply this Section 2.03 if any Break in Service rule applies under the Plan. The Break in Service rules do not apply to Elective Deferrals.

(A) Definition of Break in Service. For purposes of this Article 2, an Employee incurs a Break in Service if during any applicable Eligibility Computation Period he/she does not complete more than 500 Hours of Service with the Employer. The Eligibility Computation Period under this Section 2.03(A) is the same as the Eligibility Computation Period the Plan uses to measure a Year of Service under Section 2.02. On a uniform basis, the Plan Administrator may disregard a Break in Service for an Eligibility Computation Period if the Employee is in service on the last day of that period. If the Plan applies the Elapsed Time Method of crediting Service under Section 1.40(D)(3), a Participant incurs a "Break in Service" if the Participant has a Period of Severance of at least 12 consecutive months.

(B) Two Year Eligibility. If the Employer under the Adoption Agreement elects a two Years of Service eligibility condition, an Employee who incurs a one year Break in Service prior to completing two Years of Service: (1) is a new Employee, on the date he/she first performs an Hour of Service for the Employer after the Break in Service; (2) the Plan disregards the Employee's Service prior to the Break in Service; and (3) the Employee establishes a new Employment Commencement Date for purposes of the Initial Eligibility Computation Period under Section 2.02(C).

(C) USERRA. An Employee who has completed Qualified Military Service and who the Employer has rehired under USERRA, does not incur a Break in Service under the Plan by reason of the period of such Qualified Military Service.

(D) Adoption Agreement provisions. The Employer may specify, in Appendix B to its Adoption Agreement, one or more years or other periods of service which the Plan will disregard for purposes of eligibility for Employer Contributions, based on Separation from Service, of Break in Service.

2.04 PARTICIPATION UPON RE-EMPLOYMENT. The provisions of Paragraphs (A), (B), and (C) of this Section 2.04 apply to Employer Contributions, Employee Contributions and (if the Employer is a Church), Elective Deferrals. An Employee who incurs a Separation from Service will enter or re-enter the Plan as a Participant for purposes of Elective Deferrals on his/her Re-employment Commencement Date (provided he/she is not an Excluded Employee), unless the Employer is a Church.

(A) Rehired Participant/Immediate Re-Entry. A Participant who incurs a Separation from Service will re-enter the Plan as a Participant on the date of his/her Re-Employment Commencement Date (provided he/she is not an Excluded Employee), subject to any Break in Service rule, if applicable, under Section 2.03.

(B) Rehired Eligible Employee Who Had Satisfied Eligibility. An Eligible Employee who satisfies the Plan's eligibility conditions, but who incurs a Separation from Service prior to becoming a Participant, subject to any Break in Service rule, if applicable, under Section 2.03, will become a Participant on the later of: (1) the Entry Date on which he/she would have entered the Plan had he/she not incurred a Separation from Service; or (2) his/her Re-Employment Commencement Date.

(C) Rehired Eligible Employee Who Had Not Satisfied Eligibility. An Eligible Employee who incurs a Separation from Service prior to satisfying the Plan's eligibility conditions, becomes a Participant in accordance with the Employer's Adoption Agreement elections. The Plan Administrator, for purposes of applying any shift in the Eligibility Computation Period, takes into account the Employee's prior Service and the Employee is not treated as a new hire.

2.05 CHANGE IN EMPLOYMENT STATUS. The Plan Administrator will apply this Section 2.05 if the Employer in its Adoption Agreement elected to exclude any Employees as Excluded Employees. Although the provisions of this Section describe exclusion from the Plan as a whole, the Plan Administrator will apply the principles of this Section as appropriate to an individual excluded from one or more Contribution Types, as authorized in Section 1.35.

(A) Participant Becomes an Excluded Employee. If a Participant has not incurred a Separation from Service but becomes an Excluded Employee, during the period of exclusion the Excluded Employee: (i) will not share in the allocation of any Employer Contributions or Participant forfeitures, based on Compensation paid to the Excluded Employee during the period of exclusion; (ii) may not make Employee Contributions or, unless permitted by the Vendor, Rollover Contributions; and (iii) may not make Elective Deferrals as to Compensation paid to the Excluded Employee during the period of exclusion.

(1) Vesting, accrual, Break in Service and Earnings. A Participant who becomes an Excluded Employee under this Section 2.05(A) continues: (a) to receive Service credit for vesting under Article 5 for each included vesting Year of Service; (b) to receive Service credit for applying any allocation conditions under Section 3.06 as to Employer Contributions accruing for any non-excluded period; (c) to receive Service credit in applying the Break in Service rules; and (d) to share fully in Earnings under Article 7.

(2) Resumption of Eligible Employee status. If a Participant who becomes an Excluded Employee subsequently resumes status as an Eligible Employee, the Participant will participate in the Plan immediately upon resuming eligible status, subject to the Break in Service rules, if applicable, under Section 2.03.

(B) Excluded Employee Becomes Eligible. If an Excluded Employee who is not a Participant becomes an Eligible Employee, he/she will participate immediately in the Plan if he/she has satisfied the Plan's eligibility conditions and would have been a Participant had he/she not been an Excluded Employee during his/her period of Service. An Excluded Employee receives Service credit for eligibility, for allocation conditions under Section 3.06 (but the Plan disregards Compensation paid while excluded) and for vesting under Article 5 for each included vesting Year of Service, notwithstanding the Employee's Excluded Employee status.

2.06 TERMINATION OF PARTICIPATION. Once an Eligible Employee becomes a Participant, he or she will continue to be a Participant until the Plan distributes the Participant's entire Account Balance.

ARTICLE 3. PLAN CONTRIBUTIONS AND FORFEITURES

3.01 CONTRIBUTION TYPES. The Employer in its Adoption Agreement will elect the Contribution Type(s) and any formulas, allocation methods, conditions and limitations applicable thereto, except where the Plan expressly reserves discretion to the Employer or to the Plan Administrator.

(A) Application of Limits. The Employer will not make a contribution to an Investment Arrangement for any Plan Year to the extent the contribution would exceed any Article 4 limit or other Plan limit.

(B) Compensation for Allocations/Limit. The Plan will allocate all Employer Contributions and Elective Deferrals based on the definition of Compensation the Employer elects in its Adoption Agreement for a particular Contribution Type. Except for a Plan maintained by a Church, the Plan Administrator in allocating such contributions must limit each Participant's Compensation in accordance with the provisions of Section 1.11(E).

(C) Allocation Conditions. The Plan Administrator will allocate Employer Contributions only to those Participants who satisfy the Plan's allocation conditions under Section 3.06, if any, for the Contribution Type being allocated.

(D) Time of Payment of Contribution. The Employer may pay Employer Contributions for any Plan Year in one or more installments without interest. Unless otherwise required by the relevant Investment Arrangement Documentation or the Code, the Employer may make an Employer Contribution to the Plan for a particular Plan Year at such time(s) as the Employer in its sole discretion determines. If the Employer makes a contribution for a particular Plan Year after the close of that Plan Year, the Employer will designate the Plan Year for which the Employer is making the Employer Contribution. The Plan will allocate the contribution accordingly.

(E) Return of Employer Contribution. The Employer contributes to the Plan on the condition its contribution is not due to a mistake of fact.

(1) Request for contribution return/timing. The Vendor, upon written request from the Employer, must return to the Employer (or, if applicable, directly to the Participant) the amount of the Employer Contribution made by the Employer by mistake of fact.

(2) Earnings. The Vendor will adjust the amount of the Employer Contribution returnable under this Section 3.01(E) for any Earnings attributable to the contribution.

(3) Evidence. The Vendor may require the Employer to furnish the Vendor whatever evidence the Vendor deems necessary to enable the Vendor to confirm the amount the Employer has requested be returned can be returned consistent with the Code.

(F) Frozen Plans. The Employer in its Adoption Agreement (or in an Employer resolution) may elect to treat the Plan as a Frozen Plan. Under a Frozen Plan, the Employer and the Participants will not make any contributions to the Plan. The Plan provisions, other than those requiring contributions, continue in effect until the Employer terminates the Plan. An Eligible Employee will not become a Participant in a Frozen Plan after the date the Plan becomes a Frozen Plan.

3.02 ELECTIVE DEFERRALS. If the Employer in its Adoption Agreement elects to permit Elective Deferrals, the provisions of this Section 3.02 will apply. A Participant's Elective Deferrals will be made pursuant to a Salary Reduction Agreement unless the Employer elects in its Adoption Agreement to apply the Automatic Deferral provision under Section 3.02(B). The Participant prospectively may modify or revoke a Salary Reduction Agreement, or may file a new Salary Reduction Agreement following a prior revocation, at least once per Plan Year or more frequently as specified in the Plan's Salary Reduction Agreement.

(A) Administrative provisions. The Salary Reduction Agreement shall be made through a form provided by, and filed with, the Plan Administrator or its designated agent. The Employee's elections with respect to Investment Arrangements and allocations (and reallocations) among Accounts, if not included in the Salary Reduction Agreement, shall be included in other records maintained under the Plan.

(1) Minimum/Maximum Amount. The Salary Reduction Agreement may establish an annual minimum deferral amount no higher than \$200, and may change such minimum to a different amount (but not in excess of \$200) from time to time. The Salary Reduction Agreement may also establish a uniform maximum deferral limit in the Salary Reduction Agreement.

(2) Termination. Any election on a Salary Reduction Agreement shall remain in effect until a new election is filed or the election is revoked or cancelled. The termination of a Participant's employment automatically revokes the Participant's election with regard to Compensation earned after the Participant is rehired.

(3) **Effective Date.** A Salary Reduction Agreement may not be effective earlier than the following date which occurs last: (1) under Article 2, the Participant's Entry Date or, in the case of a re-hired Employee, his/her re-participation date; (2) the execution date of the Salary Reduction Agreement; (3) the date the Employer adopts the 403(b) Plan; or (4) the Effective Date of the 403(b) Plan. Subject to these limitations, the Salary Reduction Agreement shall be effective as soon as administratively practical after execution.

(4) **Compensation.** A Salary Reduction Agreement must specify the dollar amount of Compensation or the percentage of Compensation the Participant wishes to defer. The Salary Reduction Agreement will apply: (1) only to Compensation which becomes currently available after the effective date of the Salary Reduction Agreement; and (2) to all or to such Elective Deferral Compensation as the Salary Reduction Agreement indicates, including any Participant elections made in the Salary Reduction Agreement. Also see Section 1.11(G) relating to non-cash Compensation. Participants may not make Elective Deferrals from amounts that are not Code §415 Compensation under Section 4.05(D). In addition, a Participant may not make Elective Deferrals from amounts which are not Compensation under Section 1.11 even if 415 Compensation is more inclusive. In determining Compensation from which a Participant may make Elective Deferrals, the Compensation dollar limitation described in Section 1.11(E) does not apply.

(5) **Additional Rules.** The Plan Administrator in the Plan's Salary Reduction Agreement form, or in a Salary Reduction Agreement policy will specify additional rules and restrictions applicable to a Participant's Salary Reduction Agreement, including but not limited to those regarding the timing, frequency and mechanics of changing or revoking a Salary Reduction Agreement or any uniform limitations with regard to deferrals in addition to those otherwise provided in the Plan. Any such rules and restrictions must be consistent with the Plan and with the Code. The Plan Administrator may provide more than one Salary Reduction Agreement form for use in specific situations.

(B) Automatic Deferrals. The Employer in its Adoption Agreement will elect whether to apply or not apply the Automatic Deferral provisions. The Employer may elect the Automatic Deferral provisions under Section 3.02(B)(1) (an ACA), or Section 3.02(B)(2) (an EACA). The Plan Administrator will treat Automatic Deferrals as Elective Deferrals for all purposes under the Plan, including application of limitations, and distributions. If the Employer in its Adoption Agreement has elected to permit Roth Deferrals, Automatic Deferrals are Pre-Tax Deferrals unless the Employer in Appendix B to its Adoption Agreement elects otherwise. Automatic Deferrals will not apply to a Participant until after the Participant has had a reasonable period of time after being informed of the automatic deferral procedure to make a Contrary Election (and, if applicable, an investment election).

(1) **Automatic Contribution Arrangement (ACA).** If the Employer elects in its Adoption Agreement, the Employer maintains a Plan with Automatic Deferral provisions as an Automatic Contribution Arrangement ("ACA"), effective as of the date the Employer elects in the Adoption Agreement, and the provisions of this Section 3.02(B)(1) will apply.

(a) **Participants subject to ACA.** The Employer in its Adoption Agreement will elect which Participants are subject to the ACA Automatic Deferral on the Effective Date thereof, including some or all current Participants and those Employees who become Participants after the ACA Effective Date.

(b) **Effect of Contrary Election.** A Participant who makes a Contrary Election is not thereafter subject to the Automatic Deferral or to any scheduled increases thereto, even if the Participant later modifies the Contrary Election. A Participant's Contrary Election continues in effect until the Participant subsequently changes his/her Salary Reduction Agreement or the Salary Reduction Agreement is revoked.

(2) **Eligible Automatic Contribution Arrangement (EACA).** If the Employer elects in its Adoption Agreement, the Employer maintains a Plan with Automatic Deferral provisions as an Eligible Automatic Contribution Arrangement ("EACA"), effective as of the date the Employer elects in its Adoption Agreement and the provisions of this Section 3.02(B)(2) will apply.

(a) **Participants subject to EACA.** The Employer in its Adoption Agreement will elect which Participants are subject to the EACA Automatic Deferral on the Effective Date thereof which may include some or all current Participants or may be limited to those Employees who become Participants after the EACA Effective Date.

(i) **EACA Effective Date.** EACA Effective Date means the date on which the EACA goes into effect, either as to the overall Plan or as to an individual Participants as the context requires. An EACA becomes effective as to the Plan as of the date the Employer elects in its Adoption Agreement. A Participant's EACA Effective Date is as soon as practicable after the Participant is subject to Automatic Deferrals under the EACA, consistent with: the objective of affording the Participant a reasonable period of time after receipt of the EACA notice to make a Contrary Election (and, if applicable, an investment election).

- (b) **Uniformity.** The Automatic Deferral Percentage must be a uniform percentage of Compensation. However, the Plan does not violate the uniform Automatic Deferral Percentage merely because the Plan applies any of the following provisions:
- (i) **Years of participation.** The Automatic Deferral Percentage varies based on the number of Plan Years (or portions of years) the Participant has participated in the Plan while the Plan has applied EACA provisions;
 - (ii) **No reduction from prior default percentage.** The Employer elects in the Adoption Agreement not to apply Automatic Deferrals to a Participant whose Elective deferrals immediately prior to the EACA's Effective Date were higher than the Automatic Deferral Percentage;
 - (iii) **Applying statutory limits.** The Plan limits the Automatic Deferral amount so as not to exceed the limits of Code §§402(g) (determined without regard to Age 50 Catch-Up Deferrals), or 415;
 - (iv) **No deferrals during hardship suspension.** The Plan does not apply the Automatic Deferral during the period of suspension, if so required under the Plan's hardship distribution provisions, of Participant's right to make Elective Deferrals to the Plan following a hardship distribution; or
 - (v) **Disaggregated groups.** The Plan applies different Automatic Deferral Percentages to different groups if the groups can be disaggregated under Treas. Reg. §1.410(b)-7.
- (c) **EACA notice.** The Plan Administrator annually will provide a notice to each Covered Employee within a reasonable period prior to each Plan Year the Employer maintains the Plan as an EACA ("EACA Plan Year").
- (i) **Deemed reasonable notice/new Participant.** The Plan Administrator is deemed to provide timely notice if the Plan Administrator provides the EACA notice at least 30 days and not more than 90 days prior to the beginning of the EACA Plan Year.
 - (ii) **Mid-year notice/new Participant or Plan.** If: (A) an Employee becomes eligible to make Elective Deferrals in the Plan during an EACA Plan Year but after the Plan Administrator has provided the annual EACA notice for that Plan Year; or (B) the Employer adopts mid-year a new Plan as a EACA, the Plan Administrator must provide the EACA notice no later than the date the Employee becomes eligible to make Elective Deferrals. However, if it is not practicable for the Plan Administrator to provide the notice on or before the date an Employee becomes a Participant, then the notice nonetheless will be treated as provided timely if the Plan Administrator provides the notice as soon as practicable after that date and the Employee is permitted to elect to defer from all types of Compensation that may be deferred under the Plan earned beginning on that date.
 - (iii) **Content.** The EACA notice must provide comprehensive information regarding the Participants' rights and obligations under the Plan and must be written in a manner calculated to be understood by the average Participant.
- (d) **EACA permissible withdrawal.** The Employer will elect in its Adoption Agreement whether a Participant who has Automatic Deferrals under the EACA may elect to withdraw all the Automatic Deferrals (and allocable Earnings) under the provisions of this Section 3.02(B)(2)(d). Any distribution made pursuant to this Section will be processed in accordance with normal distribution provisions of the Plan.
- (i) **Amount.** If a Participant elects a permissible withdrawal under this Section 3.02(B)(2)(d), then the Plan must make a distribution equal to the amount (and only the amount) of the Automatic Deferrals made under the EACA (adjusted for Earnings to the date of the distribution). The Plan may account separately for Automatic Deferrals, in which case the Plan will distribute the entire Account. If the Plan does not account separately for the Automatic Deferrals, then the Plan must determine Earnings in a manner similar to the rules provided in Treas. Reg. §1.401(k)-2(b)(2)(iv) for the distribution of excess contributions in a 401(k) plan.
 - (ii) **Fees.** Notwithstanding Section 3.02(B)(2)(d)(i), the Plan Administrator may reduce the permissible distribution amount by any generally applicable fees. However, the Plan may not charge a greater fee for distribution under this Section 3.02(B)(2)(d)(ii), than applies to other distributions. The Plan Administrator may adopt a policy regarding charging such fees consistent with this Paragraph.
 - (iii) **Timing.** The Participant may make an election to withdraw the Automatic Deferrals under the EACA no later than 90 days, or such shorter period as the Employer specifies in its Adoption Agreement (but not less than 30 days), after the date of the first Automatic Deferral under the EACA. For this purpose, the date of the first Automatic Deferral is the date that the Compensation subject to the Automatic Deferral

otherwise would have been includible in the Participant's gross income. For purposes of the preceding sentence, EACAs under the Plan are aggregated, except that the mandatory disaggregation rules of Code §410(b) apply. In addition, a Participant's withdrawal right is not restricted due to the Participant making a Contrary Election during the 90-day period (or shorter period as the Employer specifies in its Adoption Agreement).

(iv) **Rehired Employees.** For purposes of Section 3.02(B)(2)(b)(i), the Plan will treat an Employee who for an entire Plan Year did not have contributions made pursuant to a default election under the EACA as having not had such contributions for any prior Plan Year as well.

(v) **Effective date of the actual withdrawal election.** The effective date of the permissible withdrawal will be as soon as practicable, but in no event later than the earlier of: (A) the pay date of the second payroll period beginning after the Participant makes the election; or (B) the first pay date that occurs at least 30 days after the Participant makes the election. The election also will be deemed to be the Participant's Contrary Election to have no Elective Deferrals made to the Plan. However, the Participant may subsequently make a deferral election hereunder.

(vi) **Related Matching Contributions.** The Plan Administrator will not take into account any deferrals withdrawn pursuant to this Section 3.02(B)(2)(d) in computing and allocating Matching Contributions. If the Employer already has allocated Matching Contributions to the Participant's account with respect to Elective Deferrals being withdrawn pursuant to this Section, the Plan must forfeit the Matching Contributions, as adjusted for Earnings.

(vii) **Treatment of withdrawals.** With regard to Elective Deferrals withdrawn pursuant to this Section 3.02(B)(2)(d): (A) the Plan Administrator will disregard such Deferrals for purposes of the Elective Deferral Limit under Section 4.10(A); and (B) such Deferrals are not subject to any spousal consent requirements imposed by the Plan.

(e) **Effect of Contrary Election/Covered Employee status.** A Participant's Contrary Election continues in effect until the Participant subsequently revokes or modifies his/her Salary Reduction Agreement, or the Contrary Election expires. A Participant who makes a Contrary Election is not thereafter subject to the Automatic Deferral or to any scheduled increases thereto, even if the Participant later revokes the Contrary Election or the Contrary Election expires, unless the Participant is a Covered Employee.

(i) **Covered Employee.** A Covered Employee is a Participant who is subject to the EACA. The Employer in its Adoption Agreement will elect whether a Participant who makes a Contrary Election is a Covered Employee. A Covered Employee must receive the annual EACA notice even though the Participant's Contrary Election remains in effect. In addition, a Covered Employee who revokes his/her Contrary Election or whose Contrary Election expires, is thereafter immediately subject to the EACA Automatic Deferral.

(3) [Reserved]

(4) **Automatic Contribution Definitions.** The following definitions apply to all Automatic Contribution Arrangements under this Section 3.02(B):

(a) **Automatic Deferral.** An Automatic Deferral is an Elective Deferral that results from the operation of Section 3.02(B)(1) or Section 3.02(B)(2). Under the Automatic Deferral, the Employer automatically will reduce by the Automatic Deferral Percentage or Amount the Compensation of each Participant subject to the Automatic Deferral, except those Participants who timely make a Contrary Election.

(b) **Automatic Deferral Percentage/Increases.** The Automatic Deferral Percentage is the percentage of Automatic Deferral which the Employer elects in its Adoption Agreement including any scheduled increase to the Automatic Deferral Percentage which the Employer may elect. If a Participant subject to the Automatic Deferral elected, before the Effective Date of the Automatic Deferral, to defer an amount which is less than the Automatic Deferral Percentage the Employer has elected in its Adoption Agreement, the Automatic Deferral Percentage includes only the incremental percentage amount necessary to increase the Participant's Elective Deferral to equal the Automatic Deferral Percentage, including any scheduled increases thereto.

(c) [Reserved]

(d) **Contrary Election.** A Contrary Election is a Participant's election made after the ACA or EACA Effective Date not to defer any Compensation or to defer an amount which is more or less than the Automatic Deferral Percentage.

(e) **Contrary Election Effective Date.** A Participant's Contrary Election generally is effective as of the first administratively feasible payroll period which follows the payroll period in which the Participant makes the Contrary Election. However, a Participant may make a Contrary Election which is effective: (i) for the first payroll period in which he/she becomes a Participant if the Participant makes a Contrary Election within a reasonable period following the Participant's Entry Date and before the Compensation to which the Election applies becomes currently available; or (ii) for the first payroll period following the Effective Date of the Automatic Deferral, if the Participant makes a Contrary Election not later than the Effective Date of the Automatic Deferral.

(C) **Elective Deferrals as Employer Contributions.** Where the context requires under the Plan, Elective Deferrals are Employer Contributions except: (1) under Section 3.04 relating to allocation of Employer Contributions; (2) under Section 3.06 relating to allocation conditions; and (3) under Section 5.03 relating to vesting.

(D) **Qualified Organization Catch-Up.** If the Employer is a Qualified Organization, the Employer in its Adoption Agreement may elect to permit a Qualified Participant to make a Qualified Organization Catch-Up Deferral under this Section 3.02(D). Qualified Organization Catch-Up Deferrals are not subject to the Elective Deferral Limit of Section 4.10(A).

(1) **Definition of Qualified Organization Catch-Up Deferral.** For any calendar year in which an Employee has completed at least 15 Years of 403(b) Service with the Qualified Organization, the Elective Deferral Limit will increase by the lesser of (1) \$3,000; (2) \$15,000 reduced by all the Employee's Qualified Organization Catch-up Deferrals for prior Taxable Years; (3) or the excess of \$5,000 multiplied by the number of Years of 403(b) Service of the Employee with the Qualified Organization, over the Employee's deferral contributions made for prior Taxable Years pursuant to Code §§401(k), 408(k)(6), 408(p) or 403(b) other than deferrals under Code §414(v).

(2) **Definition of Qualified Organization.** For purposes of this Section 3.02(D), a "Qualified Organization" has the same meaning as provided in Treas. Reg. §1.403(b)-4(c)(3)(ii). This includes an educational organization described in Code §170(b)(1)(A)(ii), a hospital, a health and welfare service agency (including a home health service agency), a Church-Related Organization, or any organization described in Code §414(e)(3)(B)(ii). All entities that are in a Church-Related Organization or an organization controlled by a Church-Related Organization under Code §414(e)(3)(B)(ii) are treated as a single Qualified Organization (so that Years of 403(b) Service and any Qualified Organization Catch-Up Deferrals previously made for a Qualified Participant for a church or other entity within a Church-Related Organization or an organization controlled by the Church-Related Organization are taken into account for purposes of applying this Section 3.02(D) to the Employee with respect to any other entity within the same Church-Related Organization or organization controlled by a Church-Related Organization).

(3) **Definition of Qualified Participant.** For purposes of this Section 3.02(D), a "Qualified Participant" means a Participant who has completed at least 15 Years of 403(b) Service with the Qualified Organization.

(4) **Application of Annual Additions Limit.** A Qualified Organization Catch-Up Deferral is subject to the Annual Additions Limit in Section 4.05(B).

(5) **Application of both Catch-Ups.** A Participant, subject to applicable limits, may contribute both a Qualified Organization Catch-Up Deferral and an Age 50 Catch-Up Deferral. The Plan Administrator will treat any amounts so contributed first as a Qualified Organization Catch-Up Deferral.

(6) **Denominational Service.** For purposes of this Section (D), if the Employer is a Church-Related Organization, Denominational Service counts as service with the Qualified Organization in determining a Year of 403(b) Service.

(E) **Age 50 Catch-Up Deferrals.** The Employer in its Adoption Agreement may elect to permit Catch-Up Eligible Participants to make Age 50 Catch-Up Deferrals to the Plan under this Section 3.02(E).

(1) **Definition of Catch-Up Eligible Participant.** A Catch-Up Eligible Participant is a Participant who is eligible to make Elective Deferrals and who has attained age 50 or who will attain age 50 before the end of the Taxable Year in which he/she will make a Catch-Up Deferral. A Participant who dies or who incurs a Separation from Service before actually attaining age 50 in such Taxable Year is a Catch-Up Eligible Participant.

(2) **Definition of Age 50 Catch-Up Deferral.** An Age 50 Catch-up Deferral is an Elective Deferral by a Catch-up Eligible Participant and which exceeds: (a) a Plan limit on Elective Deferrals under Section 3.02(A); (b) the Annual Additions Limit under Section 4.05(B); or (c) the Elective Deferral Limit under Section 4.10(A).

(3) **Limit on Age 50 Catch-Up Deferrals.** A Participant's Age 50 Catch-Up Deferrals for a Taxable Year may not exceed the lesser of: (a) 100% of the Participant's Compensation for the Taxable Year when added to the Participant's other Elective Deferrals; or (b) the Catch-Up Deferral dollar limit in effect for the Taxable Year (\$6,000 for 2017).

(4) **Adjustment after 2017.** After the 2017 Taxable Year, the IRS will adjust the Age 50 Catch-Up Deferral dollar limit in multiples of \$500 under Code §414(v)(2)(C).

(5) **Treatment of Age 50 Catch-Up Deferrals.** Age 50 Catch-Up Deferrals are not: (a) subject to the Annual Additions Limit under Section 4.05(B); or (b) subject to the Elective Deferral Limit under Section 4.10(A).

(6) **Universal availability.** If the Employer permits Age 50 Catch-Up Deferrals to its Plan, the right of all Catch-Up Eligible Participants to make Age 50 Catch-Up Deferrals must satisfy the universal availability requirement of Treas. Reg. §1.414(v)-1(e). If the Employer maintains more than one applicable plan within the meaning of Treas. Reg. §1.414(v)-1(g)(1), and any of the applicable plans permit Catch-Up Deferrals, then any Catch-up Eligible Participant in any such plans must be permitted to have the same effective opportunity to make the same dollar amount of Catch-Up Deferrals. Any Plan-imposed limit that is based on total Elective Deferrals including Catch-Up Deferrals may not be less than 75% of a Participant's gross Compensation. This Section 3.02(E)(6) will not apply if the Employer is a Church.

(F) **Roth Deferrals.** The Employer in its Adoption Agreement may elect to permit Roth Deferrals. The Employer must also elect to permit Pre-Tax Deferrals if the Employer elects to permit Roth Deferrals. The Plan Administrator will administer Roth Deferrals in accordance with this Section 3.02(F).

(1) **Treatment of Roth Deferrals.** The Plan Administrator will treat Roth Deferrals as Elective Deferrals for all purposes of the Plan, except where the Plan indicates otherwise.

(2) **Separate accounting.** The Plan will establish a Roth Deferral Account for each Participant who makes any Roth Deferrals and Earnings thereon in accordance with Section 7.04(A)(1). The Plan will establish a Pre-Tax Account for each Participant who makes any Pre-Tax Deferrals in accordance with Section 7.04(A)(1). The Plan will credit only Roth Deferrals and Earnings thereon (allocated on a reasonable and consistent basis) to a Participant's Roth Deferral Account. The Vendor will be responsible only for contributions made under the Vendor's Investment Arrangement. Any Roth Elective Deferrals under an Investment Arrangement will be allocated to a separate Account maintained under the Investment Arrangement for the Participant's Roth Elective Deferrals.

(3) **No re-classification.** An Elective Deferral contributed to the Plan either as a Pre-Tax Deferral or as a Roth Deferral may not be re-classified as the other type of Elective Deferral, provided; however, that a Pre-Tax Deferral may be converted to a Roth Deferral by means of an In-Plan Roth Rollover under Section 3.08(E).

(G) **Automatic Escalation.** The Employer in its Adoption Agreement will elect whether to apply the Automatic Escalation provisions of this Section 3.02(G) to Salary Reduction Agreements. Such provisions shall apply to affirmative deferral elections and will not apply to Participants for whom the Employer is withholding Automatic Deferrals under Section 3.02(B). In its Adoption Agreement, the Employer will specify the Participants to whom Automatic Escalation applies, the amount by which the Elective Deferrals will increase, and the timing of the increase.

3.03 MATCHING CONTRIBUTIONS. If the Employer elects in its Adoption Agreement to provide for Matching Contributions, the Plan Administrator will apply the provisions of this Section 3.03.

(A) **Matching Formula: Type, Rate/Amount, Limitations and Time Period.** The Employer in its Adoption Agreement must elect the type(s) of Matching Contributions (Fixed or Discretionary Matching Contributions), and as applicable, the Matching Contribution rate(s)/amount(s), the limit(s) on Elective Deferrals or Employee Contributions subject to match, the limit(s) on the amount of Matching Contributions, and the time period the Plan Administrator will apply in the computation of any Matching Contributions. If the Employer in its Adoption Agreement elects to apply any limit on Matching Contributions based on pay periods or on any other time period which is less than the Plan Year, the Plan Administrator will determine the limits in accordance with the time period specified and will not take into account any other Compensation or Elective Deferrals not within the applicable time period, even in the case of a Participant who becomes eligible for the match mid-Plan Year and regardless of the Employer's election as to Pre-Entry Compensation. Unless otherwise specified in Appendix B to the Adoption Agreement, the Plan Administrator will take Elective Deferrals into account in computing Matching Contributions only if the Elective Deferrals were made after the Participant became eligible for the match. An Employee becomes "eligible for the match" when the Employee becomes a Participant in the Matching Contribution portion of the Plan.

(1) **Fixed Match.** The Employer in its Adoption Agreement may elect to make a Fixed Matching Contribution to the Plan under one or more formulas.

(a) **Allocation.** The Employer may contribute on a Participant's behalf under a Fixed Matching Contribution formula only to the extent that the Participant makes Elective Deferrals or Employee Contributions which are subject to the formula and if the Participant satisfies the allocation conditions for Fixed Matching Contributions, if any, the Employer elects in its Adoption Agreement.

(2) **Discretionary Match.** The Employer in its Adoption Agreement may elect to make a Discretionary Matching Contribution to the Plan.

(a) **Allocation.** To the extent the Employer makes Discretionary Matching Contributions, the Plan Administrator will allocate the Discretionary Matching Contributions to the Account of each Participant entitled to the match under the Employer's discretionary matching allocation formula and who satisfies the allocation conditions for Discretionary Matching Contributions, if any, the Employer elects in its Adoption Agreement. The Employer under a Discretionary Matching Contribution retains discretion over the amount of its Matching Contributions, and, except as the Employer otherwise elects in its Adoption Agreement, the Employer also retains discretion over the matching formula or formulas. See Section 1.47(B).

(3) **Roth Deferrals.** Unless the Employer elects otherwise in its Adoption Agreement, the Employer's Matching Contributions apply in the same manner to Roth Deferrals as they apply to Pre-Tax Deferrals.

(4) **Contribution timing.** The time period that the Employer elects for computing its Matching Contributions does not require that the Employer actually contribute the Matching Contribution at any particular time.

(5) **Participating Employers.** If any Participating Employers contribute Matching Contributions to the Plan, the Employer in its Adoption Agreement must elect whether the Plan Administrator will allocate Matching Contributions only to Participants directly employed by the contributing Employer or to all Participants regardless of which Employer contributes or how much any Employer contributes. The allocation of Matching Contributions under this Section 3.03(A)(5) also applies to the allocation of any forfeiture attributable to Matching Contributions and which the Plan allocates to Participants.

(B) **Matching Catch-Up Deferrals.** The Employer in its Adoption Agreement must elect whether or not to match any Catch-Up Deferrals if the Plan permits Catch-Up Deferrals. The Employer's election to match Catch-Up Deferrals will apply to all Matching Contributions or will specify the Fixed Matching Contributions or Discretionary Matching Contributions which apply to the Catch-Up Deferrals. The Employer's election to match Catch-Ups may apply to Age 50 Catch-Ups, or to Qualified Organization Catch-Ups, or to both.

3.04 NONELECTIVE CONTRIBUTIONS. This Section applies to Nonelective Contributions. Except as provided in Section 3.04(D), the provisions of this Section with regard to Nonelective Contributions for a Plan Year are limited to Participants who have Compensation for the Plan Year. Section 3.04(D) describes contributions for former Employees who have Deemed Includible Compensation.

(A) **Amount and Type.** The Employer in its Adoption Agreement must elect the type and amount of Nonelective Contributions.

(1) **Discretionary Nonelective Contribution.** The Employer in its Adoption Agreement may elect to make Discretionary Nonelective Contributions.

(2) **Fixed Nonelective.** The Employer in its Adoption Agreement may elect to make Fixed Nonelective Contributions. The Employer must specify the time period to which any fixed contribution formula will apply (which is deemed to be the Plan Year if the Employer does not so specify) and must elect the allocation method which may be the same as the contribution formula or may be a different allocation method under Section 3.04(B).

(3) **Mandatory Employee Contributions.** The Employer in its Adoption Agreement may require Mandatory Employee Contributions of some or all Participants either as a condition of employment or through an irrevocable one-time election described in Section 1.24(F). The Employer must specify the time period to which any Mandatory Employee Contribution formula will apply (which is deemed to be the Plan Year if the Employer does not so specify). Any such contribution will be allocated as a Nonelective Contribution to the Account of the Participant who made it. Such amounts will be fully Vested and will not be subject to the allocation conditions of Section 3.06.

(4) **Participating Employers.** If any Participating Employers contribute Nonelective Contributions to the Plan, the Employer in its Adoption Agreement must elect: (a) whether each Participating Employer will be subject to the same or different Nonelective Contribution formulas under Section 3.04(A) and allocation methods under Section 3.04(B) than the Signatory Employer; and (b) whether, under Section 3.04(B), the Plan Administrator will allocate Nonelective Contributions only to Participants directly employed by the contributing Employer or to all Participants regardless of which Employer contributes or how much any Employer contributes. The allocation of Nonelective Contributions under this Section 3.04(A)(4) also applies to the allocation of any forfeiture attributable to Nonelective Contributions and which the Plan allocates to Participants.

(B) **Method of Allocation.** The Employer in its Adoption Agreement must specify the method of allocating Nonelective Contributions to the Plan. The Plan Administrator will apply this Section 3.04(B) by including in the allocation only those Participants who have satisfied the Plan's allocation conditions under Section 3.06, if any, applicable to the contribution. The Plan Administrator, in allocating a contribution under any allocation formula which is based in whole or in part on Compensation, will take into account Compensation under Section 1.11 as the Employer elects in its Adoption Agreement and only will take into account the Compensation of the Participants entitled to an allocation. In addition, if the Employer has elected in its Adoption Agreement to define allocation Compensation over a time period which is less than a full Plan Year, the Plan

Administrator will apply the allocation methods in this Section 3.04(B) based on Participant Compensation within the relevant time period.

(1) **Pro rata allocation formula.** The Employer in its Adoption Agreement may elect a pro rata allocation formula. Under a pro rata allocation formula, the Plan Administrator will allocate the Employer Contributions for a Plan Year in the same ratio that each Participant's Compensation for the Plan Year (or other applicable period) bears to the total Compensation of all Participants for the Plan Year (or other applicable period).

(2) **Permitted disparity allocation formula.** The Employer in its Adoption Agreement may elect a permitted disparity formula, providing allocations described in (a) below.

(a) **Two-tiered formula.**

(i) **Tier one.** Under the first tier, the Plan Administrator will allocate the Employer Contributions for a Plan Year in the same ratio that each Participant's Compensation plus Excess Compensation (as the Employer defines that term in its Adoption Agreement) for the Plan Year bears to the total Compensation plus Excess Compensation of all Participants for the Plan Year. The allocation under this first tier, as a percentage of each Participant's Compensation plus Excess Compensation, must not exceed the applicable percentage (5.7%, 5.4%, or 4.3%) listed under Section 3.04(B)(2)(b).

(ii) **Tier two.** Under the second tier, the Plan Administrator will allocate any remaining Employer Contributions for a Plan Year in the same ratio that each Participant's Compensation for the Plan Year bears to the total Compensation of all Participants for the Plan Year.

(b) **Maximum disparity table.** For purposes of the permitted disparity allocation formulas under this Section 3.04(B)(2), the applicable percentage is:

Integration level % of Taxable Wage Base	Applicable %
100%	5.7%
More than 80% but less than 100%	5.4%
More than 20% (but not less than \$10,001) and not more than 80%	4.3%
20% (or \$10,000, if greater) or less	5.7%

For this purpose, the Taxable Wage Base is the contribution and benefit base under section 230 of the Social Security Act in effect at the beginning of the Plan Year. The integration level is the uniform amount specified in the Employer's Adoption Agreement.

(c) **Overall permitted disparity limits.**

(i) **Annual overall permitted disparity limit.** Notwithstanding Section 3.04(B)(2)(a), for any Plan Year the Plan benefits any Participant who benefits under another plan maintained by the Employer that provides for permitted disparity (or imputes disparity), the Plan Administrator will allocate Employer Contributions to the Account of each Participant in the same ratio that each Participant's Compensation bears to the total Compensation of all Participants for the Plan Year.

(ii) **Cumulative permitted disparity limit.** Effective for Plan Years beginning after December 31, 1994, the cumulative permitted disparity limit for a Participant is 35 total cumulative permitted disparity years. "Total cumulative permitted disparity years" means the number of years credited to the Participant for allocation or accrual purposes under the 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, the Plan Administrator will treat all years ending in the same calendar year as the same year. If the Participant has not benefited under a Defined Benefit Plan or under a target benefit plan of the Employer for any year beginning after December 31, 1993, the Participant does not have a cumulative permitted disparity limit.

For purposes of this Section 3.04(B)(2)(c), a Participant "benefits" under a plan for any Plan Year during which the Participant receives, or is deemed to receive, a contribution allocation in accordance with Treas. Reg. §1.410(b)-3(a).

(d) **Pro-ration of integration level.** In the event that the Plan Year is less than 12 months and the Plan Administrator will allocate the Employer Contribution based on Compensation for the short Plan Year, the Plan Administrator will pro rate the integration level based on the number of months in the short Plan Year. The Plan Administrator will not pro rate the integration level in the case of: (i) a Participant who participates in the Plan for less than the entire 12 month Plan Year and whose allocation is based on Participating Compensation; (ii) a new Plan established mid-Plan Year, but with an Effective Date which is as of the beginning of the Plan Year; or (iii) a

terminating Plan which bases allocations on Compensation through the effective date of the termination, but where the Plan Year continues for the balance of the full 12 month Plan Year.

(3) **Classifications allocation formula.** The Employer in its Adoption Agreement may elect to specify classifications of Participants to whom the Plan Administrator will allocate any Employer Contribution.

(a) **Classifications.** The Employer may elect to specify any number of classifications and a classification may consist of any number of Participants. The Employer also may elect to put each Participant in his/her own classification.

(b) **Allocation of contribution within classifications.** The Plan Administrator will apportion the Employer Contribution for a Plan Year to the classifications as the Employer designates in writing at the time that the Employer makes the contribution. If there is more than one Participant in a classification, the Plan Administrator will allocate the Employer Contribution for the Plan Year within each classification as the Employer elects in its Adoption Agreement which may be: (i) in the same ratio that each Participant's Compensation for the Plan Year bears to the total Plan Year Compensation for all Participants within the same classification (pro rata); or (ii) the same dollar amount to each Participant within a classification.

(c) **Shifting classifications within the Plan Year.** If a Participant during a Plan Year shifts from one classification to another, the Plan Administrator will apportion the Participant's allocation for each classification pro rata based on the Participant's Compensation for the part of the Plan Year the Participant was a member of the classification, unless the Employer in Appendix B to its Adoption Agreement: (i) specifies apportionment based on the number of months or days a Participant spends in a classification; or (ii) elects that the Employer will direct the Plan Administrator as to which classification the Participant will participate in during that entire Plan Year.

(4) **Age-based allocation formula.** The Employer in its Adoption Agreement may elect an age-based allocation formula. The Plan Administrator will allocate the Employer Contribution for the Plan Year in the same ratio that each Participant's Benefit Factor for the Plan Year bears to the sum of the Benefit Factors of all Participants for the Plan Year. As such, the total Employer Contribution will be allocated to each Participant sharing in the allocation such that the equivalent benefit accrual rate for each such Participant is identical.

(a) **Definition of Benefit Factor.** A Participant's Benefit Factor is his/her Compensation for the Plan Year multiplied by the Participant's Actuarial Factor.

(b) **Definition of Actuarial Factor.** A Participant's Actuarial Factor is the factor that the Plan Administrator establishes based on the interest rate and mortality table the Employer elects in its Adoption Agreement. If the Employer elects to use the UP-1984 table, a Participant's Actuarial Factor is the factor in Table I of Appendix C to the Adoption Agreement or is the product of the factors in Tables I and II of Appendix C to the Adoption Agreement if the Plan's Normal Retirement Age is not age 65. If the Employer in its Adoption Agreement elects to use a table other than the UP-1984 table, the Plan Administrator will determine a Participant's Actuarial Factor in accordance with the designated table (which the Employer will attach to the Adoption Agreement as a substituted Appendix C) and the Adoption Agreement elected interest rate.

(5) **Incorporation of fixed formula.** The Employer in its Adoption Agreement may elect to allocate Employer Contributions in accordance with the Plan's fixed Employer Contribution formula. In such event, the Plan Administrator will allocate the Employer Contributions for a Plan Year in accordance with the Fixed Nonelective or other Employer Contribution formula. See Section (A)(3) regarding the allocation of Mandatory Employee Contributions.

(C) [Reserved]

(D) **Former Employees.** If the Employer elects in its Adoption Agreement, the Employer may make Nonelective Contributions with respect to one or more former Employees who have Separated from Service and have Deemed Includible Compensation. The Employer in its Adoption Agreement must elect the contribution and which Participants shall be entitled to receive the Nonelective Contribution. If the Employer elects the discretionary contribution, then the Plan Administrator will allocate the contribution in accordance with the principles of Section (B)(3), treating each such former Employee as being in a separate classification. The allocation conditions of Section 3.06 will not apply to contributions made pursuant to this Section and the former Employee will be fully Vested in such contributions. No former Employee will be eligible to receive such an allocation for a calendar year beginning more than 5 years after the Employee Separated from Service.

3.05 [RESERVED]

3.06 **ALLOCATION CONDITIONS.** The Employer in its Adoption Agreement will elect the allocation conditions, if any, which the Plan Administrator will apply in allocating Employer Contributions (except for those contributions described below) and in allocating forfeitures allocated as an Employer Contribution under the Plan.

(A) Contributions Not Subject to Allocation Conditions. The Employer may not elect to impose any allocation conditions on: (1) Elective Deferrals; (2) Additional Matching Contributions; (3) Employee Contributions; or (4) Nonelective Contributions to former Employees under Section 3.04(D); or (5) Rollover Contributions.

(B) Conditions. The Employer in its Adoption Agreement may elect to impose allocation conditions based on Hours of Service or employment at a specified time (or both), in accordance with this Section 3.06(B). The Employer may elect to impose different allocation conditions to different Employer Contribution Types under the Plan. A Participant does not accrue an Employer Contribution or forfeiture allocated as an Employer Contribution with respect to a Plan Year or other applicable period, until the Participant satisfies the allocation conditions for that Employer Contribution Type.

(1) **Hours of Service requirement.** The Plan Administrator will not allocate any portion of an Employer Contribution for a Plan Year to any Participant's Account if the Participant does not complete the applicable minimum Hours of Service (or consecutive calendar days of employment under the Elapsed Time Method) requirement the Employer specifies in its Adoption Agreement for the relevant period.

(a) **1,000 HOS in Plan Year/other HOS requirement.** The Employer may elect to require a Participant to complete: (i) 1,000 Hours of Service during the Plan Year (or to be employed for at least 182 consecutive calendar days under the Elapsed Time Method); (ii) a specified number of Hours of Service during the Plan Year which is less than 1,000 Hours of Service; or (iii) a specified number of Hours of Service within the time period the Employer elects in its Adoption Agreement, but not exceeding 1,000 Hours of Service in a Plan Year. The Plan may impose allocation conditions other than those specified here.

(b) **501 HOS/terminees.** The Employer in its Adoption Agreement may elect to require a Participant to complete during a Plan Year 501 Hours of Service (or to be employed for at least 91 consecutive calendar days under the Elapsed Time Method) to share in the allocation of Employer Contributions for that Plan Year where the Participant is not employed by the Employer on the last day of that Plan Year, including the Plan Year in which the Employer terminates the Plan.

(c) **Short Plan Year or allocation period.** This Section 3.06(B)(1)(c) applies to any Plan Year or to any other allocation time period under the Adoption Agreement which is less than 12 months, where in either case, the Employer creates a short allocation period on account of a Plan amendment, the termination of the Plan or the adoption of the Plan with an initial short Plan Year. In the case of any short allocation period, the Plan Administrator will prorate any Hour of Service requirement based on the number of days in the short allocation period divided by the number of days in the normal allocation period, using 365 days in the case of Plan Year allocation period. The Employer in Appendix B to its Adoption Agreement may elect not to pro-rate Hours of Service in any short allocation period or to apply a monthly pro-ration method.

(2) **Last day requirement.** The Employer may elect to require a Participant to be employed by the Employer on the last day of the Plan Year or other specified period or on a specified date.

(C) Time Period. The Employer in its Adoption Agreement will elect the time period to which the Plan Administrator will apply any allocation condition. The Employer may elect to apply the same time period to all Contribution Types or to elect a different time period based on Contribution Type.

(D) Death, Disability or Retirement Age. The Employer in its Adoption Agreement will elect whether any elected allocation condition applies or is waived for a Plan Year if a Participant incurs a Separation from Service during the Plan Year on account of the Participant's death, Disability or attainment of Normal Retirement Age or Early Retirement Age in the current Plan Year or on account of the Participant's Disability or attainment of Normal Retirement Age or Early Retirement Age in a prior Plan Year. The Employer's election may be based on Contribution Type or may apply to all Contribution Types.

(E) No Other Conditions. In allocating Employer Contributions under the Plan, the Plan Administrator will not apply any other allocation conditions except those the Employer elects in its Adoption Agreement or otherwise as the Plan may require.

3.07 FORFEITURE ALLOCATION. The amount of a Participant's Account forfeited under the Plan is a Participant forfeiture. The Employer may direct the Plan Administrator to use Forfeitures to reinstate previously forfeited Account Balances of Participants, if any, in accordance with Section 5.07, or to satisfy any contribution that may be required pursuant to Section 7.07.

(A) Allocation Method. The Employer in its Adoption Agreement must specify the method or methods the Plan Administrator will apply to allocate forfeitures. If the Employer elects more than one method, unless the Employer designates a specific ordering in its Adoption Agreement, the Plan Administrator may allocate the forfeitures by applying one or more of such elected methods in any order as the Plan Administrator operationally may determine, until the forfeitures are fully allocated to the applicable forfeiture allocation Plan Year.

(1) **Forfeiture source.** The Employer in its Adoption Agreement may elect a different allocation method based on the forfeiture source (from Nonelective Contributions or from Matching Contributions) or may elect to apply the same allocation method to all forfeitures.

(a) **Attributable to Matching.** A Participant's forfeiture is attributable to Matching Contributions if the forfeiture is: (i) from the non-Vested portion of a Matching Contribution Account forfeited in accordance with Section 5.07 or, if applicable, Section 7.07; or (ii) an Associated Matching Contribution.

(b) **Definition of Associated Matching Contribution.** An Associated Matching Contribution includes any Vested or non-Vested Matching Contribution (including Allocable Income) made as to Elective Deferrals or Employee Contributions the Plan Administrator distributes under Section 4.02(E) (Excess Amount), Section 4.10(A) (Excess Deferrals), or Section 7.08 relating to Plan correction.

(c) **Forfeiture or distribution of Associated Match.** An Employee forfeits an Associated Matching Contribution. A forfeiture under this Section 3.07(A)(1)(c) occurs no later than the Plan Year after the year for which the Matching Contribution was made and the forfeiture is allocated in the Plan Year described in Section 3.07(B). In the event of correction under Section 7.08 resulting in forfeiture of Associated Matching Contributions, the forfeiture occurs in the Plan Year of correction.

(2) **Application of "reduce" option/excess forfeitures.** If the Employer elects to allocate forfeitures to reduce Nonelective or Matching Contributions and the allocable forfeitures for the forfeiture allocation Plan Year described in Section 3.07(B) exceed the amount of the applicable contribution for that Plan Year to which the Plan Administrator would apply the forfeitures (or there are no applicable contributions under the Plan), the Plan Administrator will allocate the remaining forfeitures in the forfeiture allocation Plan Year. In such event, the Plan Administrator will allocate the remaining forfeitures to pay Plan expenses, as an additional Discretionary Nonelective Contribution or as a Discretionary Matching Contribution, as the Plan Administrator determines.

(3) **Plan expenses.** If the Employer in its Adoption Agreement elects to apply forfeitures to the payment of Plan expenses under Section 7.04(C), the Employer must elect at least one additional allocation method so that if the Plan Administrator elects to first apply the forfeitures to the payment of Plan expenses, and the forfeitures exceed the Plan's expenses, the Plan Administrator will apply any remaining forfeitures under the additional method the Employer has elected in its Adoption Agreement. The Plan Administrator may elect not to apply forfeitures to the payment of Plan expenses which are allocated to specific Participant accounts under Section 7.04(C)(2)(b).

(4) **No allocation to Elective Deferral Accounts.** The Plan Administrator will not allocate forfeitures to any Participant's Elective Deferral Account, including his/her Roth Deferral Account.

(5) **Allocation under classifications.** If the Employer in its Adoption Agreement has elected to allocate its Nonelective Contributions based on classifications of Participants, the Plan Administrator will allocate any forfeitures which under the Plan are allocated as additional Nonelective Contributions: (a) first to each classification pro rata in relation to the Employer's Nonelective Contribution to that classification for the forfeiture allocation Plan Year described in Section 3.07(B); and (b) second, the total amount of forfeitures allocated to each classification under (a) are allocated in the same manner as are the Nonelective Contributions to be allocated to that classification.

(6) **Limitation on forfeiture uses.** Forfeitures cannot be used as Elective Deferrals.

(B) Timing (forfeiture allocation Plan Year). The Plan Administrator will allocate Participant forfeitures (including the Earnings thereon) no later than the last day of the Plan Year following the Plan Year in which the forfeiture occurs. See Sections 3.07(A)(1)(c), 5.07 and 7.07 as to when a forfeiture occurs. If the Employer in its Adoption Agreement elects to apply forfeitures to the payment of Plan expenses, the Plan Administrator, consistent with this election, may apply forfeitures to pay Plan expenses which the Plan incurs in the forfeiture allocation Plan Year, but which the Plan Administrator pays within a reasonable time after the end of the forfeiture allocation Plan Year.

(1) **Allocation timing.** The Employer may elect different allocation timing based on the forfeiture source (from Nonelective Contributions or from Matching Contributions) or may elect to apply the same allocation timing to all forfeitures.

(2) **Contribution amount and timing not relevant.** The forfeiture allocation timing rules in this Section 3.07(B) apply irrespective of when the Employer makes its Employer Contribution for the forfeiture allocation Plan Year, and irrespective of whether the Employer makes an Employer Contribution for that Plan Year.

(C) **Administration of Account Pending/Incurring Forfeiture.** The Plan Administrator will continue to hold the undistributed, non-Vested portion of the Account of a Participant who has incurred a Separation from Service solely for his/her benefit until a forfeiture occurs at the time specified in Section 5.07 or if applicable, until the time specified in Section 7.07.

(D) **Participant Does Not Share in Own Forfeiture.** A Participant will not share in the allocation of a forfeiture of any portion of his/her Account, even if the Participant otherwise is entitled to an allocation of Employer Contributions and forfeitures in the forfeiture allocation Plan Year described in Section 3.07(B). If the forfeiting Participant is entitled to an allocation of Employer Contributions and forfeitures in the forfeiture allocation Plan Year, the Plan Administrator only will allocate to the Participant a share of the allocable forfeitures attributable to other forfeiting Participants.

(E) **Plan Merger.** In the event that the Employer merges another plan into this Plan, and does not fully vest upon merger the participant accounts in the merging plan, the Plan Administrator will allocate any post-merger forfeitures attributable to the merging plan in accordance with the Employer's elections in its Adoption Agreement. The Employer may elect to limit any such forfeiture allocation only to those Participants who were also participants in the merged plan, but in the absence of such an election, all Participants who have satisfied any applicable allocation conditions under Section 3.06 will share in the forfeiture allocation.

3.08 ROLLOVER CONTRIBUTIONS. The Plan Administrator will apply this Section 3.08 in administering Rollover Contributions to the Plan, if any.

(A) **Policy Regarding Rollover Acceptance.** Unless it is prohibited in the Adoption Agreement, the Plan Administrator, operationally (except as to In-Plan Roth Rollover Contributions under Section 3.08(E)), may elect to permit or not to permit Rollover Contributions to this Plan (even if the Plan is a Frozen Plan) or may elect to limit an Eligible Employee's right or a Participant's right to make a Rollover Contribution. The Plan Administrator also may adopt, amend or terminate any policy regarding the Plan's acceptance of Rollover Contributions. If the Employer in its Adoption Agreement elects to permit In-Plan Roth Rollover Contributions, the Plan Administrator will administer In-Plan Roth Rollover Contributions in accordance with Section 3.08(E) and the Employer's Adoption Agreement elections.

(1) **Rollover documentation.** If the Plan Administrator permits Rollover Contributions, any Participant (or as applicable, any Eligible Employee), with the Plan Administrator's written consent and after filing with the Plan Administrator the form prescribed by the Plan Administrator, may make a Rollover Contribution to the Plan. Before accepting a Rollover Contribution, the Plan Administrator may require a Participant (or Eligible Employee) to furnish satisfactory evidence the proposed rollover is in fact a permissible "rollover contribution" under the Code.

(2) **Declination/related expense.** The Plan Administrator, in its sole discretion, may decline to accept a Rollover Contribution of property which could: (a) generate unrelated business taxable income; (b) create difficulty or undue expense in storage, safekeeping or valuation; (c) include property the Plan cannot hold; (d) violate applicable Investment Arrangement Documentation; or (e) create other practical problems for the Plan. The Plan Administrator also may accept the Rollover Contribution on condition that the Participant's or Employee's Account is charged with all expenses associated therewith.

(B) **Limited Testing.** A Rollover Contribution is not an Annual Addition under Section 4.05(A).

(C) **Pre-Participation Rollovers.** If an Eligible Employee makes a Rollover Contribution to the Plan prior to satisfying the Plan's eligibility conditions or prior to reaching his/her Entry Date, the Plan Administrator must treat the Employee as a limited Participant (as described in Rev. Rul. 96-48). A limited Participant does not share in the Plan's allocation of Employer Contributions nor Participant forfeitures and may not make Elective Deferrals until he/she actually becomes a Participant in the Plan. If a limited Participant has a Separation from Service prior to becoming a Participant in the Plan, the Plan will distribute his/her Rollover Contributions Account to him/her in accordance with Section 6.01(B).

(D) **May Include Employee Contributions and Roth Deferrals.** A Rollover Contribution may include Employee Contributions and Roth Deferrals made to another plan, as adjusted for Earnings. In the case of Employee Contributions: (1) such amounts must be directly rolled over into this Plan from another plan which is qualified under Code §401(a), is a 403(b) plan, or is a governmental 457(b) plan; and (2) the Plan must account separately for the Rollover Contribution, including the Employee Contribution and the Earnings thereon. In the case of Roth Deferrals: (1) such amounts must be directly rolled over into this Plan from another plan which is qualified under Code §401(a) or from a §403(b) plan; or from a governmental 457(b) plan; (2) the Plan must account separately for the Rollover Contribution, including the Roth Deferrals and the Earnings thereon; and (3) this Plan must permit Roth Deferrals.

(E) In-Plan Roth Rollover Contributions.

(1) **Employer Election.** The Employer in its Adoption Agreement in which the Employer has elected to permit Roth Deferrals also will elect whether to permit an In-Plan Roth Rollover Contribution in accordance with this Section 3.08(E) with regard to otherwise distributable amounts and/or otherwise nondistributable amounts. If the Employer elects to permit such contributions, the Employer in its Adoption Agreement will specify the Effective Date thereof which may not be earlier than distributions made after September 27, 2010, and may not be earlier than January 1, 2013 in the case of rollovers of otherwise nondistributable amounts.

(2) **Eligibility for Distribution and Rollover.** A Participant may not make an In-Plan Roth Rollover Contribution with regard to an otherwise distributable amount which is not an Eligible Rollover Distribution.

(a) **Parties eligible to elect.** The Employer in Appendix B to its Adoption Agreement can limit to Employees the right to elect to make In-Plan Roth rollovers. If the Employer does not make this election, for purposes of eligibility for an In-Plan Roth Rollover, the Plan will treat a Participant's surviving spouse Beneficiary or alternate payee spouse or alternate payee former spouse as a Participant. A non-spouse Beneficiary may not make an In-Plan Roth Rollover.

(b) **Distribution from partially Vested account.** In-Plan Roth Rollovers are permitted only from Vested amounts allocated to a qualifying source but may be made from partially Vested Accounts unless the Employer elects otherwise in Appendix B to its Adoption Agreement. If a distribution is made to a Participant who has not incurred a Severance from Employment and who is not fully Vested in the Participant's Account from which the In-Plan Roth Rollover Contribution is to be made, and the Participant may increase the Vested percentage in such Account, then at any relevant time Section 5.03(C) will apply to determine the Participant's Vested portion of the Account.

(3) Form and Source of Rollover.

(a) **Direct Rollover.** An In-Plan Roth Rollover Contribution may be made only by a Direct Rollover.

(b) **Account source.** A Participant may make an In-Plan Roth Rollover from any account (other than a Roth account) unless the Employer otherwise elects in Appendix B to its Adoption Agreement. Also see Section 6.01(D)(7).

(c) **Cash or in-kind.** The Plan Administrator will effect an In-Plan Roth Rollover Contribution by rolling over the Participant's current investments to the In-Plan Roth Rollover Account. A Plan loan so rolled over without changing the repayment schedule is not treated as a new loan. However the Employer in Appendix B to its Adoption Agreement, may provide that loans cannot be rolled over in an In-Plan Roth Rollover.

(d) **No Rollover or Distribution Treatment.** Notwithstanding any other Plan provision, an In-Plan Roth Rollover Contribution is not a Rollover Contribution for purposes of the Plan. Accordingly: (a) if the Employer in its Adoption Agreement has elected \$5,000 as the Plan limit on Mandatory Distributions, the Plan Administrator will take into account amounts attributable to an In-Plan Roth Rollover Contribution, in determining if the \$5,000 limit is exceeded, regardless of the Employer's election as to whether to count Rollover Contributions for this purpose; (b) no spousal consent is required for a Participant to elect to make an In-Plan Roth Rollover Contribution; (c) Protected Benefits with respect to the amounts subject to the In-Plan Roth Rollover are preserved; and (d) mandatory 20% federal income tax withholding does not apply to the In-Plan Roth Rollover Contribution.

(e) **Coordination with Vendor.** In-Plan Roth Rollovers are not permitted from a source or under circumstances not permitted by the Vendor's rules. For example, if a Vendor's rules do not permit in-Plan Roth Rollovers from otherwise nondistributable amounts, then the Participant cannot make such rollovers from Investment Arrangements that Vendor provides.

3.09 EMPLOYEE CONTRIBUTIONS. An Employer must elect in its Adoption Agreement whether to permit Employee Contributions. If the Employer elects to permit Employee Contributions, the Employer also must specify in its Adoption Agreement any limitations which apply to Employee Contributions. Employee Contributions will be accepted for an Investment Arrangement only to the extent permitted in the Investment Arrangement Documentation. If the Employer permits Employee Contributions, the Plan Administrator operationally will determine if a Participant will make Employee Contributions through payroll deduction or by other means.

(A) [Reserved]

(B) Matching. The Employer in its Adoption Agreement must elect whether the Employer will make Matching Contributions as to any Employee Contributions and, as applicable, the matching formula.

(C) Administrative provisions. The Plan Administrator may prescribe one or more forms relating to Employee Contributions, and may adopt an Employee Contribution policy. The Employee Contribution form or policy may specify limits and conditions applicable to Employee Contributions, consistent with Code §403(b).

(1) **Minimum Amount.** The Plan Administrator may establish an annual minimum Employee Contribution, and may change such minimum to a different amount from time to time.

(2) **Termination.** Any election on an Employee Contribution form shall remain in effect until a new election is filed or the election is revoked or otherwise terminates. The termination of a Participant's employment automatically revokes the Participant's election with regard to periods after the Participant is rehired.

3.10 USERRA/HEART ACT CONTRIBUTIONS.

(A) Application. This Section 3.10 applies to an Employee who: (1) has completed Qualified Military Service under USERRA; (2) the Employer has rehired under USERRA; and (3) is a Participant entitled to make-up contributions under Code §414(u). This Section 3.10 also applies to an Employee who dies or becomes disabled while performing Qualified Military Service, as provided in Sections 3.10(K) and the Employer's Adoption Agreement elections.

(B) Employer Contributions. The Employer will make up any Employer Contribution the Employer would have made and which the Plan Administrator would have allocated to the Participant's Account had the Participant remained employed by the Employer during the period of Qualified Military Service.

(C) Compensation. For purposes of this Section 3.10, the Plan Administrator will determine an affected Participant's Compensation as follows. A Participant during his/her period of Qualified Military Service is deemed to receive Compensation equal to that which the Participant would have received had he/she remained employed by the Employer, based on the Participant's rate of pay that would have been in effect for the Participant during the period of Qualified Military Service. If the Compensation during such period would have been uncertain, the Plan Administrator will use the Participant's actual average Compensation for the 12 month period immediately preceding the period of Qualified Military Service, or if less, for the period of employment.

(D) Elective Deferrals/Employee Contributions. If the Plan provided for Elective Deferrals, Employee Contributions or Mandatory Employee Contributions during a Participant's period of Qualified Military Service, the Plan Administrator must allow a Participant under this Section 3.10 to make up such Elective Deferrals, Employee Contributions or Mandatory Employee Contributions to his/her Account. The Participant may make up the maximum amount of Elective Deferrals, Employee Contributions or Mandatory Employee Contributions which he/she under the Plan terms would have been able to contribute during the period of Qualified Military Service (less any such amounts the Participant actually contributed during such period) and the Participant must be permitted to contribute any lesser amount as the Plan would have permitted. The Participant must make up any contribution under this Section 3.10(D) commencing on his/her Re-Employment Commencement Date and not later than 5 years following reemployment (or if less, a period equal to 3 times the length of the Participant's Qualified Military Service triggering such make-up contribution).

(E) Matching Contributions. The Employer will make up any Matching Contribution that the Employer would have made and which the Plan Administrator would have allocated to the Participant's Account during the period of Qualified Military Service, but based on any make-up Elective Deferrals or make-up Employee Contributions that the Participant makes under Section 3.10(D).

(F) Limitations/Testing. Contributions under this Section 3.10 are Annual Additions and are tested under Section 4.10(A) (Elective Deferral Limit) in the year to which such contributions are allocated, but not in the year in which such contributions are made.

(1) **Differential Wage Payments.** The Plan is not treated as failing to meet the requirements of any provision described in this Section 3.10(F) by reason of any contribution or benefit which is based on a Differential Wage Payment. The preceding sentence applies only if all Employees performing service in the uniformed services described in Code §3401(h)(2)(A) are entitled to receive Differential Wage Payments on reasonably equivalent terms and, if eligible to participate in a retirement plan maintained by the Employer, to make contributions based on the payments on reasonably equivalent terms (taking into account Code §§410(b)(3), (4), and (5)). The Plan Administrator operationally may determine, for purposes of any provision described in this Section 3.10(F), whether to take into account any Elective Deferrals, and if applicable, any Matching Contributions, attributable to Differential Wage Payments.

(G) No Earnings. A Participant receiving any make-up contribution under this Section 3.10 is not entitled to an allocation of any Earnings on any such contribution prior to the time that the Employer actually makes the contribution (or timely deposits the Participant's own make-up Elective Deferrals or Employee Contributions) to the Plan.

(H) No Forfeitures. A Participant receiving any make-up allocation under this Section 3.10 is not entitled to an allocation of any forfeitures allocated during the Participant's period of Qualified Military Service.

(I) Allocation Conditions. For purposes of applying any Plan allocation conditions under Section 3.06, the Plan Administrator will treat any period of Qualified Military Service as Service.

(J) HEART Act Death Benefits. If a Participant dies while performing Qualified Military Service, the Participant's Beneficiary is entitled to any additional benefits (other than benefit accruals relating to the period of Qualified Military Service) provided under the Plan as if the Participant had resumed employment and then terminated employment on account of death. Moreover, the Plan will credit the Participant's Qualified Military Service as service for vesting purposes, as though the Participant had resumed employment under USERRA immediately prior to the Participant's death.

(K) HEART Act Continued Benefit Accrual. This Section 3.10(K) does not apply unless the Employer in Appendix B to its Adoption Agreement elects to apply such provisions. If this Section 3.10(K) applies, then for benefit accrual purposes, the Plan treats an individual who dies or becomes disabled while performing Qualified Military Service with respect to the Employer as if the individual had resumed employment in accordance with the individual's reemployment rights under USERRA, on the day preceding death or Disability (as the case may be) and terminated employment on the actual date of death or Disability.

(1) **Determination of benefits.** The Plan will determine the amount of Employee Contributions and the amount of Elective Deferrals of an individual treated as reemployed under this Section 3.10(K) for purposes of applying Code §414(u)(8)(C) on the basis of the individual's average actual Employee Contributions or Elective Deferrals for the lesser of: (a) the 12-month period of service with the Employer immediately prior to Qualified Military Service; or (b) the actual length of continuous service with the Employer.

ARTICLE 4. LIMITATIONS AND TESTING

4.01 ANNUAL ADDITIONS LIMIT. The amount of Annual Additions which the Plan Administrator may allocate under this Plan to a Participant's Account for a Limitation Year may not exceed the Annual Additions Limit.

(A) Actions to Prevent Excess Amount. If the Annual Additions the Plan Administrator otherwise would allocate under the Plan to a Participant's Account for the Limitation Year would exceed the Annual Additions Limit, the Plan Administrator will not allocate the Excess Amount, but instead will take any reasonable, uniform action the Plan Administrator determines necessary to avoid allocation of an Excess Amount. Such actions include, but are not limited to, those described in this Section 4.01(A). The Plan Administrator may apply this Section 4.01 in a manner which maximizes the allocation to a Participant of Employer Contributions (exclusive of the Participant's Elective Deferrals). Notwithstanding any contrary Plan provision, the Plan Administrator, for the Limitation Year, may: (1) suspend or limit a Participant's additional Employer Contributions or Elective Deferrals; (2) notify the Employer to reduce the Employer's future Plan contribution(s) as necessary to avoid allocation to a Participant of an Excess Amount; or (3) suspend or limit the allocation to a Participant of any Employer Contribution previously made to the Plan (exclusive of Elective Deferrals) or of any Participant forfeiture. If an allocation of Employer Contributions previously made (excluding a Participant's Elective Deferrals) or of Participant forfeitures would result in an Excess Amount to a Participant's Account, the Plan Administrator will allocate the Excess Amount to the remaining Participants who are eligible for an allocation of Employer Contributions for the Plan Year in which the Limitation Year ends. The Plan Administrator will make this allocation in accordance with the Plan's allocation method as if the Participant whose Account otherwise would receive the Excess Amount is not eligible for an allocation of Employer Contributions. If the Plan Administrator allocates to a Participant an Excess Amount, the Plan Administrator must dispose of the Excess Amount in accordance with Section 4.03.

(B) Estimated and Actual Compensation. Prior to the determination of the Participant's actual Compensation for the Limitation Year, the Plan Administrator may determine the Annual Additions Limit on the basis of the Participant's estimated annual Compensation for such Limitation Year. The Plan Administrator will make this determination on a reasonable and uniform basis for all Participants similarly situated. The Plan Administrator must reduce the allocation of any Employer Contribution (including the allocation of Participant forfeitures) based on estimated annual Compensation by any Excess Amounts carried over from prior years. As soon as is administratively feasible after the end of the Limitation Year, the Plan Administrator will determine the Annual Additions Limit on the basis of the Participant's actual Compensation for such Limitation Year.

4.02 ANNUAL ADDITIONS LIMIT CODE §415 AGGREGATED PLANS.

(A) Application of this Section. This Section 4.02 applies only to Participants who, in addition to this Plan, participate in one or more Code §415 Aggregated Plans.

(1) Definition of Code §415 Aggregated Plans. Code §415 Aggregated Plans means 403(b) plans maintained by the Employer or a Predecessor Employer and which provide an Annual Addition during the Limitation Year.

(B) Combined Plans Limitation. The amount of Annual Additions which the Plan Administrator may allocate under this Plan to a Participant's Account for a Limitation Year may not exceed the Combined Plans Limitation.

(1) Definition of Combined Plans Limitation. The Combined Plans Limitation is the Annual Additions Limit, reduced by the sum of any Annual Additions allocated to the Participant's accounts for the same Limitation Year under the Code §415 Aggregated Plans.

(2) Prevention. If the amount the Employer otherwise would allocate to the Participant's Account under this Plan would cause the Annual Additions for the Limitation Year to exceed this Section 4.02(B) Combined Plans Limitation, the Employer will reduce the amount of its allocation to that Participant's Account in the manner described in Section 4.01, so the Annual Additions under all of the Code §415 Aggregated Plans for the Limitation Year will equal the Annual Additions Limit.

(3) Correction. If the Plan Administrator allocates to a Participant an amount attributed to this Plan under Section 4.02(D) which exceeds the Combined Plans Limitation, the Plan Administrator must dispose of the Excess Amount in accordance with Section 4.02(E).

(C) Estimated and Actual Compensation. Prior to the determination of the Participant's actual Compensation for the Limitation Year, the Plan Administrator may determine the Combined Plans Limitation on the basis of the Participant's estimated annual Compensation for such Limitation Year. The Plan Administrator will make this determination on a reasonable and uniform basis for all Participants similarly situated. The Plan Administrator must reduce the allocation of any Employer Contribution (including the allocation of Participant forfeitures) based on estimated annual Compensation by any Excess Amounts carried over from prior years. As soon as is administratively feasible after the end of the Limitation Year, the Plan Administrator will determine the Combined Plans Limitation on the basis of the Participant's actual Compensation for such Limitation Year. See Section 4.05(D) regarding the definition of Compensation.

(D) Ordering Rules. If a Participant's Annual Additions under this Plan and the Code §415 Aggregated Plans result in an Excess Amount, such Excess Amount will consist of the Amounts last allocated. If the Plan Administrator allocates an Excess Amount to a Participant on an allocation date of this Plan which coincides with an allocation date of another plan, unless the Employer specifies otherwise in an Appendix B to its Adoption Agreement, the Excess Amount attributed to this Plan will equal the product of: (1) the total Excess Amount allocated as of such date, multiplied by (2) the ratio of (a) the Annual Additions allocated to the Participant as of such date for the Limitation Year under the Plan to (b) the total Annual Additions allocated to the Participant as of such date for the Limitation Year under this Plan and the Code §415 Aggregated Plans.

(E) Disposition of Allocated Excess Amount Attributable to Plan. The Plan Administrator will dispose of any allocated Excess Amounts described in and attributed to this Plan under Section 4.02(D) as provided in Section 4.03.

(F) Override. The Employer in Appendix B to its Adoption Agreement may specify overriding provisions which will apply to satisfy the requirements of Code §415 and the applicable regulations if the Employer maintains more than one 403(b) plan.

4.03 DISPOSITION OF EXCESS ANNUAL ADDITIONS. If a Participant's Account exceeds the Annual Additions Limit for the Limitation Year, then the Plan Administrator will hold the Excess Amount in a separate account. The Excess Amount held in the separate account is includable in the Participant's gross income (to the extent vested) for the taxable year in which the Employer Contributions exceed the Annual Additions Limit. This separate account will be treated as a separate contract to which 403(c) (or another application provision of the Code) applies. Amounts in the separate account may be distributed at any time, notwithstanding any other provisions of the Plan.

4.04 CONTROLLED EMPLOYER/QUALIFIED DEFINED CONTRIBUTION PLAN.

(A) Application of this Section. If a Participant in a 403(b) Plan also is in control of another employer, the 403(b) Plan is a Defined Contribution Plan maintained both by the controlled employer and by the Participant. In applying the Annual Additions Limit, the Participant must aggregate the 403(b) Plan contributions with all other contributions he/she receives under any qualified Defined Contribution Plan the controlled employer maintains.

(B) Control. For purposes of applying the Annual Additions Limit under Section (A), the Plan Administrator determines control under Code §§414(b) or 414(c), as modified by Code §415(h), in accordance with the rules of Treas. Reg. §1.415(f)-1(f).

(C) Annual Additions. For purposes of this Section, Annual Additions include the following amounts in addition to amounts described in Section 4.05: (1) amounts allocated to an individual medical account (as defined in Code §415(l)(2)) included as part of a pension or annuity plan maintained by the Employer; (2) contributions paid or accrued attributable to post-retirement medical benefits allocated to the separate account of a key-employee (as defined in Code §419A(d)(3)) under a welfare benefit fund (as defined in Code §419(e)) maintained by the Employer; and (3) allocations under a simplified employee pension (SEP) described in Code §408(k). However, the amounts described in (1) and (2) apply solely for purposes of applying the dollar limitation of Section 4.05(B)(i) and do not apply for purposes of the percentage limitation of Section 4.05(B)(ii).

(D) Annual Notice to Participants. The Plan Administrator will provide written or electronic notice to Participants that explains the limitation in this Section 4.04 in a manner calculated to be understood by the average Participant and informs Participants of their responsibility to provide information to the Plan Administrator that is necessary to satisfy this Section. The notice will advise Participants that the application of the limitations in this Section will take into account information supplied by the Participant and that failure to provide necessary and correct information to the Plan Administrator could result in adverse tax consequences to the Participant, including the inability to exclude contributions to the Plan under Code §403(b). The notice will be provided annually, beginning no later than the later of (1) the year in which the Employee becomes a Participant, or (2) the first Plan Year which begins after the Employer adopts this document.

4.05 DEFINITIONS: SECTIONS 4.01-4.04. The following definitions apply for purposes of Sections 4.01 through 4.04, and supersede any contrary definitions in Article 1:

(A) Annual Additions. Annual Additions means the sum of the following amounts allocated to a Participant's Account for a Limitation Year: (1) Employer Contributions (including Elective Deferrals); (2) forfeitures; (3) Employee Contributions; and (4) Mandatory Employee Contributions.

(1) **Exclusions.** Annual Additions do not include: (a) Catch-Up Contributions; (b) Excess Deferrals which the Plan Administrator corrects by distribution by April 15 of the following calendar year; (c) designated IRA contributions; (d) Restorative Payments; (e) transfers to this Plan; (f) Rollover Contributions (as described in Code §§401(a)(31), 402(c)(1), 403(a)(4), 403(b)(8), 408(d)(3), and 457(e)(16)); (g) In-Plan Roth Rollovers, (h) Repayments of loans made to a Participant from the Plan; and (i) Repayments of amounts described in Code §411(a)(7)(B) (in accordance with Code §411(a)(7)(C)) and Code §411(a)(3)(D) or repayment of contributions to a governmental plan (as defined in Code §414(d)) as described in Code §415(k)(3), as well as Employer restorations of benefits that are required pursuant to such repayments.

(2) **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.

(B) Annual Additions Limit. Annual Additions Limit means the lesser of: (i) \$40,000 (or, if greater, the \$40,000 amount as adjusted under Code §415(d)), or (ii) 100% of the Participant's Compensation for the Limitation Year. If there is a short Limitation Year because of a change in Limitation Year, the Plan Administrator will multiply the \$40,000 (as adjusted) limitation by the following fraction:

Number of months (or fractional parts thereof) in the short Limitation Year

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The 100% Compensation limitation in clause (ii) above does not apply to any contribution for medical benefits within the meaning of Code §401(h) or Code §419A(f)(2) which otherwise is an Annual Addition.

(1) **Single plan treatment of 403(b) Plans.** For purposes of applying the Annual Additions Limit, the Plan Administrator must treat all 403(b) Plans (whether or not terminated) maintained by the Employer as a single plan.

(2) **Church plan.** For a Participant who is an Employee of a Church or a convention or association of churches, including an organization described in Code §414(e)(3)(B)(ii), the Annual Additions limit is not less than \$10,000 regardless of the Participant's Includible Compensation in the Limitation Year. With respect to any Participant, the total amount of Annual Additions that, but for this Section 4.05(B)(2), would be in excess of the Annual Additions Limit cannot exceed \$40,000. Thus, the aggregate of Annual Additions for all Limitation Years that would exceed the Annual Additions Limit but for this rule is limited to \$40,000. In the case of a Participant described in Code §415(c)(7)(B) who is performing services outside the United States, the Participant's Annual Additions Limit shall not be less than \$3,000, provided the Participant's adjusted gross income for the taxable year (determined separately and without regard to community property laws) exceeds \$17,000.

(3) **Certain contributions treated as made to a Defined Contribution Plan.** Solely for purposes of Sections 4.01 through 4.04, the following contributions are treated as contributions to a Defined Contribution Plan: (i) mandatory employee contributions under Code §411(c)(2)(C) made to a Defined Benefit Plan maintained by the Employer, unless such contributions are "picked up" by the Employer under Code §414(h)(2); (ii) contributions to an individual medical account (as defined in Code §415(l)(2)) included as part of a Defined Benefit Plan or annuity plan under Code §401(h) maintained by the Employer; and (iii) a welfare benefit fund under Code §419(e) maintained by the Employer to the extent there are post-retirement medical benefits allocated to the separate account of a key employee (as defined in Code §419A(d)(3)).

(C) Cessation of Affiliation. A Cessation of Affiliation means the event that causes an entity to no longer be aggregated with one or more other entities as a single employer under the employer affiliation rules described in Treas. Reg. §§1.415(a)-1(f)(1) and (2) (such as the sale of a subsidiary outside a controlled group), or that causes a plan to not actually be maintained by any of the entities that constitute the employer under the employer affiliation rules of Treas. Reg. §§1.415(a)-1(f)(1) and (2) (such as a transfer of plan sponsorship outside of a controlled group).

(D) Compensation. Compensation means Includible Compensation and includes Deemed Includible Compensation and Post-Severance Compensation. Compensation includes Elective Deferrals, irrespective of whether the Employer has elected in its Adoption Agreement to include these amounts as Compensation under Section 1.11. No Compensation exclusions the Employer has elected in Question 10 to its Adoption Agreement apply for determining Includible Compensation.

(1) **"First few weeks rule."** If the Employer elects in Appendix B to its Adoption Agreement, the Plan Administrator on a uniform and consistent basis as to similarly situated Participants, will include in Compensation for Code §415 purposes Compensation earned in such Limitation Year but which, solely because of pay period and pay date timing, is paid in the first few weeks of the next following Limitation Year as described in Treas. Reg. §1.415(c)-2(e)(2). This Section 4.05(D)(1) applies to Code §415 testing Compensation but does not affect Compensation for allocation purposes.

(2) **Differential Wage Payment.** The Plan treats a Differential Wage Payment to an Employee as Compensation for purposes of application of the Annual Additions Limit.

(E) Employer. Employer means the Signatory Employer and any Related Employer. Solely for purposes of applying the Annual Additions Limit, the Plan Administrator will determine Related Employer status by modifying Code §§414(b) and (c) in accordance with Code §415(h) and Treas. Reg. §1.415(a)-1(f)(1) and will take into account tax-exempt organizations under Treas. Reg. §1.414(c)-5. For purposes of the limitation of Section 4.04(A), the Employer includes the controlled employer described in Section 4.04.

(F) Excess Amount. Excess Amount means the excess of the Participant's Annual Additions for the Limitation Year over the Annual Additions Limit.

(G) Formerly Affiliated Plan. Formerly Affiliated Plan means a plan that, immediately prior to the Cessation of Affiliation, was actually maintained by one or more of the entities that constitute the Employer (as determined under the employer affiliation rules described in Treas. Reg. §§1.415(a)-1(f)(1) and (2)), and immediately after the cessation of affiliation, is not actually maintained by any of the entities that constitute the Employer (as determined under the employer affiliation rules described in Treas. Reg. §§1.415(a)-1(f)(1) and (2)).

(H) Limitation Year. See Section 1.45.

(I) Predecessor Employer. Predecessor Employer means a former employer with respect to a participant in a plan maintained by an employer if the employer maintains a plan under which the participant had accrued a benefit while performing services for the employer, but only if that benefit is provided under the plan maintained by the employer. For this purpose, the formerly affiliated plan rules in Treas. Reg. §1.415(f)-1(b)(2) apply as if the Employer and Predecessor Employer constituted a single employer under the rules described in Treas. Reg. §§1.415(a)-1(f)(1) and (2) immediately prior to the Cessation of Affiliation (and as if they constituted two, unrelated employers under the rules described in Treas. Reg. §§1.415(a)-1(f)(1) and (2) immediately after the Cessation of Affiliation) and Cessation of Affiliation was the event that gives rise to the predecessor employer relationship, such as a transfer of benefits or plan sponsorship. With respect to an Employer of a Participant, a former entity that antedates the Employer is a Predecessor Employer with respect to the Participant if, under the facts and circumstances, the Employer constitutes a continuation of all or a portion of the trade or business of the former entity.

(J) Restorative Payment. A Restorative Payment means 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 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 the Plan made pursuant to a court-approved settlement, to restore losses to the 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 are not Restorative Payments and generally constitute contributions that are considered Annual Additions.

4.06 [RESERVED]

4.07 [RESERVED]

4.08 [RESERVED]

4.09 [RESERVED]

4.10 403(b) TESTING. The Plan Administrator will test Elective Deferrals, Matching Contributions and Employee Contributions under the Plan, in accordance with this Section 4.10.

(A) Annual Elective Deferral Limitation. A Participant's Elective Deferrals for a Taxable Year may not exceed the Elective Deferral Limit. Qualified Organization Catch-up Deferrals and Age 50 Catch-up Deferrals are not subject to the Elective Deferral Limit. See Sections 3.02(D) and (E).

(1) **Definition of Elective Deferral Limit.** The Elective Deferral Limit is the Code §402(g) limitation on each Participant's Elective Deferrals for each Taxable Year as described in Section 4.10(A)(3). If the Participant's Taxable Year is not a calendar year, the Plan Administrator must apply the Code §402(g) limitation in effect for the calendar year in which the Participant's Taxable Year begins.

(2) **Definition of Excess Deferral.** A Participant's Excess Deferral is the amount of Elective Deferrals for a Taxable Year which exceeds the Elective Deferral Limit.

(3) **Elective Deferral Limit.** The Elective Deferral Limit is the amount as in effect under Code §402(g) (\$18,000 in 2017), subject to adjustment by the IRS in multiples of \$500 under Code §402(g)(4). However, in no event shall a Participant's Elective Deferrals exceed the Participant's Compensation for the Taxable Year.

(4) **Suspension after reaching limit.** If, pursuant to a Salary Reduction Agreement or pursuant to a CODA election, the Employer determines a Participant's Elective Deferrals to the Plan for a Taxable Year would exceed the Elective Deferral Limit, the Employer will suspend the Participant's Elective Deferrals under his/her Salary Reduction Agreement,

if any, until the following January 1 and will pay to the Participant in cash the portion of the Elective Deferrals which would result in the Participant's Elective Deferrals for the Taxable Year exceeding the Elective Deferral Limit.

(5) **Correction.** If the Plan Administrator determines a Participant's Elective Deferrals already contributed to the Plan for a Taxable Year exceed the Elective Deferral Limit, the Plan Administrator will distribute the Excess Deferrals as adjusted for Allocable Income, no later than April 15 of the following Taxable Year (or if later, the date permitted under Code §§7503 or 7508A).

(6) **415 interaction.** If the Plan Administrator distributes the Excess Deferrals by the April 15 deadline under Section 4.10(A)(5), the Excess Deferrals are not an Annual Addition under Section 4.05, and the Plan Administrator may make the distribution irrespective of any other provision under this Plan or under the Code. Elective Deferrals distributed to a Participant as an Excess Amount in accordance with Section 4.03 are not taken into account in determining the Participant's Elective Deferral Limit.

(7) **More than one plan.** If a Participant participates in another plan subject to the Code §402(g) limitation under which he/she makes elective deferrals pursuant to a 401(k) Plan, elective deferrals under a SARSEP, elective contributions under a SIMPLE IRA or salary reduction contributions to a 403(b) plan (irrespective of whether the Employer maintains the other plan), the Participant may provide to the Plan Administrator a written claim for Excess Deferrals made to the Plan for a Taxable Year. The Participant must submit the claim no later than the March 1 following the close of the particular Taxable Year and the claim must specify the amount of the Participant's Elective Deferrals under this Plan which are Excess Deferrals. The Plan Administrator may require the Participant to provide reasonable evidence of the existence of and the amount of the Participant's Excess Deferrals. If the Plan Administrator receives a timely claim which it approves, the Plan Administrator will distribute the Excess Deferrals (as adjusted for Allocable Income under Section 4.11(B)(1)) the Participant has assigned to this Plan, in accordance with this Section 4.10(A). If a Participant has Excess Deferrals because of making Elective Deferrals to this Plan and other plans of the Employer (but where the Elective Deferral Limit is not exceeded based on Deferrals to any single plan), the Participant for purposes of this Section 4.10(A)(7) is deemed to have notified the Plan Administrator of this Plan of the Excess Deferrals.

(8) **Roth and Pre-Tax Deferrals.** If a Participant who will receive a distribution of Excess Deferrals, in the Taxable Year for which the corrective distribution is made, has contributed both Pre-Tax Deferrals and Roth Deferrals, the Plan Administrator operationally will determine the Elective Deferral Account source(s) from which it will direct the Vendor to make the corrective distribution. The Plan Administrator also may permit the affected Participant to elect the source(s) from which the Vendor will make the corrective distribution. However, the amount of a corrective distribution of Excess Deferrals to any Participant from the Pre-Tax Deferral or Roth Deferral sources under this Section 4.10(A)(8) may not exceed the amount of the Participant's Pre-Tax Deferrals or Roth Deferrals for the Taxable Year of the correction.

(B) [Reserved]

(C) [Reserved]

4.11 DEFINITIONS: SECTION 4.10. For purposes of Section 4.10:

(A) [Reserved]

(B) **Allocable Income.** Allocable Income means as follows:

(1) **Excess Deferrals.** For purposes of making a distribution of Excess Deferrals pursuant to Section 4.10(A), Allocable Income means Earnings allocable to the Excess Deferrals for the Taxable Year in which the Participant made the Excess Deferral.

(a) **Reasonable or alternative (pro rata) method.** To calculate such Allocable Income for the Taxable Year, the Plan Administrator will use: (i) a uniform method which reasonably reflects the manner used by the Plan Administrator to allocate Earnings to Participants' Accounts; or (ii) the "alternative method" under Treas. Reg. §1.402(g)-1(e)(5)(iii). See Section 4.11(B)(2)(a) as to the alternative method except the Plan Administrator will apply such modifications as are necessary to determine Taxable Year Allocable Income with respect to the Excess Deferrals.

ARTICLE 5. VESTING

5.01 NORMAL/EARLY RETIREMENT AGE. The Employer in its Adoption Agreement must specify the Plan's Normal Retirement Age. If the Employer fails to specify the Plan's Normal Retirement Age in its Adoption Agreement, the Employer is deemed to have elected age 65 as the Plan's Normal Retirement Age. The Employer in its Adoption Agreement may specify an Early Retirement Age. A Participant's Account Balance derived from Employer Contributions is 100% Vested upon and after his/her attaining Normal Retirement Age (or if specified in the Adoption Agreement, Early Retirement Age) if the Participant is employed by the Employer on or after that date and regardless of the Participant's Years of Service for vesting or the Employer's Adoption Agreement elected vesting schedules.

5.02 PARTICIPANT DEATH OR DISABILITY. If the Employer elects in its Adoption Agreement, a Participant's Account Balance derived from Employer Contributions is 100% Vested if the Participant's Severance from Employment is a result of his/her death or his/her Disability.

5.03 VESTING SCHEDULE.

(A) General. Except as provided in Sections 5.01 and 5.02, for each Year of Service as described in Section 5.05, a Participant's Vested percentage of his/her Account Balance derived from Nonelective Contributions and Matching Contributions equals the percentage under the appropriate vesting schedule the Employer has elected in its Adoption Agreement.

(1) **Election of different schedules.** Unless the Employer in its Adoption Agreement elects otherwise, the vesting schedule for Nonelective Contributions will be the same vesting schedule as for Matching Contributions.

(B) Vesting Schedules.

(1) **In General.** Employer Contributions will vest in accordance with the Employer's Adoption Agreement election. The Employer may elect to provide immediate 100% vesting, "3-year cliff," "6-year graded," or a modified vesting schedule. The vesting schedule must be at least as rapid as a 15-year cliff (or a 20-year cliff for a group of employees limited to qualified public safety employees defined in Code §72(t)(10)(B)) or a 5 to 20 year graded vesting schedule. For purposes of the Employer's elections under its Adoption Agreement, "6-year graded," or "3-year cliff" means an Employee's Vested percentage, based on each included Year of Service, under the following applicable schedule:

6-year graded	3-year cliff
0-1 year / 0%	0-2 years / 0%
2 years / 20%	3 years / 100%
3 years / 40%	
4 years / 60%	
5 years / 80%	
6 years / 100%	

(C) Vesting Formula. If the Vendor makes a distribution to a Participant from an Account which is not fully Vested, and the Participant has not incurred a Forfeiture Break in Service, the provisions of this Section 5.03(C) apply to the Participant's Account Balance.

(1) **"Grossed Up" formula.** At any relevant time following the distribution, the Plan Administrator will determine the Participant's Vested Account Balance derived from Employer Contributions in accordance with the following formula: $P(AB + D) - D$. To apply this formula, "P" is the Participant's current vesting percentage at the relevant time, "AB" is the Participant's Employer-derived Account Balance at the relevant time and "D" is the amount of the earlier distribution. If, under a Restated Plan, the Plan has made distribution to a partially-Vested Participant prior to its restated Effective Date, this special vesting formula also applies to that Participant's remaining Account Balance.

(2) **Alternative separate account formula.** The Employer, in Appendix B to its Adoption Agreement, may elect to use the alternative formula. If the Employer elects to use the alternative formula, then the Plan Administrator will establish a separate account for the Participant's Account Balance at the time of the distribution. At any relevant time following the distribution, the Plan Administrator will determine the Participant's Vested Account Balance in such separate account derived from Employer contributions in accordance with the following formula: $P(AB + (R \times D)) - (R \times D)$. For purposes of this alternative formula, the terms in the preceding Paragraph have the same meaning and "R" is the ratio of "AB" to the Participant's Employer-derived Account Balance immediately following the earlier distribution.

(3) **Application to Nonelective/Matching.** If necessary, the Plan Administrator will determine the Participant's Vested Account Balance for the Participant's Matching Contributions and the Participant's Employer Nonelective Contributions separately.

(D) Special Vesting Elections. The Employer in its Adoption Agreement may elect other specified vesting provisions.

(E) Fully Vested Amounts. A Participant is 100% Vested in all Accounts which are attributable to Elective Deferrals, Employee Contributions, QNECs, Mandatory Employee Contributions, Nonelective Contributions to former Employees under Section 3.04(D), and Rollover Contributions.

(F) Mergers/Transfers. A merger or transfer of assets from another 403(b) Plan to this Plan does not result, solely by reason of the merger or transfer, in 100% vesting of the merged or transferred assets. The Plan Administrator operationally will determine in the case of a merger or other transfer to the Plan whether: (1) to vest immediately all transferred assets; (2) to vest the transferred assets in accordance with the Plan's vesting schedule applicable to the contribution type being transferred; or (3) to vest the transferred assets in accordance with the transferor plan's vesting schedule(s) applicable to the contribution types being transferred, as such schedules existed on the date of the transfer. The Employer may elect to record such information in its Adoption Agreement as a special Vesting Election.

5.04 [RESERVED]

5.05 YEAR OF SERVICE – VESTING. For purposes of this Article 5, the following definitions and operational rules apply:

(A) Definition of Year of Service. A Year of Service, for purposes of determining a Participant's vesting under Section 5.03, means a Vesting Computation Period during which an Employee completes the number of Hours of Service the Employer specifies in its Adoption Agreement, without regard to whether the Employer continues to employ the Employee during the entire Vesting Computation Period.

(B) Definition of Vesting Computation Period. A Vesting Computation Period is a 12-consecutive month period the Employer elects in its Adoption Agreement.

(C) Counting Years of Service. For purposes of a Participant's Vesting in the Plan, the Plan counts all of an Employee's Years of Service except:

(1) **Forfeiture Break in Service; Cash-Out.** For the sole purpose of determining a Participant's Vested percentage of his/her Account Balance derived from Employer Contributions which accrued for his/her benefit prior to a Forfeiture Break in Service or receipt of a Cash-Out Distribution, the Plan disregards any Year of Service after the Participant first incurs a Forfeiture Break in Service or receives a Cash-out Distribution.

(2) **Other exclusions.** Any Year of Service the Employer elects to exclude under its Adoption Agreement, including service during any period for which the Employer did not maintain the Plan or a predecessor plan.

(D) Elapsed Time. If the Employer in its Adoption Agreement elects to apply the Elapsed Time Method in applying the Plan's vesting schedule, the Plan Administrator will credit service in accordance with Section 1.40(D)(3).

5.06 BREAK IN SERVICE AND FORFEITURE BREAK IN SERVICE – VESTING. For purposes of this Article 5, the following definitions and operational rules apply:

(A) Definition of Break in Service. A Participant incurs a Break in Service if during any Vesting Computation Period he/she does not complete more than 500 Hours of Service. The Plan Administrator may disregard a Break in Service for a Vesting Computation Period if the Employee is in service on the last day of that period. If the Plan applies the Elapsed Time Method of crediting Service, a Participant incurs a Break in Service if the Participant has a Period of Severance of at least 12 consecutive months. If, pursuant to Section 5.05, the Plan does not require more than 500 Hours of Service to receive credit for a Year of Service, a Participant incurs a Break in Service in a Vesting Computation Period in which he/she fails to complete a Year of Service.

(B) Definition of Forfeiture Break in Service. A Participant incurs a Forfeiture Break in Service when he/she incurs 5 consecutive Breaks in Service.

(C) Adoption Agreement provisions. The Employer may specify, in Appendix B to its Adoption Agreement, one or more years or other periods of service which the Plan will disregard for purposes of vesting, based on Separation from Service, Breaks in Service, or Forfeiture Breaks in Service.

5.07 FORFEITURE OCCURS.

(A) Timing. A Participant's forfeiture of his/her non-Vested Account Balance derived from Employer Contributions occurs under the Plan on the earlier of:

(1) **Forfeiture Break.** The last day of the Vesting Computation Period in which the Participant first incurs a Forfeiture Break in Service; or

(2) **Separation.** As soon as reasonably practical after the date the Participant severs employment.

(B) Vesting Schedule/Lost Participants. The Plan Administrator determines the percentage of a Participant's Account Balance forfeiture, if any, under this Section 5.07 solely by reference to the vesting schedule the Employer elected in its Adoption Agreement. A Participant does not forfeit any portion of his/her Account Balance for any other reason or cause except as expressly provided by this Section 5.07 or as provided under Section 7.07.

5.08 [RESERVED]

5.09 TREATMENT OF NONVESTED AMOUNTS. All Employer Contributions for a Participant, to the extent not vested, will be credited to a separate account for recordkeeping purposes and treated as made to a contract to which Code §403(c) (or another applicable provision of the Code) applies. On or after the date on which the Participant's interest in the separate account becomes nonforfeitable, the contract shall be treated as a Code §403(b) Annuity Contract if: (1) no election has been made under Code §83(b) with respect to the contract; (2) the Participant's interest in the separate account has been subject to a substantial risk of forfeiture before becoming nonforfeitable; (3) contributions subject to different vesting schedules have been maintained in separate accounts; and (4) the separate account at all times satisfied the requirements of Code §403(b) except for the nonforfeitable requirement in Code §403(b)(1)(C). If only a portion of the Participant's interest in a separate account becomes nonforfeitable in a year, then that portion of the contract will be considered a Code §403(b) Annuity Contract and the remaining forfeitable portion will be considered a separate contract to which Code §403(c) (or another applicable provision of the Code) applies. Each contribution (and Earnings thereon) that is subject to a different vesting schedule must be maintained in a separate account for the Participant. The phrase "separate account" used in this Section refers to recordkeeping entries, and does not require the maintenance of a separate account or Annuity Contract.

5.10 EMPLOYEE CONTRIBUTIONS. A Participant who is either fully or partially vested in his or her Employer Contributions will not forfeit any of those contributions merely as the result of a distribution of all or any portion of the Participant's Employee Contributions.

ARTICLE 6. DISTRIBUTIONS

6.01 TIMING OF DISTRIBUTION. Except as otherwise provided in Section 6.01(A), if the Participant is entitled to a distribution, the Vendor will commence distribution of a Participant's Vested Account Balance in accordance with this Article 6 after the Participant's request on a form prescribed by the Plan or the Vendor. The Vendor may make Plan distributions on any administratively practicable date during the Plan Year, consistent with the Investment Arrangement Documentation.

(A) Relationship between Plan and Investment Arrangement Documentation. This Article 6, together with the corresponding Adoption Agreement elections applies to set forth the permissible distributable events and timing. If the Documentation for a particular Investment Arrangement does not provide for a particular distributable event, then such a distribution is unavailable from that Investment Arrangement. For example, if the Plan allows for hardship distributions, and all Investment Arrangements under the Plan except one permit hardship distributions, then hardship distributions are not available from that one Investment Arrangement. By contrast, if the Plan does not allow hardship distributions, then they are not available under any Investment Arrangement in the Plan, regardless of the Investment Arrangement Documentation. Any distribution is subject to the terms of the applicable Investment Arrangement Documentation.

(B) Entitlement to distribution. A Participant is entitled to a distribution after Severance of Employment at the time specified in the Investment Arrangement Documentation, or, if later, the time specified in the Adoption Agreement. If the Investment Arrangement Documentation does not specify the timing of distributions after Severance of Employment, the Participant is entitled to a distribution within an administratively reasonable period following Severance of Employment. The failure of a Participant to request a distribution shall be deemed to be an election to defer a distribution. The Plan will make distributions following the Participant's death in accordance with Section 6.01(C). A Participant is entitled to a distribution prior to Severance of Employment under the rules of Section 6.01(D) in accordance with the Employer's elections in the Adoption Agreement. However, the Plan will not make a distribution which would violate Section 6.01(E).

(C) Distribution upon Death. In the event of the Participant's death (whether death occurs before or after Severance from Employment), the Plan Administrator will direct the Vendor, in accordance with this Section 6.01(C) and subject to Section 6.02, to distribute to the Participant's Beneficiary the Participant's Vested Account Balance remaining in the Investment Arrangement at the time of the Participant's death.

(1) **Single payment.** If the Participant's Vested Account Balance does not exceed \$5,000, the Vendor will distribute the balance without regard to Section 6.04. The distribution will be made in a lump sum (which will be a Cash-Out Distribution if the Participant's Account Balance is not 100% Vested on death) unless the Plan's distribution form provides otherwise. If the Participant's Vested Account Balance exceeds \$5,000, the Vendor will distribute the balance subject to Sections 6.02, 6.03, and 6.04.

(D) In-Service Distribution. The Employer in its Adoption Agreement must elect the distribution election rights, if any, a Participant has prior to his/her Severance from Employment ("in-service distribution").

(1) **Vesting/other conditions.** If a Participant receives an in-service distribution as to a partially-Vested Account, and the Participant has not incurred a Forfeiture Break in Service, the Plan Administrator will apply the vesting provisions of Section 5.03(C). The Employer in its Adoption Agreement may elect to limit any in-service distribution only to Participants who are 100% vested or to apply other conditions.

(2) **Participant election.** A Participant must make any permitted in-service distribution election under this Section 6.01(D) in writing and on a form prescribed by the Plan or the Vendor which specifies the percentage or dollar amount of the distribution and the Participant's Plan Account to which the election applies.

(3) **Frequency, timing and form.** The Investment Arrangement Documentation may limit the frequency, timing, and form of in-service distributions.

(4) **Hardship.** See Section 6.07 regarding requirements for distributions based on hardship.

(5) **Rollover Contributions; Employee Contributions.** A Participant may elect to receive an in-service distribution of his/her Accounts attributable to Rollover Contributions and Employee Contributions subject to Sections 6.01(D)(2) and (3), except as the Employer provides otherwise in Appendix B to its Adoption Agreement. Distribution of a Rollover Contribution or Employee Contribution is subject to Section 6.04 if Section 6.04 otherwise applies to the Participant.

(6) **Distribution events for non-Elective Deferral Accounts in Annuity Contracts.** The Employer in its Adoption Agreement may elect to permit an in-service distribution of any Account in an Annuity Contract other than an Elective Deferral Account upon a Participant's attainment of a stated age, after a fixed number of years, or based on some other specified event. Such amounts are not Restricted Balances unless such amounts are QNEC Accounts.

(7) **In-Plan Roth Rollover Contributions.** Except as otherwise elected in Appendix B to the Adoption Agreement, if the Employer in its Adoption Agreement elects under Section 3.08(E) to permit In-Plan Roth Rollover Contributions, (a) all Accounts (except a Roth Account) from which the Participant could then receive a distribution are eligible for an In-Plan Roth Rollover attributable to otherwise distributable amounts; (b) all Accounts (except a Roth Account) which may not be distributed are eligible for an In-Plan Roth Rollover attributable to otherwise nondistributable amounts; (c) a Participant may distribute and roll over his/her Plan loan in an In-Plan Roth Rollover, but without changing the loan repayment schedule; (d) any amount may be distributed in an In-Plan Roth Rollover with no minimum; (e) a Participant may receive In-Service Distributions from his/her In-Plan Roth Rollover Account under the same conditions as the Participant's Roth Elective Deferral Account; and (f) In-Service distributions which are eligible for an In-Plan Roth Rollover are limited to those which are available for other types of distributions. If the Employer in Appendix B to its Adoption Agreement provides for In-Service Distributions which are limited to In-Plan Roth Rollovers, the Employer in Appendix B may permit distribution of an additional amount solely for the purpose of federal or state income tax withholding for the Participant's anticipated tax obligations regarding the amount includible in the Participant's gross income by reason of the In-Plan Roth Rollover (and the amount withheld for income taxes). The Plan Administrator may limit the amount of the 100% withholding distribution to the amount the Plan Administrator reasonably determines is sufficient to satisfy the Participant's federal and/or state income tax liability relating to the Plan distribution. This Section 6.01(D)(7), other than clause (b), is effective no sooner than September 28, 2010. Clause (b) is effective no earlier than January 1, 2013.

(8) **EACA permissible withdrawal.** If the Employer maintains the Plan as a EACA as defined under Section 3.02(B) and the Employer elects in its Adoption Agreement to allow permissible withdrawals, a Participant who has Automatic Deferrals under the EACA may elect to withdraw all the Automatic Deferrals (and allocable Earnings) as a permissible withdrawal, in accordance with the provisions of Section 3.02(B)(2).

(9) **Pre-2009 Annuity Contracts.** If an Annuity Contract an Insurance Company issued before January 1, 2009 provides for In-Service Distributions other than those described in the Adoption Agreement, then amounts held in that Annuity Contract may be distributed in-service in accordance with its terms unless the Employer has elected not to permit such distributions in Appendix B to its Adoption Agreement.

(10) **Qualified Reservist Distribution ("QRD").** The Employer in its Adoption Agreement may elect to permit in-service distribution of Elective Deferrals as a Qualified Reservist Distribution, or QRD. A QRD means a qualified reservist distribution as defined under Code §72(t)(2)(G)(iii). A QRD is any distribution to an individual who is ordered or called to active duty after September 11, 2001, if: (A) the distribution is from the Elective Deferral Account; (B) the individual was (by reason of being a member of a reserve component, as defined in section 101 of title 37, United States Code) ordered or called to active duty for a period in excess of 179 days or for an indefinite period; and (C) the Plan makes the distribution during the period beginning on the date of such order or call, and ending at the close of the active duty period.

(E) 403(b) Distribution Restrictions.

(1) **Limitation.** A Participant may not receive a distribution of the Participant's Restricted Balances except in the event of: (a) the Participant's death, Disability, Severance of Employment or attainment of age 59 1/2; (b) except with regard to Employer Contributions under a Custodial Account and QNECs, hardship in accordance with Section 6.07; (c) Plan termination, as provided for in Section 9.04, (d) Excess Deferrals described in Section 4.10(A)(2), (e) corrective distributions under Article 4 or Section 7.08, or otherwise permitted by the Code, or (f) as may otherwise be provided by law and in IRS Guidance. This limitation will be applied in conformance with Treas. Reg. §§1.403(b)-6(c) and (d). Also see Sections 6.05 relating to domestic relations orders and 7.05(G) relating to IRS levies.

(2) **Definition of "Restricted Balances."** A Participant's Restricted Balances are the Participant's Elective Deferral Account under an Annuity Contract, all Accounts under a Custodial Account (or transferred from a Custodial Account) and QNEC Account. Restricted balances do not include (a) Employer Contribution Accounts in an Annuity Contract which were not transferred from a Custodial Account; or (b) any Accounts consisting of Employee Contributions or Rollover Contributions and Earnings thereon; or (c) pre-1989 Elective Deferral contributions (excluding Earnings thereon) to an Annuity Contract that are separately accounted for (which may be distributed in accordance with the terms of the Investment Arrangement Documentation).

(F) Mandatory Distributions. The Employer in its Adoption Agreement may elect to have the Plan make Mandatory Distributions. A Mandatory Distribution is a Plan-required distribution to or for a Participant without the Participant's consent upon Severance from Employment, other than a distribution based on the Participant's death or on account of plan termination. A Mandatory Distribution may not exceed the amount the Employer elects in its Adoption Agreement or such lesser amount that may be specified in the Investment Arrangement. In applying the elected Mandatory Distribution amount, the Plan Administrator will include or exclude a Participant's Rollover Contributions Account as the Employer elects in its Adoption Agreement. A Mandatory Distribution does not include the remaining balance of any installment distribution which has already commenced. The Employer will notify the Vendor within a reasonable period of time of each Participant's Severance from Employment. The Vendor, upon notification by the Employer, will distribute a Participant's Mandatory Distribution in a lump sum within a

reasonable period of time after notification by the Employer of the Participant's Severance from Employment. The provisions of this Section 6.01(F) do not impair the Participant's right to receive a distribution of the Participant's Vested Account Balance under other Plan provisions prior to receipt of the Mandatory Distribution. If the Vendor Documentation provides for Mandatory Distributions, those provisions shall apply to Investment Arrangements held by the Vendor as though elected by the Employer in its Adoption Agreement. See Section 6.08 regarding direct rollovers and automatic rollovers.

6.02 REQUIRED MINIMUM DISTRIBUTIONS. The Plan will comply with the minimum distribution requirements of Code §401(a)(9) in accordance with the terms governing each Investment Arrangement, unless and to the extent otherwise permitted by law and in regulations or other rules of general applicability published by the IRS. For purposes of applying the distribution rules of Code §401(a)(9), each Investment Arrangement is treated as an individual retirement account (IRA) and distributions shall be made in accordance with the provisions of Treas. Reg. §1.408-8, except as provided in Treas. Reg. §1.403(b)-6(e). "RMD" refers to a required minimum distribution amount the Plan must distribute pursuant to those rules.

6.03 METHOD OF DISTRIBUTION. Subject to any contrary requirements imposed by the Plan or the Adoption Agreement, a Participant or a Beneficiary may elect distribution under any method permitted in the Investment Agreement Documentation. If the Investment Agreement Documentation does not specify, the Participant or Beneficiary may elect to receive payment in the method or methods specified in the Adoption Agreement. If the Participant receives an annuity, the annuity must be nontransferable and otherwise must comply with the Plan terms. This Section 6.03 does not apply to the extent provided in Section 6.01(A).

(A) Account Types/Sourcing Elections. Subject to the Vendor's operational limitations, if a Participant who will receive a partial distribution of his/her Plan Account has both a Roth Deferral Account (or some other Account with tax basis) and one or more pre-tax Accounts including a Pre-Tax Deferral Account, the Plan operationally will determine the Account source(s) from which the Vendor will make the distribution. The Plan also may permit the affected Participant to elect the Account source(s) of the Participant's distribution unless such elections are contrary to the Code or the Vendor's operational limitations. This Section (A) as to election of Account sources from among multiple sources does not apply to the extent that a Participant is eligible under the Plan terms to receive a distribution only from one specific Account source.

6.04 ANNUITY DISTRIBUTIONS TO PARTICIPANTS AND TO SURVIVING SPOUSES.

(A) Qualified Joint and Survivor Annuity (QJSA). This Section 6.04 does not apply unless the Employer chooses to apply it in the Adoption Agreement. If this Section does apply, the Vendor will distribute a married or unmarried Participant's Vested Account Balance in the form of a QJSA (or in the form of a QOSA described in Section 6.04(A)(8)), unless the Participant, and spouse if the Participant is married, waive the QJSA in accordance with this Section 6.04(A).

(1) Definition of QJSA if married. If, as of the Annuity Starting Date, the Participant is married (even if the Participant has not been married throughout the one year period ending on the annuity starting date), a QJSA is an immediate annuity which is purchasable with the Participant's Vested Account Balance and which provides a life annuity for the Participant and a survivor annuity payable for the remaining life of the Participant's surviving spouse equal to 50% of the amount of the annuity payable during the life of the Participant.

(2) Definition of QJSA if not married. If, as of the Annuity Starting Date, the Participant is not married, a QJSA is an immediate life annuity for the Participant which is purchasable with the Participant's Vested Account Balance.

(3) Modification of QJSA benefit. An individual Investment Arrangement or the Employer in Appendix B to its Adoption Agreement may specify a different percentage (more than 50% but not exceeding 100%) for the survivor annuity.

(4) Definitions of life/survivor annuity. A life annuity means an annuity payable to the Participant in equal installments for the life of the Participant that terminates upon the Participant's death. A survivor annuity means an annuity payable to the Participant's surviving spouse in equal installments for the life of the surviving spouse that terminates upon the death of the surviving spouse.

(5) QJSA notice/timing. At least 30 days and not more than 180 days before the Participant's Annuity Starting Date, the Plan must provide the Participant a written explanation of the terms and conditions of the QJSA, the Participant's right to make, and the effect of, an election to waive the QJSA benefit, the rights of the Participant's spouse regarding the waiver election and the Participant's right to make, and the effect of, a revocation of a waiver election.

(6) Waiver frequency and timing. The Plan does not limit the number of times the Participant may revoke a waiver of the QJSA or make a new waiver during the election period. The Participant (and his/her spouse, if the Participant is married), may revoke an election to receive a particular form of benefit at any time until the Annuity Starting Date.

(7) Married Participant waiver. A married Participant's QJSA waiver election is not valid unless: (a) the Participant's spouse (to whom the survivor annuity is payable under the QJSA), after the Participant has received the QJSA notice, has consented in writing to the waiver election, the spouse's consent acknowledges the effect of the election, and a notary public or the Plan Administrator (or his/her representative) witnesses the spouse's consent; (b) the spouse

consents to the alternative form of payment designated by the Participant or to any change in that designated form of payment; and (c) unless the spouse is the Participant's sole primary Beneficiary, the spouse consents to the Participant's Beneficiary designation or to any change in the Participant's Beneficiary designation.

(a) **Effect of spousal consent/blanket waiver.** The spouse's consent to a waiver of the QJSA is irrevocable, unless the Participant revokes the waiver election. The spouse may execute a blanket consent to the Participant's future payment form election or Beneficiary designation, if the spouse acknowledges the right to limit his/her consent to a specific designation but, in writing, waives that right.

(b) **Spousal consent not required.** The Plan will accept as valid a waiver election which does not satisfy the spousal consent requirements if it is established to the satisfaction of the Plan Administrator that: (i) the Participant does not have a spouse, (ii) the spouse cannot be located, (iii) the Participant is legally separated or has been abandoned (within the meaning of applicable state law) and the Participant has a court order to that effect, or (iv) other circumstances exist under which ERISA excuses the spousal consent requirement (even though the Plan is not subject to ERISA). If the Participant's spouse is legally incompetent to give consent, the spouse's legal guardian (even if the guardian is the Participant) may give consent.

(8) **Qualified Optional Survivor Annuity (QOSA).** A Participant who elects to waive the QJSA form of benefit is entitled to elect the QOSA at any time during the applicable QJSA election period. The QJSA notice will explain the terms and conditions of the QOSA. The QJSA provisions of Section 6.04(A) apply to a QOSA the Participant elects pursuant to this Section 6.04(A)(8).

(a) **Definition of QOSA.** A QOSA is an Annuity Contract: (i) 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 (ii) which is the actuarial equivalent of a single annuity for the life of the Participant. A QOSA also includes any annuity in a form having the effect of an annuity described in the preceding sentence.

(b) **Definition of Applicable Percentage.** For purposes of this Section 6.04(A)(8), the Applicable Percentage is based on the Survivor Annuity percentage under the Plan's QJSA. If the Survivor Annuity percentage is less than 75%, then the Applicable Percentage is 75%. If the Survivor Annuity percentage is greater than or equal to 75%, the Applicable Percentage is 50%.

(c) **No spousal consent requirement for QOSA.** A Participant may elect a QOSA without spousal consent.

(B) Qualified Preretirement Survivor Annuity (QPSA). If a married Participant dies prior to his/her Annuity Starting Date, the Plan Administrator will direct the Vendor to distribute a portion of the Participant's Vested Account Balance to the Participant's surviving spouse in the form of a QPSA, unless the Participant has a valid waiver election in effect or unless the Participant and his/her spouse were not married throughout the one year period ending on the date of the Participant's death.

(1) **Definition of QPSA.** A QPSA is an annuity which is purchasable with 50% of the Participant's Vested Account Balance (determined as of the date of the Participant's death) and which is payable for the life of the Participant's surviving spouse.

(2) **Modification of QPSA.** An individual Investment Arrangement or the Employer in its Adoption Agreement may elect not to apply the one-year marriage rule requirement as described in Section 6.04(H) or may specify a different percentage (more than 50% but not exceeding 100%) for the QPSA.

(3) **Ordering rule.** The value of the QPSA is attributable to Employer Contributions, to Pre-Tax Deferrals, and to Roth Deferrals in the same proportion as the Participant's Vested Account Balance is attributable to those contributions.

(4) **Disposition of remaining balance.** The portion of the Participant's Vested Account Balance not payable as a QPSA is payable to the Participant's Beneficiary, in accordance with the remaining provisions of this Article 6.

(5) **Surviving spouse elections.** If the Participant's Vested Account Balance which the Vendor would apply to purchase the QPSA exceeds \$5,000, the Participant's surviving spouse may elect to have the Vendor commence payment of the QPSA at any time following the date of the Participant's death, but not later than Section 6.02 requires, and may elect any of the forms of payment described in Section 6.03, in lieu of the QPSA. In the absence of an election by the surviving spouse, the Plan Administrator must direct the Vendor to distribute the QPSA on the earliest administratively practicable date following the close of the Plan Year in which the latest of the following events occurs: (a) the Participant's death; (b) the date the Plan Administrator receives notification of or otherwise confirms the Participant's death; (c) the date the Participant would have attained Normal Retirement Age; or (d) the date the Participant would have attained age 62.

(6) **QPSA notice/timing.** The Plan must provide a written explanation of the QPSA to each married Participant within the following period which ends last: (a) the period beginning on the first day of the Plan Year in which the Participant attains age 32 and ending on the last day of the Plan Year in which the Participant attains age 34; (b) a reasonable period after an Employee becomes a Participant; (c) a reasonable period after Section 6.04 of the Plan becomes applicable to the Participant; or (d) a reasonable period after the Plan no longer satisfies the requirements for a fully subsidized benefit. A "reasonable period" described in clauses (b), (c) and (d) is the period beginning one year before and ending one year after the applicable event. If the Participant separates from Service before attaining age 35, clauses (a), (b), (c) and (d) do not apply and the Plan must provide the QPSA notice within the period beginning one year before and ending one year after the Separation from Service. The QPSA notice must describe, in a manner consistent with IRS Guidance, the terms and conditions of the QPSA and of the waiver of the QPSA, comparable to the QJSA notice required under Section 6.04(A)(5).

(7) **Waiver frequency and timing.** The Plan does not limit the number of times the Participant may revoke a waiver of the QPSA or make a new waiver during the election period. The election period for waiver of the QPSA ends on the date of the Participant's death. A Participant's QPSA waiver election is not valid unless the Participant makes the waiver election after the Participant has received the QPSA notice and no earlier than the first day of the Plan Year in which he/she attains age 35. However, if the Participant incurs a Separation from Service prior to the first day of the Plan Year in which he/she attains age 35, the Plan Administrator will accept a waiver election as to the Participant's Account Balance attributable to his/her Service prior to his/her Separation from Service. In addition, if a Participant who has not incurred a Separation from Service makes a valid waiver election, except for the age 35 Plan Year timing requirement above, the Plan Administrator will accept that election as valid, but only until the first day of the Plan Year in which the Participant attains age 35.

(8) **Spousal consent to waiver.** A Participant's QPSA waiver is not valid unless the Participant's spouse (to whom the QPSA is payable) satisfies or is excused from the consent requirements as described in Section 6.04(A)(7)(b), except the spouse need not consent to the form of benefit payable to the designated Beneficiary. The spouse's consent to the waiver of the QPSA is irrevocable, unless the Participant revokes the waiver election. The spouse also may execute a blanket consent as described in Section 6.04(A)(7)(a).

(C) **Effect of Waiver.** If the Participant has in effect a valid waiver election regarding the QJSA or the QPSA, the Vendor will distribute the Participant's Vested Account Balance in accordance with Sections 6.01, 6.02 and 6.03.

(D) **Loan Offset.** The Plan will reduce the Participant's Vested Account Balance by any security interest (pursuant to any offset rights authorized by Section 6.06) held by the Plan by reason of a Participant loan, to determine the value of the Participant's Vested Account Balance distributable in the form of a QJSA or QPSA, provided the loan satisfied the spousal consent requirement described in Section 7.06(D).

(E) **Effect of QDRO.** For purposes of applying this Article 6, a former spouse (in lieu of the Participant's current spouse) is the Participant's spouse or surviving spouse to the extent provided under a QDRO described in Section 6.05. The provisions of this Section 6.04 apply separately to the portion of the Participant's Vested Account Balance subject to a QDRO and to the portion of the Participant's Vested Account Balance not subject to the QDRO.

(F) **Vested Account Balance Not Exceeding \$5,000.** The Vendor must distribute in a lump sum, a Participant's Vested Account Balance which the Vendor otherwise under Section 6.04 would apply to provide a QJSA or QPSA benefit, where the Participant's Vested Account Balance does not exceed \$5,000.

(G) **[Reserved]**

(H) **One-Year Marriage Rule.** The Employer in its Adoption Agreement may elect to apply the "one-year marriage rule." If the Employer elects to apply the one-year marriage rule, a Participant is not considered married unless the Participant and his/her spouse were married throughout the one year period ending on the date of the Participant's death.

6.05 DISTRIBUTIONS UNDER A QDRO. Notwithstanding any other provision of this Plan, the Vendor, in accordance with the direction of the Plan Administrator, must comply with the provisions of a QDRO, as defined in Code §414(p)(1)(A), which is issued with respect to the Plan.

(A) **Distribution at any Time.** This Plan specifically permits distribution to an alternate payee under a QDRO at any time, irrespective of whether the Participant has attained his/her earliest retirement age (as defined under Code §414(p)(4)(B)) under the Plan. However, a distribution to an alternate payee prior to the Participant's attainment of earliest retirement age is available only if: (1) the QDRO specifies distribution at that time or permits an agreement between the Plan and the alternate payee to authorize an earlier distribution; and (2) if the present value of the alternate payee's benefits under the Plan exceeds \$5,000, and the QDRO requires the alternate payee's consent to any distribution occurring prior to the Participant's attainment of earliest retirement age, the alternate payee gives such consent.

(B) **Plan Terms Otherwise Apply.** Except as to timing of distribution commencement under Section 6.05(A), nothing in this Section 6.05 gives a Participant or an alternate payee a right to receive a type or form of distribution, to receive any option or to increase benefits in a manner that the Plan does not permit.

(C) **QDRO Procedures.** The Plan Administrator must establish reasonable procedures to determine the qualified status of a domestic relations order (as defined under Code §414(p)(1)(B) and Section 1.58).

(1) **Notices and order status.** Upon receiving a domestic relations order, the Plan Administrator promptly will notify the Participant and any alternate payee named in the order, in writing, of the receipt of the order and the Plan's procedures for determining the qualified status of the order. Within a reasonable period of time after receiving the domestic relations order, the Plan Administrator must determine the qualified status of the order and must notify the Participant and each alternate payee, in writing, of the Plan Administrator's determination. The Plan Administrator must provide notice under this Section 6.05(C)(1) by mailing to the individual's address specified in the domestic relations order, or in a manner consistent with DOL regulations. If the order is not determined to be a QDRO, then no amounts will be paid pursuant to the order to the alternate payee.

(2) **Interim amounts payable.** If any portion of the Participant's Vested Account Balance is payable under the domestic relations order during the period the Plan Administrator is making its determination of the qualified status of the domestic relations order, the Plan Administrator must maintain a separate accounting of the amounts payable. If the Plan Administrator determines the order is a QDRO within 18 months of the date amounts first are payable following receipt of the domestic relations order, the Plan Administrator will direct the Vendor to distribute the payable amounts in accordance with the QDRO. If the Plan Administrator does not make its determination of the qualified status of the order within the 18-month determination period, the Plan Administrator will direct the Vendor to distribute the payable amounts in the manner the Plan would distribute if the order did not exist and will apply the order prospectively if the Plan Administrator later determines the order is a QDRO.

(3) **Segregated Account.** To the extent it is not inconsistent with the provisions of the QDRO, the Plan Administrator under Section 7.04(A)(2)(c) may direct the Vendor to segregate the QDRO amount in a segregated investment account. The Vendor will make any payments or distributions required under this Section 6.05 by separate benefit checks or other separate distribution to the alternate payee(s).

(4) **Safe Harbor Exemption.** See Section 7.01(I) regarding delegation of authority if the Employer intends for the Plan to qualify under the ERISA Safe Harbor Exemption.

(D) **Alternate Procedure for Certain Plans.** If the Employer has elected in Appendix B to its Adoption Agreement to apply this alternate procedure, then the provisions of this Section (D) will apply in lieu of the balance of this Section 6.05. If a judgment, decree, or order (including approval of a property settlement agreement) that relates to the provision of child support, alimony payments, or the marital property rights of a spouse or former spouse, child, or other dependent of a Participant is made pursuant to the domestic relations law of any State ("domestic relations order"), then the amount of the Participant's Accumulated Benefit shall be paid in the manner and to the person or persons so directed in the domestic relations order. Such payment shall be made without regard to whether the Participant is eligible for a distribution of benefits under the Plan. The Plan Administrator will establish reasonable procedures for determining the status of any such decree or order and for effectuating distribution pursuant to the domestic relations order. Any provision in other Sections of the Plan relating to alternate payees will apply to the distribution under a domestic relations order.

6.06 DEFAULTED LOAN – TIMING OF OFFSET. If a Participant or a Beneficiary defaults on a Plan loan, the Plan will determine the timing of the reduction (offset) of the Participant's Vested Account Balance in accordance with this Section 6.06 and the Plan's loan policy.

(A) **Offset if Distributable Event.** If, under the loan policy a loan default also is a distributable event under the Plan, the Vendor, at the time of the loan default, will offset the Participant's Vested Account Balance by the lesser of the amount in default (including accrued interest) or the Plan's security interest in that Vested Account Balance.

(B) **Restricted Accounts.** To the extent the loan is attributable to the Participant's Restricted Balances, the Vendor will not offset the Participant's Vested Account Balance prior to the earlier of the date the Participant incurs a Severance from Employment or the date the Participant attains age 59 1/2. Consistent with its loan policy, the Plan also may offset a Participant's defaulted loan upon Plan termination, provided the Participant's Account Balance is distributable upon Plan termination.

6.07 HARDSHIP DISTRIBUTIONS. Hardship distributions are permitted under the Plan to the extent permitted by the Adoption Agreement. However, in no event will a hardship distribution be available under an Investment Arrangement which does not provide for hardship distributions. Any hardship distribution will comply with the standards in Section 6.07(A) and comply with the operational rules in Section 6.07(B). Section 6.07(C) contains definitions which apply to hardship distributions.

(A) **Standards.** All hardship distributions must comply with Treas. Reg. §1.401(k)-1(d)(3). Unless otherwise provided in an Investment Arrangement, hardship distributions will conform to the safe harbor need and safe harbor necessity rules. A hardship

distribution from an Investment Arrangement is limited to the aggregate dollar amount of the Participant's Elective Deferrals under the Investment Arrangement (and may not include any income thereon), reduced by the aggregate dollar amount of the distributions previously made to the participant from the Investment Arrangement.

(B) Operational rules.

(1) **Deferral suspension.** To the extent a hardship distribution to a Participant must comply with the safe harbor necessity rules, the Participant will not be able to make Elective Deferrals or Employee Contributions under the Plan during the 6-month period beginning on the date the Participant receives the hardship distribution. The Plan Administrator or the Vendor may adopt a uniform policy that such a suspension will have the effect of revoking the Participant's Salary Reduction Agreement; however, the Participant must have the effective opportunity to enter into a new Salary Reduction Agreement effective after the expiration of the 6-month suspension period.

(2) **Information sharing.** The Employer and the Vendors will exchange information to the extent necessary to implement hardship provisions. If a hardship distribution to a Participant conforms to the safe harbor necessity rules, the Vendor will notify the Employer of the distribution so the Employer can implement the restriction in Section 6.07(B)(1). If the hardship distribution does not comply with the safe harbor necessity rules (because it complies with Treas. Reg. §1.401(k)-1(d)(3)(iii)(B)), the party responsible for approving the distribution must obtain information from the Employer and other Vendors to determine the amount of any plan loans and rollover accounts that are available to the Participant under the Plan to satisfy the financial need. See also Section 9.07 regarding information sharing.

(3) **Beneficiary hardship distribution.** A hardship distribution on account of a hardship need of the Participant's Beneficiary is available as permitted in the hardship distribution election form.

(C) Definitions.

(1) **Safe harbor need.** A distribution conforms to the safe harbor need rules if it is for a purpose described in Treas. Reg. §1.401(k)-1(d)(3)(iii)(B), as modified by Q&A 5 of Notice 2007-7 (relating to beneficiary hardship distributions) or other IRS guidance.

(2) **Safe harbor necessity.** A distribution conforms to the safe harbor necessity rules if the amount of the distribution does not exceed the amount of the Participant's immediate and heavy financial need and the distribution otherwise complies with Treas. Reg. §1.401(k)-1(d)(3)(iv)(E).

(D) Ordering. If the Plan permits a hardship distribution from more than one Account type, the Plan (or the Participant in a form that the Plan provides for this purpose), subject to the Investment Arrangement Documentation, may determine any ordering of a Participant's hardship distribution from the hardship distribution eligible Accounts, including ordering as between the Participant's Pre-Tax Deferral Account and Roth Deferral Account, if any, provided that any ordering is consistent with any restriction on hardship distributions under this Section 6.07.

6.08 DIRECT ROLLOVER OF ELIGIBLE ROLLOVER DISTRIBUTIONS.

(A) Election. A Participant (including for this purpose, a former Employee) may elect, at the time and in the manner prescribed by the Vendor, to have any portion of his/her Eligible Rollover Distribution from the Plan paid directly to an Eligible Retirement Plan specified by the Participant in a Direct Rollover. For purposes of this Section 6.08, a Participant includes as to their respective interests: (1) a Participant's surviving spouse, (2) the Participant's spouse or former spouse who is an alternate payee under a QDRO, or (3) any other Beneficiary of a deceased Participant who is a Designated Beneficiary under Treas. Reg. §1.401(a)(9)-4.

(B) Rollover and Withholding Notice. At least 30 days and not more than 180 days prior to the distribution of an Eligible Rollover Distribution, the Plan must provide a written notice (including a summary notice as permitted under applicable IRS Guidance) explaining to the distributee the rollover option, the applicability of mandatory 20% federal withholding to any amount not directly rolled over, and the recipient's right to roll over within 60 days after the date of receipt of the distribution ("rollover notice"). A recipient of an Eligible Rollover Distribution (whether he/she elects a Direct Rollover or elects to receive the distribution), also may elect to receive distribution at any administratively practicable time which is earlier than 30 days (but more than 7 days if Section 6.04 applies) following receipt of the rollover notice. The provisions of this Sections 6.08(B) do not apply to distributions to a Beneficiary described in Section 6.08(A)(3).

(C) Default Rollover. The Vendor, in the case of a Participant who does not respond timely to the rollover notice, may make a Direct Rollover of the Participant's Account in lieu of distributing the Participant's Account.

(D) Automatic Rollover. In the event of a Mandatory Distribution described in Section 6.01(F) greater than \$1,000 to a Participant (or such lesser amount as the Vendor may determine or the Employer elects in its Adoption Agreement), if the Participant does not elect to have such distribution paid directly to an Eligible Retirement Plan the Participant specifies in a Direct Rollover or to receive the distribution directly, then the Vendor will pay the distribution in a Direct Rollover to an Individual Retirement Plan. In applying this Section 6.08(D), the Vendor will aggregate a Participant's Roth Deferral and Pre-Tax Deferral Accounts if each Account Balance exceeds \$200. If either the Roth Deferral Account or the Pre-Tax Deferral Account is less than \$200, the Vendor will apply this Section 6.08(D) only to the other Account and will not aggregate the Account Balance under \$200 with the other Account Balance.

(1) **Determination of Mandatory Distribution amount. – Rollovers count.** The Vendor, in determining whether a Mandatory Distribution is greater than \$1,000 for purposes of this Section 6.08(D), will include the portion of the Participant's distribution attributable to any Rollover Contribution, regardless of the Employer's Adoption Agreement election to include or exclude Rollover Contributions in defining a Mandatory Distribution.

(2) **Beneficiaries, alternate payees and termination.** The automatic rollover provisions of this Section 6.08(D) do not apply to payees described in Section 6.08(A)(1), (2), or (3) or to distributions to a Participant upon Plan termination.

(E) Limitation on Roth Rollovers. If a Participant wishes to roll over his/her Roth Deferral Account by a 60-day indirect rollover, the Participant may roll over only the taxable portion of the distribution to a Roth account in another plan. However, a Participant may use the 60-day rule to roll over the entire Roth Deferral Account to a Roth IRA.

(F) Definitions. The following definitions apply to this Section 6.08:

(1) **Direct Rollover.** A Direct Rollover is a payment by the Plan to the Eligible Retirement Plan the distributee specifies in his/her Direct Rollover election or in the case of an automatic rollover, to the individual retirement plan that the Plan designates.

(2) **Eligible Retirement Plan.** An Eligible Retirement Plan is an individual retirement plan, an annuity plan described in Code §403(a), a qualified trust described in Code §401(a), an arrangement described in Code §403(b), or an eligible deferred compensation plan described in Code §457(b) sponsored by a governmental employer which accepts the Participant's or alternate payee's Eligible Rollover Distribution. However, with regard to a Participant's Roth Deferral Account, an Eligible Retirement Plan is a Roth IRA described in Code §408A, a Roth account in another plan which permits Roth deferrals. In the case of a Beneficiary described in Section 6.08(A)(3), an Eligible Retirement Plan is limited to an individual retirement plan that has been established on behalf of the Beneficiary as an inherited IRA (within the meaning of Code §408(d)(3)(C)).

(3) **Eligible Rollover Distribution.** An Eligible Rollover Distribution is any distribution of all or any portion of the Participant's Vested Account Balance, except: (a) any distribution which is one of a series of substantially equal periodic payments (not less frequently than annually) made for the life (or life expectancy) of the Participant or the joint lives (or joint life expectancies) of the Participant and the Participant's designated beneficiary, or for a specified period of ten years or more; (b) any RMD under Section 6.02; (c) the portion of any distribution which is not includible in gross income (determined without regard to the exclusion for net unrealized appreciation with respect to employer securities); (d) any hardship distribution; (e) any distribution which otherwise would be an Eligible Rollover Distribution, but where the total distributions to the Participant during that calendar year are reasonably expected to be less than \$200; (f) any corrective distribution of excess amounts under Code §§402(g), 401(k), 401(m), and/or 415(c) and income allocable thereto; (g) any loans that are treated as deemed distributions under Code §72(p) (h) dividends paid on employer securities described in Code §408(k); (i) the costs of life insurance coverage (P.S. 58 costs); (j) prohibited allocations treated as deemed distributions under Code §409(p); and (k) permissible withdrawals from a EACA described in Code §414(w). For purposes of clause (e), a Participant's Roth Deferral Account is deemed to constitute a separate plan that is subject to a separate \$200 limit. 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 (i) an individual retirement account or annuity described in Code §§408(a) or 408(b) or (ii) a qualified plan described in Code §§401(a) or 403(a), or (iii) a tax-sheltered annuity described in Code §403(b) 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.

(4) **Individual Retirement Plan.** An Individual Retirement Plan is an individual retirement plan described in Code §408(a) or an individual retirement annuity described in Code §408(b).

6.09 REPLACEMENT OF \$5,000 AMOUNT. An individual Investment Arrangement or the Employer in Appendix B to its Adoption Agreement may specify that as to any or all places in the Plan, including in Section 3.08, Article 6, or Section 9.05(C) where a \$5,000 amount appears, a lesser amount will apply. However, the Adoption Agreement provides a specific election with regard to the limit on Mandatory Distributions under Section 6.01(F) and that limit will apply to those distributions.

6.10 SEVERANCE FROM EMPLOYMENT. For purposes of Article 6, Severance from Employment or Separation from Service occurs on any date on which an Employee ceases to be an Employee of an Eligible Employer, even though the Employee may continue to be employed either (A) by another entity that is a Related Employer if that other entity is not an entity that can be an Eligible Employer or (B) in a capacity that is not employment with an Eligible Employer. However, an Employee has not suffered a Severance from Employment if the Employee transfers from one Code §501(c)(3) organization to another §501(c)(3) organization that is a Related Employer or if an Employee transfers from one Public School to another Public School of the same State employer. An Employee does not have a Severance from Employment if, in connection with a change of employment, the Employee's new employer maintains the Plan with respect to the Employee. For example, a new employer maintains a plan with respect to an Employee by continuing or assuming sponsorship of the plan or by accepting a transfer of Plan assets and liabilities with respect to the Employee.

6.11 DEEMED SEVERANCE DISTRIBUTIONS. The Employer in its Adoption Agreement will elect whether to permit a deemed severance distribution. If the Employer elects to permit a deemed severance distribution, then notwithstanding Section 1.27(A), if a Participant performs service in the uniformed services (as defined in Code §414(u)(12)(B)) on active duty for a period of more than 30 days, the Participant will be deemed to have a Severance from Employment solely for purposes of distribution of amounts from Contribution Types the Employer has selected in the Adoption Agreement. If a Participant elects to receive a distribution on account of this deemed severance, and the distribution includes any of the Participant's Elective Deferrals, then the individual may not make Elective Deferrals or Employee Contributions to the Plan during the 6-month period beginning on the date of the distribution. If a Participant would be entitled to a distribution on account of a deemed severance, and a distribution on account of another Plan provision (such as a QRD), then the other Plan provision will control and the 6-month suspension will not apply.

ARTICLE 7. ADMINISTRATIVE PROVISIONS

7.01 EMPLOYER ADMINISTRATIVE PROVISIONS.

(A) Information to Plan Administrator. The Employer must supply current information to the Plan Administrator, including the name, date of birth, date of employment, Compensation, leaves of absence, Years of Service and date of Separation from Service of each Employee who is, or who will be eligible to become, a Participant under the Plan, together with any other information which the Plan Administrator considers necessary to properly administer the Plan. The Plan Administrator will supply to the Vendors the information necessary for the administration of their Investment Arrangements and for overall Plan coordination. The Employer's records as to the current information the Employer furnishes to the Plan Administrator are conclusive as to all persons. Each Participant shall provide at the time of initial enrollment, and later if there are any changes, any information necessary or advisable for the administration of the Plan, including any information required under the terms governing an Investment Arrangement holding any part of the Participant's Account Balance

(B) Plan Contributions. The Employer is solely responsible to determine the proper amount of any Employer Contributions it makes to the Plan and for the timely deposit to the Investment Arrangement of the Employer Contributions, Employee Contributions, and Elective Deferrals.

(C) Employer Action. The Employer must take any action under the Plan in accordance with applicable Plan provisions and with proper authority such that the action is valid and binding upon the Employer.

(D) No Responsibility for Others. The Employer has no responsibility or obligation under the Plan to Employees, Participants or Beneficiaries for any act (unless the Employer also serves in such capacities) required of the Plan Administrator, a Vendor, or any other service provider to the Plan.

(E) Indemnity of Certain Fiduciaries. The Employer will indemnify, defend and hold harmless the Plan Administrator from and against any and all loss resulting from liability to which the Plan Administrator may be subjected by reason of any act or omission (except willful misconduct or gross negligence) in its official capacities in the administration of this Plan, including attorneys' fees and all other expenses reasonably incurred in the Plan Administrator's defense, in case the Employer fails to provide such defense. The Plan Administrator and the Employer may execute a written agreement further delineating the indemnification agreement of this Section 7.01(E). The indemnification provisions of this Section 7.01(E) do not extend to any Vendor (including where the Vendor under Section 1.72 is serving as the Plan Administrator), third party administrator, or other Plan service provider unless so provided in a written agreement (including Investment Arrangement Documentation) executed by such persons and the Employer.

(F) [Reserved]

(G) [Reserved]

(H) ERISA Safe Harbor Exemption. If the Employer intends for the Plan to qualify under the ERISA Safe Harbor Exemption, the Employer will not make any discretionary determinations (e.g., loans, hardship withdrawals, domestic relations orders and distributions) under the Plan that are inconsistent with the ERISA Safe Harbor Exemption. See Appendix D regarding the allocation of responsibilities. If any Plan provision directs the Employer or Employer acting as Plan Administrator to make a discretionary determination inconsistent with the ERISA Safe Harbor Exemption, the discretionary determination will be made by the Vendor or the third party. This Paragraph supersedes any contrary provisions in the Plan or Investment Arrangement Documentation.

7.02 PLAN ADMINISTRATOR.

(A) Expenses. The Employer or the Plan will pay all reasonable expenses of the Plan Administrator, in accordance with Section 7.04(C)(2).

(B) Resignation and Removal. If one or more persons other than the Employer are serving as Plan Administrator, such person(s) will serve until they resign by written notice to the Employer or until the Employer removes them by written notice. In case of a vacancy in the position of Plan Administrator, the Employer will exercise any and all of the powers, authority, duties and discretion conferred upon the Plan Administrator pending the filling of the vacancy, subject to the limitations of Section 7.01(H).

(C) General Powers and Duties. Subject to the limitations of Section 7.01(H), and to the extent not formally or informally delegated to another party pursuant to Section 7.02(F), the Plan Administrator has the following general powers and duties which are in addition to those the Plan otherwise accords to the Plan Administrator:

- (1) **Eligibility/benefit determination.** To determine the rights of eligibility of an Employee to participate in the Plan, all factual questions that arise in the course of administering the Plan, the value of a Participant's Account Balance (based

on the value of the Investment Arrangement assets, as determined by the Vendor) and the Vested percentage of each Participant's Account Balance.

- (2) **Rules/policies.** To adopt rules of procedure and regulations or policies the Plan Administrator considers reasonable or necessary for the proper and efficient administration of the Plan, provided the rules are not inconsistent with the terms of the Plan, or the Code. The Plan Administrator may, but is not required to reduce such rules, regulations or policies to writing. The Plan Administrator at any time may amend or terminate prospectively any Plan policy without the requirement of a formal amendment. The Plan Administrator also may create and modify from time to time an administrative checklist which is not part of the Plan, but which is for the purpose of tracking certain plan operational features and to facilitate proper administration of the Plan.
 - (3) **Construction/enforcement.** To construe and enforce the terms of the Plan and the rules and regulations and policies the Plan Administrator adopts, including discretion to interpret the basic plan document, the Adoption Agreement and any document related to the Plan's operation.
 - (4) **Distribution/valuation.** To direct the Vendor regarding the crediting and distribution of an Investment Arrangement and to establish additional Valuation Dates and direct the Vendor to conduct interim valuations as of such Valuation Dates.
 - (5) **Claims.** To review and render decisions regarding a claim for (or denial of a claim for) a benefit under the Plan.
 - (6) **Information to Employer.** To furnish the Employer with information which the Employer may require for tax or other purposes.
 - (7) **Service providers.** To engage the service of agents whom the Plan Administrator may deem advisable to assist it with the performance of its duties.
 - (8) **Investment Manager.** If the Plan Administrator is the Named Fiduciary, to engage the services of an Investment Manager or Managers, each of whom will have full power and authority to manage, acquire or dispose (or direct the Vendor with respect to acquisition or disposition) of any Plan asset under such Manager's control.
 - (9) **Funding.** To review, not less often than annually, all pertinent Employee information and Plan data in order to establish the funding policy of the Plan and to determine the appropriate methods of carrying out the Plan's objectives. The Plan Administrator must communicate periodically, as it deems appropriate, to the Vendor and to any Plan Investment Manager the Plan's short-term and long-term financial needs for the coordination of the Plan's investment policy with Plan financial requirements.
 - (10) **Records.** To maintain Plan records and records of the Plan Administrator's activities as necessary or appropriate for the proper administration of the Plan.
 - (11) **Tax returns and other filings.** To file with IRS as may be required, the Plan's informational tax return and to make such other filings as the Plan Administrator deems necessary or appropriate.
 - (12) **Notices and disclosures.** To give and to make to Participants and to other parties all Plan related notices and disclosures required under the Code.
 - (13) **Overpayment.** As may be required or appropriate, to seek return from a Participant or Beneficiary of any distributed amount which exceeds the distributable Vested Account Balance (or exceeds the amount which otherwise should have been distributed) and to allocate any recovered overpayment in accordance with the Plan terms.
 - (14) **Catch-all.** To make any other determinations and undertake any other actions the Plan Administrator in its discretion believes are necessary or appropriate for the administration of the Plan (except to the extent that the Employer provides express contrary direction) and to otherwise administer the Plan in accordance with the Plan terms.
- (D) 403(b) Plan Salary Deferrals.** The Plan Administrator may adopt such policies regarding Elective Deferrals as it deems necessary or appropriate to administer the Plan. The Plan Administrator also will prescribe a Salary Reduction Agreement form for use by Participants. However, a Vendor may prescribe forms or policies necessary or appropriate to administering Elective Deferrals to the Vendor's Investment Arrangement.
- (E) Limitations on Plan Administrator Responsibility.**
- (1) **Acts of others.** The Plan Administrator has no responsibility or obligation under the Plan to Participants or Beneficiaries for any act (unless the Plan Administrator also serves in such capacities) required of the Employer, the Vendor, or any other service provider to the Plan.

- (2) **Plan contributions.** The Plan Administrator is not responsible to collect any required Plan contribution or to determine the correctness of any Employer contribution.
- (3) **Reliance on information.** The Plan Administrator and the Vendors in administering the Plan are entitled to, but are not required to rely upon, information which a Participant, Beneficiary, Vendor, the Employer, a Plan service provider or representatives thereof provide.

(F) Allocation of Responsibilities. Persons to whom administrative functions have been allocated and the specific functions allocated to such persons shall be identified in Appendix D to the Adoption Agreement. Service agreements and other records or information pertaining to the administration of the Plan may be included or incorporated by reference in the Appendix. The Appendix will also include a list of all the Vendors of Investment Arrangements approved for use under the Plan, including sufficient information to identify the approved Investment Arrangements. The Appendix may be modified from time to time. A modification of Appendix D to the Adoption Agreement is not an amendment of the Plan. Persons identified in Appendix D to the Adoption Agreement to whom administrative functions have been delegated shall have all power and authority of the Plan Administrator to the extent necessary or appropriate to perform those functions.

7.03 DIRECTION OF INVESTMENT.

(A) Employer direction of Investment. The Employer has the right to select the Investment Arrangements made available under the Plan unless an Investment Manager is doing so.

(B) Participant Direction of Investment. The Participant generally has the responsibility to invest his/her Plan Account unless the Plan Administrator or the Participant appoint an Investment Manager to invest the Plan Accounts. The Plan Administrator may impose reasonable administrative conditions on the Participants' ability to direct their Account investments. For purposes of this Section 7.03(B), a Participant includes a Beneficiary where the Beneficiary has succeeded to the Participant's Account and where the Plan Administrator's policy affords the Beneficiary the same (or different) self-direction rights as a Participant.

(1) **Vendor authorization and procedures.** The Vendor only will accept direction from each Participant (or from the Participant's properly appointed independent investment adviser or financial planner) in the form or in the manner that the Plan provides or otherwise approves for this purpose. The Plan may establish procedures relating to Participant direction of investment under this Section 7.03(B) as are not inconsistent with the Plan Administrator's policy regarding Participant direction, including procedures or conditions for electronic transfers or for changes in investments by Participants or by their appointed independent advisers or planners.

(2) **Participant loans.** As part of the loan policy the Plan establishes under Section 7.06, the Plan under Section 7.06(E) may treat a Plan loan made to a Participant as a Participant direction of investment.

(3) **Investment services programs.** The Plan may permit Participants to appoint an Investment Manager or Managers, which may be a Vendor or an affiliate thereof, to render investment allocation services, investment advice or management services (collectively, an "investment services program") to the appointing Participants.

(C) Direction Consistent with Plan. To constitute a proper direction, any direction of investment given to a Vendor under the Plan must be in accordance with the Plan terms.

7.04 ACCOUNT ADMINISTRATION, VALUATION AND EXPENSES.

(A) Maintenance of Accounts. The Plan Administrator will maintain, or direct the Vendors to maintain, a separate Account, or multiple Accounts, in the name of each Participant to reflect the Participant's Account Balance under the Plan. The Plan Administrator will make its allocations of Earnings or request the Vendors to make its allocations, to the Accounts of the Participants as necessary to maintain proper Plan records: (a) in accordance with the contribution source under Section 7.04(A)(1); (b) in accordance with Section 3.06 allocation conditions; (c) consistent with the Plan Administrator's establishment of investment account types under Section 7.04(A)(2); and (d) consistent with the Employer's Adoption Agreement elections as to method of allocation of Earnings under Section 7.04(B)(4).

(1) **By contribution source.** The Plan, as necessary for the proper administration of the Plan, will establish Plan Accounts for each Participant to reflect his/her Accounts attributable to the following contribution sources and the Earnings attributable thereto: Pre-Tax Deferrals, Roth Deferrals, in-plan Roth rollovers, Employee Contributions, Mandatory Employee Contributions, Matching Contributions, Nonelective Contributions, QNECs and Rollover Contributions (including Roth and pre-tax amounts).

(2) **By investment account type.** The Plan, as necessary for the proper administration of the Plan, will establish separate Accounts for each Participant to reflect his/her investment account types as described below:

(a) **Group Account.** A group Account is an Account which for investment purposes is not a segregated Account or an individual Account. A group Account includes a group Investment Arrangement. If any or all Plan investment Accounts are grouped, each Participant's Account has an undivided interest in the assets comprising the group Account. In a group Account, the value of each Participant's Account Balance consists of that proportion of the net worth (at fair market value) of the Investment Arrangement which the net credit balance in his/her Account (exclusive of the cash value of incidental benefit insurance contracts) bears to the total net credit balance in the Accounts (exclusive of the cash value of the incidental benefit insurance contracts) of all Participants plus the cash surrender value of any incidental benefit insurance contracts held by the Vendor on the Participant's life. As of each Valuation Date, the Plan Administrator must reduce a Participant's Accounts for any forfeiture arising from Section 5.07 after the Plan Administrator has made all other allocations, changes or adjustments to the Account. In a group Account, the Vendor titles the Investment Arrangement in the name of the Plan.

(b) **Individual Accounts.** An individual Account is an Account that is established and maintained for a Participant to invest in one or more Investment Arrangements in which other Participants do not have any interest. A Participant may have one or more individual Accounts in addition to group or segregated Accounts. An individual Account is credited and charged with the Earnings under Section 7.04(B)(4). As of each Valuation Date, the Plan Administrator must reduce an individual Account for any forfeiture arising from Section 5.07 after the Plan Administrator has made all other allocations, changes or adjustments to the Account. In an individual Account, the Vendor titles the Investment Arrangement in the name of the Participant or the Plan. The Plan Administrator may prohibit investment of funds in individual Accounts to the extent that those funds are not 100% Vested.

(c) **Segregated Accounts.** A segregated Account is an Account the Plan Administrator establishes and maintains or directs the Vendor to establish and maintain for a Participant: (i) to facilitate installment payments under Section 6.03; (ii) to hold a QDRO amount under Section 6.05; (iii) to prevent a distortion of Plan Earnings allocations; or (iv) for such other purposes as the Plan Administrator may direct. A segregated Account receives all income it earns and bears all expense or loss it incurs. The Vendor will invest the assets of a segregated Account consistent with the purpose for which the Vendor established the Account. As of each Valuation Date, the Plan Administrator must reduce a segregated Account for any forfeiture arising under Section 5.07 after the Plan Administrator has made all other allocations, changes or adjustments to the Account.

(3) **Value of Account/distributions.** The value of a Participant's Account is equal to the sum of all contributions, Earnings and other additions credited to the Account, less all distributions (including distributions to Beneficiaries and to alternate payees and also including disbursement of Plan loan proceeds), expenses and other charges against the Account as of a Valuation Date or other relevant date. For purposes of a distribution under the Plan, the value of a Participant's Account Balance is its value as of the Valuation Date immediately preceding the date of the distribution.

(B) Allocation of Earnings. This Section 7.04(B) applies solely to the allocation of Earnings of the Investment Arrangement. Any references in this Section 7.04(B) to the Plan Administrator include a Vendor. The Plan Administrator will allocate Employer Contributions and Participant forfeitures, if any, in accordance with Article 3.

(1) **Allocate as of Valuation Date.** As of each Valuation Date, the Plan Administrator must adjust Accounts to reflect Earnings since the last Valuation Date.

(2) **Definition of Valuation Date.** The Valuation Date or Dates applicable to a given Investment Arrangement will be as specified in the Investment Arrangement Documentation.

(3) **Definition of Valuation Period.** The Valuation Period is the period beginning on the day after the last Valuation Date and ending on the current Valuation Date.

(4) **Allocation methods.** The Vendor will allocate Earnings to the Participant Accounts in accordance with the Investment Arrangement Documentation.

(C) Plan Expenses. The Plan Administrator must determine whether a particular Plan expense is a settlor expense which the Employer must pay.

(1) **Employer election as to non-settlor expenses.** The Employer will direct the Plan Administrator as to whether the Employer will pay any or all non-settlor reasonable Plan expenses or whether the Plan must bear the expense.

(2) **Allocation of Plan expense.** As to any and all non-settlor reasonable Plan expenses, including Vendor fees, which the Employer determines that the Plan will pay, the Plan Administrator has discretion: (i) to determine the method of allocating reasonable Plan expenses that are charged to the Plan as a whole; (ii) to determine which reasonable Plan

expenses the Plan will charge to an individual Participant's Account; and (iii) to adopt an expense policy regarding the foregoing. The Plan Administrator must exercise its discretion under this Section 7.04(C)(2) in a reasonable, uniform manner. Subject to the terms of the Investment Arrangement Documentation, the Plan Administrator will direct the Vendor to pay from the Investment Arrangement or to charge to the overall Plan or to particular Accounts the expenses under this Section 7.04(C)(2) in accordance with the Plan Administrator's election of expense charging method or policy.

(a) **Charge to overall Plan.** If the Plan Administrator charges a Plan expense to the Accounts of all Participants, the Plan Administrator may allocate the Plan expense either pro rata in relation to the total balance in each Account on the date the expense is allocated (or as of the most recent Valuation Date) or per capita (an equal amount) to each Participant's Account.

(b) **Charge to individual Participant Accounts.** The Plan Administrator and the Investment Arrangement Documentation, may charge a Participant's Account for any reasonable Plan expenses directly related to that Account, including, but not limited to the following categories of fees or expenses: distribution, loan, QDRO, "lost Participant" search, account maintenance, brokerage accounts, expedited check delivery, investment management (including registered investment advisors' fees) and benefit calculations. The Plan Administrator may charge a Participant's Account for the reasonable expenses incurred in connection with the maintenance of or a distribution from that Account even if the charging of such expenses would result in the elimination of the Participant's Account or in the Participant's not receiving an actual distribution. However, if the actual Account expenses exceed the Participant's Account Balance, the Plan Administrator will not charge the Participant outside of the Plan for such excess expenses.

(c) **Participant's direct payment of investment expenses.** The Plan Administrator may permit Participants to pay directly to the service provider, outside the Plan, Plan expenses such as investment management fees, provided such expenses: (i) would be properly payable either by the Employer or the Plan and are not "settlor" expenses payable exclusively by the Employer; (ii) are not paid in fact by the Employer or by the Plan; and (iii) are not intrinsic to the value of the Plan assets as described in Rev. Rul. 86-142 or in any successor ruling. This Section 7.04(C)(2)(c) does not permit a Participant to reimburse the Plan for expenses the Plan previously has paid. To the extent a Participant does not pay an expense the Participant may pay according to this Section 7.04(C)(2)(c), the Plan Administrator will charge the expense under Sections 7.04(C)(2)(a) or 7.04(C)(2)(b) in accordance with the Plan Administrator's expense policy.

(d) **Charges to former Employee-Participants.** The Plan Administrator may charge reasonable Plan expenses to the Accounts of former Employee-Participants, even if the Plan Administrator does not charge Plan expenses to the Accounts of current Employee-Participants. The Plan Administrator may charge the Accounts of former Employee-Participants by applying one of the Section 7.04(C)(2)(a) or (b) methods.

(D) Fee Recapture Account. The Plan Administrator in its discretion may use a Fee Recapture Account to pay non-settlor Plan Expenses and may allocate funds in the Fee Recapture Account (or excess funds therein after payment of Plan Expenses) as Earnings. The Plan Administrator will exercise its discretion in a reasonable manner. The Employer, in Appendix B to its Adoption Agreement, may specify a particular method the Plan Administrator will use to allocate excess funds in the Fee Recapture Account. A Fee Recapture Account is an account designated to receive amounts which a Plan service provider receives in the form of 12b-1 fees, sub-transfer agency fees, shareholder servicing fees or similar amounts (also known as "revenue sharing"), which the service provider receives from a source other than the Plan and which the service provider may remit to the Plan.

(E) Late Trading and Market Timing Settlement. In the event the Plan becomes entitled to a settlement from a mutual fund or other investment relating to late trading, market timing or other activities, the Plan Administrator will allocate the settlement proceeds to Participants and Beneficiaries in a reasonable manner as the Plan Administrator may determine.

7.05 PARTICIPANT ADMINISTRATIVE PROVISIONS.

(A) Beneficiary Designation. A Participant from time to time may designate, in writing, any person(s) (including a trust or other entity), contingently or successively, to whom the Vendor will pay all or any portion of the Participant's Vested Account Balance (including any life insurance proceeds payable to the Participant's Account) in the event of death. A Participant also may, to the extent the Vendor permits, designate the form and method of distribution of his/her Account to the Beneficiary. The Plan will prescribe the form for the Participant's written designation of Beneficiary and, upon the Participant's filing the form with the Plan the form effectively revokes all designations filed with the Plan prior to that date by the same Participant. This Section 7.05(A) also applies to the interest of a deceased Beneficiary or a deceased alternate payee where the Beneficiary or alternate payee has designated a Beneficiary. Delivery of a Beneficiary Designation to a Vendor affects only distributions from the Investment Arrangement(s) that Vendor provides. In the event of a conflict between a beneficiary designation provided to the Plan Administrator and a beneficiary designation provided to a Vendor, the Vendor's designation will control the distribution of the Vendor's Investment Arrangements.

(1) **Automatic revocation of spousal designation.** A divorce decree revokes the Participant's prior designation, if any, of his/her spouse or former spouse as his/her Beneficiary under the Plan unless: (a) the decree or a QDRO provides otherwise; (b) the Employer provides otherwise in Appendix B to its Adoption Agreement; or (c) prohibited under state law. This Section 7.05(A)(1) applies solely to a Participant whose divorce becomes effective on or after the date the Employer executes this Plan unless the Plan is a Restated Plan and the prior Plan contained a provision to the same effect.

(2) **Coordination with QJSA/QPSA requirements.** If Section 6.04 applies to the Participant, this Section 7.05 does not impose any special spousal consent requirements on the Participant's Beneficiary designation unless the Participant waives the QJSA or QPSA benefit. If the Participant waives the QJSA or QPSA benefit without spousal consent to the Participant's Beneficiary designation: (a) any waiver of the QJSA or of the QPSA is not valid; and (b) if the Participant dies prior to his/her Annuity Starting Date, the Participant's Beneficiary designation will apply only to the portion of the death benefit which is not payable as a QPSA. Regarding clause (b), if the Participant's surviving spouse is a primary Beneficiary under the Participant's Beneficiary designation, the Vendor will satisfy the spouse's interest in the Participant's death benefit first from the portion which is payable as a QPSA.

(3) **Limitation on beneficiary designation of married Participants.** This Section 7.05(A)(3) applies only if the Employer has elected in Appendix B to its Adoption Agreement to apply this provision and has not elected to apply the Joint and Survivor rules of Section 6.04. The Beneficiary designation of a married Participant, is not valid unless the Participant's spouse consents (in a manner described in Section 6.04(A)(7)) to the Beneficiary designation. The spousal consent requirement in this Section 7.05(A)(3) does not apply if the Participant's spouse is the Participant's sole primary Beneficiary. Operationally, the Employer may waive this limitation for Participants who have been married less than one year at the time of the Participant's death.

(4) **Limitation on frequency of Beneficiary changes.** A Participant may change his/her Beneficiary in accordance with this Section 7.05(A) as often as the Participant wishes, unless the Employer in Appendix B to its Adoption Agreement elects to impose a minimum time interval between changes, but with an exception for certain major life events, such as death of a Beneficiary, divorce and other such events as the Plan Administrator reasonably may determine.

(5) **Definition of spouse.** The Employer in Appendix B to its Adoption Agreement may define the term "spouse." That definition shall apply for all Plan purposes other than Section 6.02 related to required minimum distributions.

(B) Default Beneficiary. If: (i) a Participant fails to name a Beneficiary in accordance with Section 7.05(A); or (ii) the Beneficiary (and all contingent or successive Beneficiaries) whom the Participant designates predecease the Participant, are invalid for any reason, or disclaim the Participant's Vested Account Balance and the disclaimers have been accepted as valid, then the Vendor (subject to any contrary provision in Appendix B to the Adoption Agreement or any contrary provision in Investment Arrangement Documentation) will distribute the Participant's Vested Account Balance in accordance with Section 6.03 in the following order of priority to:

(1) **Spouse.** The Participant's surviving spouse (without regard to the one-year marriage rule of Sections 6.04(H)); and if no surviving spouse to

(2) **Descendants.** The Participant's descendants (including adopted children), in equal shares by right of representation (one share for each surviving child and one share for each child who predeceases the Participant with living descendants); and if none to

(3) **Parents.** The Participant's surviving parents, in equal shares; and if none to

(4) **Estate.** The Participant's estate.

(C) Administration of Default Provision. The Employer in Appendix B to its Adoption Agreement may specify a different list or ordering of the list of default beneficiaries. The Employer in Appendix B to its Adoption Agreement may define the term "spouse" under Section 7.05(B)(1). In the absence of such a definition, the Plan Administrator will interpret and apply the term "spouse" in a manner which is consistent with the Code provisions relating to retirement plans.

(D) Death of Beneficiary. If the Beneficiary survives the Participant, but dies prior to distribution of the Participant's entire Vested Account Balance, the Vendor will distribute the remaining Vested Account Balance to the Beneficiary's estate unless: (1) the Participant's Beneficiary designation provides otherwise; (2) the Beneficiary has properly designated a beneficiary; or (3) the Employer provides otherwise in Appendix B to its Adoption Agreement. A Beneficiary only may designate a beneficiary for the Participant's Account Balance remaining at the Beneficiary's death, if the Participant has not previously designated a successive contingent beneficiary and the Beneficiary's designation otherwise complies with the Plan terms.

(E) Simultaneous Death of Participant and Beneficiary. If a Participant and his/her Beneficiary should die simultaneously, or under circumstances that render it difficult or impossible to determine who predeceased the other, then unless the Participant's Beneficiary designation otherwise specifies, the Plan will presume conclusively that the Beneficiary predeceased the Participant.

(F) Incapacitated Participant or Beneficiary. If, in the opinion of the Plan, a Participant or Beneficiary entitled to a Plan distribution is not able to care for his/her affairs because of a mental condition, a physical condition, or by reason of age, the Vendor will make the distribution to the Participant's or Beneficiary's guardian, conservator, custodian (including under a Uniform Transfers or Gifts to Minors Act) or to his/her attorney-in-fact or to other legal representative upon furnishing satisfactory evidence of such status. The Plan Administrator and the Vendor do not have any liability with respect to payments so made and neither the Plan Administrator nor the Vendor has any duty to make inquiry as to the competence of any person entitled to receive payments under the Plan.

(G) Assignment or Alienation. Except for Plan Loans (Section 7.06) and as provided in Section 6.05 relating to domestic relations orders, and in ERISA §206(d) relating to certain voluntary, revocable assignments, judgments and settlements (even though the Plan is not subject to ERISA), neither a Participant nor a Beneficiary may anticipate, assign or alienate (either at law or in equity) any benefit provided under the Plan, and the Vendor will not recognize any such anticipation, assignment or alienation. Except as provided by law, a benefit under the Plan is not subject to attachment, garnishment, levy, execution or other legal or equitable process. Without regard to distribution restrictions otherwise provided herein, the Plan Administrator may pay from a Participant's or Beneficiary's Accumulated Benefit the amount that the Plan Administrator finds is lawfully demanded under a levy issued by the Internal Revenue Service with respect to that Participant or Beneficiary or is sought to be collected by the United States Government under a judgment resulting from an unpaid tax assessment against the Participant or Beneficiary.

(H) [Reserved]

(I) Claims Procedure for Denial of Benefits. The Plan Administrator may adopt a claims procedure which will apply to claims under the Plan. In the absence of such a procedure, the Investment Arrangement Documentation may provide for a claims procedure which will apply to the Investment Arrangement.

(J) Inability to Determine Beneficiary. In the event that the Plan Administrator is unable to determine the identity of a Participant's Beneficiary under circumstances of competing claims or otherwise, the Plan may file an interpleader action seeking an order of the court as to the determination of the Beneficiary. The Plan Administrator, the Vendor and other Plan fiduciaries may act in reliance upon any proper order issued under this Section 7.05(J) in maintaining, distributing or otherwise disposing of a Participant's Account under the Plan terms, to any Beneficiary specified in the court's order.

7.06 PLAN LOANS.

(A) Loan Policy. Subject to the terms of the Investment Arrangement Documentation, if the Adoption Agreement permits Participant Loans, the Plan Administrator may establish, amend or terminate, a policy for making Plan loans (including collateralized loans made by an Annuity Provider under the Annuity Contract), if any, to Participants and to Beneficiaries. If the Plan Administrator adopts a loan policy, the loan policy must be in writing. The policy must include: (i) the identity of the person or positions authorized to administer the Participant loan program; (ii) the procedure for applying for a loan; (iii) the criteria for approving or denying a loan; (iv) the limitations, if any, on the types and amounts of loans available; (v) the procedure for determining a reasonable rate of interest; (vi) the types of collateral which may secure the loan; (vii) the events constituting default and the steps the Plan will take to preserve Plan assets in the event of default; and (viii) acceptable methods for repayment of the loan. A loan policy the Plan Administrator adopts under this Section 7.06 is part of the Plan, except that the Plan Administrator may amend or terminate the policy without regard to Section 9.02.

(B) Requirements for Plan Loans. The Vendor may make a Plan loan to a Participant or to a Beneficiary in accordance with the loan policy and the Investment Arrangement Documentation, provided: (1) the loan policy satisfies the requirements of this Section 7.06; (2) the loan bears a reasonable rate of interest; (3) the loan provides for a fixed repayment schedule (except that the loan policy may suspend loan payments pursuant to Code §414(u)(4) or other Code provisions); (4) the default provisions of the note permit offset of the Participant's Vested Account Balance only at the time when the Participant has a distributable event under the Plan, but without regard to whether the Participant consents to distribution as otherwise may be required under Section 6.01; (5) the amount of the loan does not exceed (at the time the Plan extends the loan) the present value of the Participant's Vested Account Balance in the Vendor's Investment Arrangement; and (6) the loan has repayment safeguards to which a prudent lender would adhere. The Vendor may impose additional restrictions on loans, provided such terms are consistent with the Code.

(C) Default as Distributable Event. The loan policy may provide a Participant's loan default is a distributable event with respect to the defaulted amount, irrespective of whether the Participant otherwise has incurred a distributable event at the time of default, except as to amounts which the Participant used to secure his/her loan and which remain subject to distribution restrictions under Section 6.01(E) which may not be distributed in-service at the time of default.

(D) QJSA Requirements. If the QJSA requirements of Section 6.04 apply to the Participant, the Participant may not pledge any portion of his/her Account Balance that is subject to such requirements as security for a loan unless, within the 180 day period ending on the date the pledge becomes effective, the Participant's spouse, if any, consents (in a manner described in Section 6.04 other than the requirement relating to the consent of a subsequent spouse) to the security or, by separate consent, to an increase in the amount of security.

(E) Treatment of Loan as Participant-Directed. The Plan Administrator, to the extent provided in a written loan policy and consistent with Section 7.03(B), will treat a Plan loan made to a Participant as a Participant-directed investment, even if the Plan otherwise does not permit a Participant to direct his/her Account investments. Where a loan is treated as a directed investment, the borrowing Participant's Account alone shares in any interest paid on the loan, and the Account alone bears any expense or loss it incurs in connection with the loan. The Vendor may retain any principal or interest paid on the borrowing Participant's loan in a segregated Account (as described in Section 7.04(A)(2)(c)) on behalf of the borrowing Participant until the Vendor deems it appropriate to add the loan payments to the Participant's Account under the Plan.

(F) ERISA Safe Harbor Exemption. If the Employer intends for the Plan to qualify under the Safe Harbor Exemption, the determination of the terms under which Participants may obtain loans is made by reference to the Investment Arrangement Documentation.

(G) Coordination; Code §72(p). To minimize the instances in which Participants have taxable income as a result of loans from the Plan, the Plan Administrator will take such steps as may be appropriate to coordinate the limitations on loans set forth in Code §72(p), including the collection of information from Vendors, and transmission of information requested by any Vendor, concerning the outstanding balance of any loans made to a Participant under the Plan or any other plan of the Employer. The Plan Administrator will also take such steps as may be appropriate to collect information from Vendors, and transmit information to any Vendor, concerning any failure by a Participant to repay timely any loans made to a Participant under the Plan or any other plan of the Employer. The Vendors will cooperate with the Plan Administrator in providing information needed under this Section 7.06(G). No loan to any Participant or Beneficiary can be made to the extent that such loan when added to the outstanding balance of all other loans to the Participant or Beneficiary would exceed the lesser of (a) \$50,000 reduced by the excess (if any) of the highest outstanding balance of loans during the one year period ending on the day before the loan is made, over the outstanding balance of loans from the Plan on the date the loan is made, or (b) one-half the present value of the nonforfeitable accrued benefit of the Participant. For the purpose of the above limitation, all loans from all plans of the Employer and Related Employers are aggregated. Any loan shall by its terms require that repayment (principal and interest) be amortized in level payments, not less frequently than quarterly, over a period not extending beyond five years from the date of the loan, except that if such loan is used to acquire a dwelling unit which within a reasonable time (determined at the time the loan is made) will be used as the principal residence of the Participant, the amortization period shall not extend beyond a commercially reasonable period from the date of the loan.

7.07 LOST PARTICIPANTS. If the Plan is unable to locate any Participant or Beneficiary whose Account becomes distributable under the Plan (a "lost Participant"), the Plan Administrator will apply the provisions of this Section 7.07 consistent with the Investment Arrangement Documentation. The provisions of this Section 7.07 no longer apply if the Plan, prior to taking action to dispose of the lost Participant's Account under Section 7.07(A)(2) or 7.07(B)(2), receives a distribution election from the Participant.

(A) Ongoing Plan. The provisions of this Section 7.07(A) apply if the Plan is ongoing.

(1) **Attempt to Locate.** The Plan must conduct a reasonable and diligent search for the Participant, using one or more of the search methods described in Section 7.07(C).

(2) **Failure to locate/disposition of Account.** If a lost Participant remains un-located after 6 months following the date the Plan first attempts to locate the lost Participant using any of the search methods described in Section 7.07(C), the Plan may forfeit the lost Participant's Account, provided the Account is not subject to the Automatic Rollover rules of Section 6.08(D). If the Plan forfeits the lost Participant's Account, the forfeiture occurs at the end of the above-described 6-month period and the Plan will allocate the forfeiture in accordance with Section 3.07. The Plan under this Section 7.07(A)(2) will forfeit the entire Account of the lost Participant, including Elective Deferrals and Employee Contributions.

(3) **Subsequent restoration of forfeiture.** If a lost Participant whose Account was forfeited thereafter at any time but before the Plan has been terminated makes a claim for his/her forfeited Account, the Plan will restore the forfeited Account to the same dollar amount as the amount forfeited, unadjusted for Earnings occurring subsequent to the forfeiture. The Plan will make the restoration in the Plan Year in which the lost Participant makes the claim, first from the amount, if any, of Participant forfeitures the Plan otherwise would allocate for the Plan Year, and then from the amount or additional amount the Employer contributes to the Plan for the Plan Year. The Employer in Appendix B to its Adoption Agreement may provide that the Plan will use group Investment Arrangement net income or gain for the Plan Year, if any, as a source of the restoration, or may modify the order of priority of the sources of restoration described in the previous sentence. The Plan will distribute the restored Account to the lost Participant not later than 60 days after the close of the Plan Year in which the Plan restores the forfeited Account.

(B) Terminating plan. The provisions of this Section 7.07(B) apply if the Plan is terminating.

(1) **Attempt to locate.** The Plan, to attempt to locate a lost Participant when the Plan is terminating, must conduct a reasonable and diligent search for the Participant. The Plan Administrator may use its discretion in determining the search method or methods.

(2) **Failure to locate/disposition of Account.** If a lost Participant remains un-located after a reasonable period the Plan Administrator will distribute the Participant's Account under Sections 7.07(B)(2)(a), (b) or (c) as applicable.

(a) **No Annuity Contract/no other 403(b) Plan.** If the terminating Plan does not provide an Annuity Contract as an investment option and the Employer does not maintain another 403(b) Plan, the Plan Administrator will distribute the lost Participant's Account in an Automatic Rollover to an individual retirement plan under Section 6.08(D), unless the Plan determines it is impracticable to complete an Automatic Rollover or is unable to locate an individual retirement plan provider willing to accept the rollover distribution. In such event, the Plan may: (i) distribute the Participant's Account to an interest-bearing insured bank account the Plan establishes in the Participant's name; or (ii) distribute the Participant's Account to the unclaimed property fund of the state of the Participant's last known address.

(b) **Plan provides Annuity Contract/no other 403(b) Plan.** If the terminating Plan provides for an Annuity Contract as an investment option and the Employer does not maintain another 403(b) Plan, the Plan Administrator will distribute an Annuity Contract payable to the lost Participant for delivery to the Participant's last known address reflected in the Plan's records.

(c) **Employer maintains another 403(b) Plan.** If the Employer maintains another 403(b) Plan, the Plan Administrator may (in lieu of taking the actions described in Sections 7.07(B)(2)(a) or (b)) transfer the lost Participant's Account to the other 403(b) Plan.

(C) **Search methods.** The search methods described in this Section 7.07 are: (1) provide a distribution notice to the lost Participant at the Participant's last known address by certified or registered mail; (2) check with other employee benefit plans of the Employer that may have more up-to-date information regarding the Participant's whereabouts; (3) identify and contact the Participant's designated Beneficiary; (4) use free Internet search tools; and (5) use a commercial locator service, credit reporting agencies, other Internet tools or other search method. Regarding search methods (2) and (3) above, if the Plan encounters privacy concerns, the Plan may request that the Employer or other plan fiduciary (under (2)), or the designated Beneficiary (under (3)), contact the Participant or forward a letter requesting that the Participant contact the Plan. The purpose of this Section is to reflect DOL Guidance regarding locating missing or unresponsive Participants as of the date the Plan was written, which have changed over time.

(D) **Uniformity.** The Plan will apply Section 7.07 in a reasonable and uniform manner, but in determining a specific course of action as to a particular Account, reasonably may take into account differing circumstances such as the amount of a lost Participant's Account, the expense in attempting to locate a lost Participant, the Plan's ability to establish and the expense of establishing a rollover IRA, and other factors.

(E) **Expenses of search.** The Plan, in accordance with Section 7.04(C)(2)(b), may charge to the Account of a Participant the reasonable expenses incurred under this Section 7.07 and which are associated with the Participant's Account, without regard to whether or when the Plan actually locates or makes a distribution to the Participant.

(F) **Alternative Disposition.** The Plan under Sections 7.07(A) or (B) operationally may dispose of a lost Participant's Account in any reasonable manner which is not inconsistent with the Code. The Plan Administrator or a Vendor may adopt a policy under this Section 7.07 as it deems reasonable or appropriate to administer the Accounts of lost Participants. To the extent a Vendor adopts a policy, that policy will apply to Investment Arrangements of this Plan which the Vendor administers, and the terms and administration of the Policy must be uniform among such Investment Arrangements. The Plan also may administer lost Participant Accounts consistent with the Code which is contrary to any provision of Section 7.07.

7.08 PLAN CORRECTION. The Plan Administrator in conjunction with the Employer may undertake such correction of Plan failures as the Plan Administrator deems necessary, including correction to preserve tax qualification of the Plan under Code §403(b). Without limiting the Plan Administrator's authority under the prior sentence, the Plan Administrator, as it determines to be reasonable and appropriate, may undertake or assist the Employer in undertaking correction of Plan document, operational, demographic and employer eligibility failures under a method described in the Plan or under the Employee Plans Compliance Resolution System ("EPCRS") or any successor program to EPCRS. The Plan Administrator may correct an operational failure by distributing from the Plan Elective Deferrals, including Earnings, and the Plan Administrator may forfeit any Matching Contributions, including Earnings, attributable to the distributed Elective Deferrals or any other Matching Contribution which a Participant has not otherwise accrued.

7.09 PLAN COMMUNICATIONS, INTERPRETATION AND CONSTRUCTION.

(A) **Plan Administrator's Discretion.** The Plan Administrator has total and complete discretion to interpret and construe the Plan and to determine all questions arising in the administration, interpretation and application of the Plan. Any determination the Plan Administrator makes under the Plan is final and binding upon any affected person.

(B) **Written Communications.** All Plan notices and all Participant or Beneficiary notices, designations, elections, consents or waivers must be in writing (which under Section 7.09(C) may include an electronic communication) and made in a form the Plan

specifies or otherwise approves. Any person entitled to notice under the Plan may waive the notice or shorten the notice period as permitted by law.

(C) Use of Electronic Media. The Plan using any electronic medium may give or receive any Plan notice, communicate any Plan policy, conduct any written Plan communication, satisfy any Plan filing or other compliance requirement and conduct any other Plan transaction to the extent permissible under the Code. A Participant, a Participant's spouse, or a Beneficiary, may use any electronic medium to provide any Beneficiary designation, election, notice, consent or waiver under the Plan, to the extent allowed by the Code. Any reference in this Plan to a "form," a "notice," an "election," a "consent," a "waiver," a "designation," a "policy" or to any other Plan-related communication includes an electronic version.

(D) Evidence. Anyone, including the Employer, required to give data, statements or other information relevant under the terms of the Plan ("evidence") may do so by certificate, affidavit, document or other form which the person to act in reliance may consider pertinent, reliable and genuine, and to have been signed, made or presented by the proper party or parties. The Plan Administrator and the Vendors are protected fully in acting and relying upon any evidence described under the immediately preceding sentence.

(E) Plan Terms Binding. The Plan is binding upon the Employer, Plan Administrator, Vendors (and all other service providers to the Plan), upon Participants, Beneficiaries and all other persons entitled to benefits, and upon the successors and assigns of the foregoing persons. As to a Vendor, see Section 8.01(B).

(F) Employment Not Guaranteed. Nothing contained in this Plan, or any modification or any amendment to the Plan, or in the creation of any Account, or with respect to the payment of any benefit, gives any Employee, Participant or any Beneficiary any right to employment or to continued employment by the Employer, or any legal or equitable right against the Employer, the Plan Administrator or any employee or agent thereof, except as expressly provided by the Plan.

(G) Word Usage. Words used in the masculine also apply to the feminine where applicable, and wherever the context of the Plan dictates, the plural includes the singular and the singular includes the plural. Titles of Plan and Adoption Agreement sections are for reference only.

(H) State Law. The law of the state of the Employer's principal place of business will determine all questions arising with respect to the provisions of the Plan. The Employer, in Appendix B to its Adoption Agreement, may elect to apply the law of another state.

(I) Parties to Litigation. A Participant or a Beneficiary is not a necessary party or required to receive notice of process in any court proceeding involving the Plan, an Investment Arrangement or any fiduciary of the Plan. Any final judgment entered in any such proceeding will be binding upon the Employer, the Plan Administrator, affected Vendors, Participants and Beneficiaries and upon their successors and assigns provided that the Vendor has been properly served and has had opportunity to litigate the issue.

(J) Fiduciaries Not Insurers. The Plan Administrator and the Employer in no way guarantee the Investment Arrangements from loss or depreciation. The Employer does not guarantee the payment of any money which may be or becomes due to any person from an Investment Arrangement. The liability of the Employer, the Plan Administrator and a Vendor to make any payment from the Investment Arrangement at any time and all times is limited to the then available assets of the Account.

(K) Construction/Severability. The Plan, the Adoption Agreement, the Investment Arrangements and all other documents to which they refer, will be interpreted consistent with and to preserve tax qualification of the Plan under Code §403(b). Any provision which a court (or other entity with binding authority to interpret the Plan) determines to be inconsistent with such construction and interpretation, is deemed severed and is of no force or effect, and the remaining Plan terms will remain in full force and effect.

ARTICLE 8. PLAN FUNDING

8.01 INVESTMENT ARRANGEMENTS/INCORPORATION OF TERMS.

(A) Alternative Investment Arrangements. The Plan may be funded by means of one or more Custodial Accounts or Annuity Contracts. The Employer will specify in Appendix D to its Adoption Agreement the Annuity Contracts and Custodial Accounts available under the Plan.

- (1) **Multiple vehicles.** The Plan may provide more than one Investment Arrangement within the single Plan.
- (2) **Selection of specific funding.** The Employer in its sole discretion will designate from time to time the specific Investment Arrangements which are available as Plan investments. The Employer may change such designation at any time.
- (3) **Nonforfeitability.** An Investment Arrangement must be nonforfeitable under Code §403(b)(1)(C), except as otherwise provided herein (such as the vesting provisions of Article 5).
- (4) **Group trust.** As permitted under the Code, Plan assets under a Custodial Account may be invested in a group trust with assets held by tax qualified plans or individual retirement plans. Notwithstanding any contrary provision in the Plan, the Plan Administrator may transfer, unless restricted in writing by the Custodian, Plan assets to a group trust that is operated or maintained exclusively for the commingling and collective investment of monies provided that the funds in the group trust consist exclusively of trust assets held under plans qualified under Code §403(b), Code §401(a), individual retirement accounts that are exempt under Code §408(e), and eligible Governmental Plans under Code §457(b). For purposes of valuation, the value of the interest maintained by the Plan in such group trust will be the fair market value of the portion of the group trust held for the Plan, determined in accordance with generally recognized valuation procedures. This authorization applies solely to a group trust fund exempt from taxation under Code §501(a) and the trust agreement of which satisfies the requirements of Revenue Ruling 81-100 (as modified and clarified by Revenue Ruling 2004-67), or any successor thereto. The provisions of the group trust fund agreement, as amended from time to time, are by this reference incorporated within this Plan, subject to the limitations contained herein. The provisions of the group trust fund will govern any investment of Plan assets in that fund. For purposes of this Section 8.01(A)(4), a trust includes a custodial account which is treated as a trust under Code §401(f).

(B) Incorporation of Terms. The Plan under this Section 8.01(B) incorporates the provisions of the Investment Arrangement Documentation, recordkeeping agreements between the Employer or Plan Administrator and a Vendor, and any other written documents the Employer designates as part of the Plan by reference as part of the Plan. The incorporated provisions will set forth and will govern the Vendor's appointment, powers, duties, fees, termination and all other material terms of the Vendor's engagement to provide services to the Plan and to its Participants and Beneficiaries. To the extent that any of these incorporated provisions conflict with the remaining Plan terms, the Plan provisions will prevail.

8.02 CONTRIBUTION TIMING.

(A) General. The Employer will make its contributions to the Investment Arrangement within a period that is not longer than is reasonable for the proper administration of the Plan.

(B) Elective Deferrals. The Employer will transmit Elective Deferrals to an Investment Arrangement within a reasonable period of time following the date the Employer withholds the Elective Deferrals from the Participant's Compensation.

8.03 ANNUITY CONTRACT.

(A) Defined. An Annuity Contract is defined in 1.06, subject to the additional rules of this Section 8.03.

- (1) **Transition Rule.** An Annuity Contract issued under a State maintained Plan established on or before May 17, 1982, need not comply with the requirement that the contract issuer be qualified to issue annuities in a State.

(B) Prohibition on Life Insurance and Other Insurance. An Annuity Contract may not consist of a life insurance contract under Code §7702, an endowment contract, a health or accident insurance contract, nor a property, casualty, or liability insurance contract. This limitation does not apply to a contract issued before September 24, 2007.

8.04 CUSTODIAL ACCOUNT.

(A) Defined. A Custodial Account is defined in Section 1.14, as established under a Custodial Agreement, subject to the additional rules of this Section 8.04.

(B) Limitation on Investment Assets/Other Limitations. All assets held in the Custodial Account must be invested in stock of one or more regulated investment companies as defined in Code §851(a).

ARTICLE 9. ADDITIONAL PROVISIONS

9.01 EXCLUSIVE BENEFIT. Except as provided under Section 3.01(E), the Employer does not have any beneficial interest in any asset of an Investment Arrangement and no part of any asset in an Investment Arrangement may ever revert to or be repaid to the Employer, either directly or indirectly; nor, prior to the satisfaction of all liabilities with respect to the Participants and their Beneficiaries under the Plan, may any part of the corpus or income of the Investment Arrangement, or any asset of the Investment Arrangement, be (at any time) used for, or diverted to, purposes other than the exclusive benefit of the Participants or their Beneficiaries and for defraying reasonable expenses of administering the Plan.

9.02 AMENDMENT.

(A) Permitted Amendments. The Employer, consistent with this Section 9.02 and other applicable Plan provisions, has the right, at any time to amend the Plan as follows:

- (1) **Adoption Agreement.** To restate or amend the elective provisions of the Adoption Agreement (changing an existing election or making a new election) in any manner the Employer deems necessary or advisable;
- (2) **Code §415.** To add in Appendix B to its Adoption Agreement overriding language to satisfy Code §415 because of the required aggregation of multiple plans; and
- (3) **Interim Amendments.** To make such good faith amendments as the Employer considers necessary to keep the Plan in compliance with the Code.

(B) Amendment Formalities.

- (1) **Writing.** The Employer must make all Plan amendments in writing. Each amendment must specify the amendment execution date and, if different from its execution date, must specify the date as of which the amendment is either retroactively or prospectively effective.
- (2) **Restatement.** An Employer may amend its Plan by means of a complete restatement of its Adoption Agreement. To restate its Plan, the Employer must complete, and the Employer must execute and date, a new Adoption Agreement or a replacement plan document.
- (3) **Amendment (without restatement).** An Employer may amend its Plan without completion of a new Adoption Agreement by either: (a) completion and substitution of one or more Adoption Agreement pages including a new Adoption Agreement Execution Page executed and dated by the Employer; or (b) other written instrument amending the Adoption Agreement executed and dated by the Employer.
- (4) **Operational discretion and policy not an amendment.** A Plan amendment does not include the Plan Administrator's exercise of any operational discretion the Plan accords to the Plan Administrator, including but not limited to, the Plan Administrator's adoption, modification or termination of any policy, rule or regulation in accordance with the Plan or any change to an administrative checklist, or other ancillary documents described in Section 1.04 which are part of the Plan, other than the Adoption Agreement and the basic plan document. This provision does not grant any discretionary authority to the Plan Administrator which would be inconsistent with the provisions of Section 7.01(H).
- (5) **Signatory Employer authority.** If the Plan has Participating Employers, only the Signatory Employer need execute any Plan amendment under this Section 9.02. See Section 1.29(A).

(C) Impermissible Amendment/Protected Benefits.

- (1) **Exclusive benefit/no reversion.** The Employer may not amend the Plan to permit any of an Investment Arrangement (other than as required to pay taxes and reasonable administrative expenses) to be used for or diverted to purposes other than for the exclusive benefit of the Participants and Beneficiaries. An amendment may not cause any portion of the Investment Arrangement to revert to the Employer or to become the Employer's property.
- (2) **Alteration of Plan Administrator or Vendor duties.** The Employer may not amend the Plan in any manner which affects the powers duties or responsibilities of the Plan Administrator, or of a Vendor without the written consent of the affected party.
- (3) **No cut-backs.** An amendment (including the adoption of this Plan as a restatement of an existing plan) may not decrease a Participant's Account Balance.

(D) Practitioner Amendments. The Practitioner may amend any part of the Plan. For purposes of Practitioner amendments, the mass submitter shall be recognized as the agent of the Practitioner. If the Practitioner does not adopt the amendments made by the mass submitter, it will no longer be based on the mass submitter Plan.

9.03 VOLUME SUBMITTER PRACTITIONER AMENDMENTS.

(A) General. The Practitioner, without the Employer's consent, may amend the Plan (including any Adoption Agreement), from time to time on behalf of Employers who have previously adopted the Plan: (1) to conform the Plan to any changes to the Code, and other IRS Guidance (including adoption of model, sample or other required good faith amendments that specifically provide that their adoption will not cause such plan to be individually designed); or (2) to make corrections to prior approved plans that may be applied to all employers who adopted the Plan. The Practitioner, also may amend the Plan (including any Adoption Agreement), from time to time effective as to employers who have not yet adopted the Plan. The Practitioner's mass submitter may act as the agent of the Practitioner in adopting amendments.

(B) Notice to Employers. The Practitioner must make reasonable and diligent efforts to ensure adopting Employers have actually received and are aware of all Practitioner generated Plan amendments and that such Employers complete and sign new Adoption Agreements when necessary.

(C) Prohibited Amendments. Except under Section 9.03, the Practitioner may not amend the Plan in any manner which would modify any adopting Employer's Plan existing Adoption Agreement election without the Employer's written consent. In addition, the Practitioner may not amend the Plan in any manner which would violate Section 9.02(C).

(D) Practitioner limitations. A Practitioner may no longer amend the Plan as to any adopting Employer as of the date: (1) the Employer amends its Plan in a manner as would result in the type of plan not permitted under the Volume Submitter program; or (2) the IRS notifies the Practitioner that the Plan is being treated as an individually designed plan.

9.04 FROZEN PLAN.

(A) Employer Action to Freeze. The Employer subject to Section 9.02(C) and by proper Employer action has the right, at any time, to suspend or discontinue all contributions under the Plan and thereafter to continue to maintain the Plan as a Frozen Plan (subject to such suspension or discontinuance) until the Employer terminates the Plan. During any period while the Plan is frozen, the Plan Administrator will continue to: (1) allocate forfeitures, if any, in accordance with Section 3.07, irrespective of when the forfeitures occur under Section 5.07; and (2) operate the Plan in accordance with its terms other than those related to the making and allocation of additional (new) contributions.

(B) Not a Termination. A resolution or an amendment to discontinue all future contributions, but otherwise to continue maintenance of this Plan, is not a Plan termination for purposes of Section 9.05.

9.05 PLAN TERMINATION.

(A) Employer Action to Terminate. The Employer, subject to Section 9.02(C) and by proper Employer action, has the right, at any time, to terminate this Plan. The Employer has no obligation or liability whatsoever to maintain the Plan for any specific length of time and may terminate the Plan or discontinue contributions under the Plan at any time without liability hereunder for any such discontinuance. The Plan will terminate upon the first to occur of the following:

- (1) **Specified date.** The Effective Date of termination specified by proper Employer action; or
- (2) **Employer no longer exists.** The Effective Date of dissolution or merger of the Employer, unless a successor makes provision to continue the Plan, in which event the successor must substitute itself as the Employer under this Plan.

(B) QTA Action to Terminate Abandoned Plan.

(1) **Definition of a Qualified Termination Administrator (QTA).** A QTA is an entity which: (a) is a Vendor which is eligible to sponsor an individual retirement account or an individual retirement annuity; and (b) holds the assets of the abandoned Plan.

(2) **QTA procedure.** A QTA, after making reasonable efforts to contact the Employer, may make a determination that the Employer has abandoned the Plan. The QTA then may: (i) update Plan records; (ii) calculate benefits; (iii) allocate assets and expenses; (iv) engage service providers and pay reasonable Plan expenses; (v) provide required notice to Participants and Beneficiaries regarding the Plan termination; (vi) distribute Plan benefits; and (vii) take all other reasonable and necessary actions to wind-up and terminate the Plan. The QTA then may complete distributions from the Plan, file the necessary reports and terminate the Plan. Alternatively, the QTA may terminate the Plan using a procedure analogous to that outlined herein.

(C) General Procedure upon Termination. Upon termination of the Plan, the distribution provisions of Article 6 remain operative, with the following exceptions and subject to any restrictions in the Investment Arrangement Documentation:

(1) **Distribution; transfer.** The Vendor may distribute the Participant's Vested Account Balance to him/her in a lump sum as soon as administratively practicable after the Plan terminates. Alternatively, if the Employer maintains any other 403(b) plan, the Plan Administrator to facilitate Plan termination may direct the Vendor to transfer the Account of a Participant to the other 403(b) Plan.

(2) **Plan Termination Distribution.** For purposes of the Plan termination requirements, the Plan may treat the delivery of a fully paid Annuity Contract as a distribution.

(D) [Reserved]

(E) 403(b) Plan Distribution Restrictions. A Participant's Restricted Balances are distributable on account of Plan termination, as described in this Section 9.05, only if: (i) the Employer (including any Related Employer, determined as of the Effective Date of Plan termination) does not maintain an Alternative 403(b) Plan and the Plan distributes the Participant's entire Vested Account Balance in a lump sum; or (ii) the Participant otherwise is entitled under the Plan to a distribution of his/her Vested Account Balance.

(1) **Definition of Alternative 403(b) Plan.** An Alternative 403(b) Plan is another 403(b) Plan to which the Employer makes contributions during the period beginning on the date of Plan termination and ending 12 months after distribution of all assets from the terminating Plan. However, a plan is not an Alternative 403(b) Plan if less than 2% of the Employees eligible to participate in the terminating Plan as of the termination date are eligible to participate (beginning 12 months prior to and ending 12 months after the Plan's termination Effective Date and distribution of all of the assets of the terminated Plan) in the potential Alternative 403(b) Plan.

(F) Continuing Investment Arrangement Documentation. A Vendor's Investment Arrangement Documentation will continue in effect until the Vendor has distributed all of the benefits under the Investment Arrangement. On each Valuation Date, the Plan will credit any part of a Participant's Account Balance retained in the Investment Arrangement with its share of Earnings.

(G) Lost Participants. The Vendor will distribute the Accounts of lost Participants in a terminating Plan in accordance with the Plan Administrator's direction under Section 7.07(B) or as the Investment Arrangement Documentation may provide.

(H) Vesting. Upon either full or partial termination of the Plan, an affected Participant's right to his/her Account Balance is 100% Vested, irrespective of the Vested percentage which otherwise would apply under Article 5.

9.06 MERGER/DIRECT TRANSFER.

(A) Authority. The Plan Administrator possesses the specific authority to enter into merger agreements or direct transfer of assets agreements with another 403(b) Plan, including an elective transfer, and to accept the direct transfer of plan assets, or to transfer plan assets, as a party to any such agreement. The limitations of this Section 9.06 do not apply to rollovers described in Sections 3.08 or 6.08. Except as provided in Sections 9.06(G) and (H), the Plan may not accept a transfer or merger from, or make a transfer or merger to, a qualified plan or a plan described in Code §457(b).

(B) Regulatory Requirements.

(1) **Contract exchange within same plan.** Except as the Employer otherwise elects in Appendix B to its Adoption Agreement, a Participant (or Beneficiary) may exchange one 403(b) Investment Arrangement for another Investment Arrangement then authorized to receive ongoing contributions under the Plan provided the exchange satisfies the following conditions: (1) the Participant's Accumulated Benefit immediately after the exchange at least equals the Participant's Accumulated Benefit immediately before the exchange; and (2) to the extent the exchanged Investment Arrangement is subject to 403(b) Distribution Restrictions, the other Investment Arrangement imposes distribution restrictions no less stringent than those imposed by the exchanged Investment Arrangement.

(2) **Plan-to-plan transfer.** A plan-to-plan transfer is permissible, if the transfer satisfies the following conditions: (1) the Participant (or Beneficiary) subject to the transfer is an employee or former employee of the employer providing the receiving plan; (2) the transferor plan provides for transfers; (3) the receiving plan provides for the receipt of transfers; (4) the Participant's Accumulated Benefit after the transfer at least equals the Participant's Accumulated Benefit before the transfer; (5) to the extent the transferred Investment Arrangement is subject to 403(b) Distribution Restrictions, the receiving plan imposes distribution restrictions no less stringent than those imposed on the transferor plan; and (6) if the transfer does not constitute a complete transfer of the Participant's interest in the transferor plan, the transferee plan treats the amount transferred as a continuation of a pro rata portion of the Participant's interest in the transferor plan (e.g., a pro rata interest in any Employee Contributions). This Plan expressly prohibits such transfers except to the extent the Employer provides otherwise in Appendix B to its Adoption Agreement. The Plan Administrator may require such

documentation from the other plan as it deems necessary to effectuate the transfer in accordance with the requirements of this Section and Treas. Reg. §1.403(b)-10(b)(3) and to confirm that any other plan involved in the transfer satisfies Code §403(b).

(3) **Contract exchange to Vendor which is not part of the Plan.** A Participant (or Beneficiary) may exchange one 403(b) Investment Arrangement for an Investment Arrangement not provided under the Plan, if the exchange satisfies the following conditions: (1) the Vendor agrees to assume the responsibilities of a Vendor hereunder; (2) the Participant's Accumulated Benefit immediately after the exchange at least equals the Participant's Accumulated Benefit immediately before the exchange; (3) to the extent the exchanged Investment Arrangement is subject to 403(b) Distribution Restrictions, the other Investment Arrangement imposes distribution restrictions no less stringent than those imposed by the exchanged Investment Arrangement; (4) the Employer has not prohibited the exchange in Appendix B to its Adoption Agreement; and (5) the Employer and the Vendor enter into an Information Sharing Agreement, as defined in Section (C). Unless otherwise specified in Appendix B to the Adoption Agreement, the Plan provides for and permits such exchanges with any Vendor which agrees to assume the responsibilities of a Vendor hereunder and enters into an Information Sharing Agreement.

(C) **Information Sharing Agreement.** An Information Sharing Agreement should provide for the exchange of the following information:

(1) **403(b) matters.** Information necessary for the resulting Investment Arrangement, or any other Investment Arrangement under the Plan, to satisfy Code §403(b), including the following: (i) the Employer providing information as to whether the Participant's employment with the Employer is continuing, and notifying the Vendor when the Participant has had a Severance from Employment; (ii) the Vendor notifying the Employer of any hardship withdrawal; and (iii) the Vendor providing information to the Eligible Employer or other Vendors concerning the Participant's or Beneficiary's 403(b) contracts or Custodial Accounts or qualified employer plan benefits (to enable a Vendor to determine the amount of any Plan loans and rollover accounts that are available to the Participant under the Plan in order to satisfy the financial need under the hardship withdrawal rules):

(2) **Reporting matters.** Information necessary for the Plan Administrator and Vendor to satisfy any reporting, disclosure, or federal or state withholding obligations related to the Investment Arrangement; and

(3) **Other matters.** Information necessary in order for the resulting Investment Arrangement and any other Investment Arrangement under the Plan for the Participant to satisfy other tax requirements, including the following: (i) the amount of any plan loan that is outstanding to the Participant in order for a Vendor to determine whether an additional plan loan satisfies the loan limitations, so that any such additional loan is not a deemed distribution under Code §72(p)(1); and (ii) information concerning the Participant's or Beneficiary's after-tax Employee contributions in order for a Vendor to determine the extent to which a distribution is includible in gross income.

(D) **Administration of Transferred Amount.** The Vendor will hold, administer and distribute the transferred assets as a part of the Investment Arrangement.

(E) **Pre-Participation Transfers.** The Vendor may accept a direct transfer of plan assets on behalf of an Employee prior to the date the Employee satisfies the Plan's eligibility conditions or prior to reaching the Entry Date. If the Vendor accepts such a direct transfer of plan assets, the Plan Administrator and the Vendor must treat the Employee as a limited Participant as described in Section 3.08(C).

(F) **Elective Transfer/Protected Benefits.** The Plan ("transferee plan") will not fail to satisfy the requirements of Section 9.06 because the Plan does not provide some or all of the forms of distribution (including the timing of distribution forms) previously available under another 403(b) Plan ("transferor plan") to the extent that: (1) the transferee plan receives a direct transfer of the Participant's Account Balance under the transferor plan, or the transferee plan results from a merger or other transaction that has the effect of a direct transfer, including consolidations of benefits attributable to different employers within a multiple employer plan; (2) the terms of both plans authorize the transfer; (3) the transfer occurs following a Participant's voluntary election made after the Participant has received a notice describing the consequences of making the election; and (4) the transferee plan permits the Participant to receive a distribution of his/her account balance in the form of a single sum distribution.

(G) **Transfers to Purchase Service Credit.** The Plan Administrator upon Participant request may instruct the Vendor to transfer an amount from the Participant's 403(b) Plan Account to a governmental Defined Benefit Plan in which he/she participates for: (1) the purchase of permissive service (as defined in Code §415(n)(3)(A)) under such plan; or (2) the repayment of a cash-out distribution (as defined in Code §415(k)(3)).

(H) **Church Plans.** The Plan Administrator may accept a transfer from a qualified plan, may make a transfer to a qualified plan, or may merge this Plan with a qualified Plan, if all of the following conditions are satisfied: (1) The Employer sponsoring both plans is the same Church or Church-Related Organization, and (2) the total accrued benefit of each Participant or Beneficiary, after the transfer or merger, is: (a) fully vested and (b) at least equal to the total accrued benefit of such Participant

or Beneficiary before the transfer or merger. The phrase "accrued benefit" means the accrued benefit determined under the terms of a defined benefit plan, or the account balance determined under the terms of a defined contribution plan.

9.07 INFORMATION SHARING.

Each Vendor and the Plan Administrator shall exchange such information as may be necessary to satisfy Code §403(b) or other requirements of applicable law. In the case of a Vendor which is not eligible to receive contributions under the Plan (including a Vendor which has ceased to be a Vendor eligible to receive contributions under the Plan and a Vendor holding assets under the Plan), the Employer shall keep the Vendor informed of the name and contact information of the Plan Administrator in order to coordinate information necessary to satisfy Code §403(b) or other requirements of applicable law. If any Vendor ceases to be eligible to receive contributions under the Plan, the Employer will offer to enter into an Information Sharing Agreement as described in Section 9.06(C). to the extent the Employer's contract with the Vendor does not already provide for the exchange of information described in therein

ARTICLE 10. MULTIPLE EMPLOYER PLAN

10.01 ELECTION/OVERRIDING EFFECT. This Article 10 applies only to the extent described in Paragraphs (A) or (B) below. If this Article 10 does apply, then the rules of Code §413(c) and the related Treasury Regulations (which are incorporated by reference) will apply to the adopting Employer and each Participating Employer. The provisions of Article 10, if in effect, supersede any contrary provisions in the Plan or the Employer's Adoption Agreement. *Note: The IRS has not reviewed the provisions of this Article 10, and the Employer cannot rely on the Advisory Letter with regard to the validity of these provisions.*

(A) Election. If the Employer elects in its Adoption Agreement that the Plan is a Multiple Employer Plan, then the provisions of this Article 10 will apply as of the Effective Date the Employer elects in its Adoption Agreement. If an Employer that is not a Related Employer becomes a Participating Employer, then this Article 10 will apply effective as of the date the Employer specifies in its participation agreement.

(B) Automatic Effect. If a Related Employer is a Participating Employer, and thereafter ceases to be a Related Employer (but is still a Participating Employer), then the provisions of this Article 10 will apply thereafter until the Plan is no longer maintained by a Participating Employer which is not a Related Employer.

10.02 DEFINITIONS. The following definitions apply to this Article 10 and supersede any conflicting definition in the Plan.

(A) Employee. Employee means any Employee of a Participating Employer.

(B) Lead Employer. The Lead Employer means the Signatory Employer to the Adoption Agreement Execution Page, and does not include any Related Employer or Participating Employer except as described in the next sentence. If the Adoption Agreement designates that Article 10 applies pursuant to Section 10.01(A), the Lead Employer will be a Participating Employer unless otherwise specified in a separate agreement. The Lead Employer has the same meaning as the Signatory Employer for purposes of making Plan amendments and other purposes as described in Section 1.29(A) regardless of whether the Lead Employer is also a Participating Employer under this Article 10. As to the right of a Lead Employer to terminate the participation of a Participating Employer, see Section 10.09.

(C) Participating Employer. A "Participating Employer" is an Eligible Employer which, with the consent of the Lead Employer, executes a Participation Agreement to the Adoption Agreement. A Participating Employer is an Employer for all purposes of the Plan except as provided in Section 1.29. A Participating Employer may, but need not be a Related Employer.

10.03 PARTICIPATING EMPLOYER ELECTIONS. In its Adoption Agreement, the Lead Employer will specify: (A) whether a Participating Employer may modify any of the Adoption Agreement elections; (B) which elections the Participating Employer may modify; and (C) any restrictions on the modifications. Such elections and modifications must be reflected on the Participation Agreement the Participating Employer signs. See Section 1.51.

10.04 HCE STATUS. The Plan Administrator will determine HCE status under Section 1.39 separately with respect to each Participating Employer.

10.05 TESTING.

(A) Separate Status. The Plan Administrator will perform the universal availability requirement of Section 2.01(A) separately for each Participating Employer, with respect to the Employees of that Participating Employer. For this purpose, the Employees of a Participating Employer, and their allocations and Accounts, will be treated as though they were in a separate plan. Any Plan correction under Section 7.08 will only affect the Employees of the Participating Employer.

(B) Transition Year. This Section 10.05(B) applies if as a result of a transaction or similar event a Participating Employer ceases to be a Related Employer in the middle of a Plan Year. In such a situation the Plan Administrator may perform the tests described in Section 10.05(A) as though (1) the Plan Year consisted of two Plan Years, before and after the transaction; or (2) on the basis of a single Plan Year, taking all for each Participating Employer the Employees of Related Employers before the transaction, and disregarding Employees who are not Employees of Related Employers after the transaction.

(C) Joint Status. The Plan Administrator will perform the following tests for the Plan as whole, without regard to an Employee's employment by a particular Participating Employer:

- (1) **Annual Additions Limit.** Applying the Annual Additions Limit in Section 4.05(B).
- (2) **Elective Deferral Limit.** Applying the Elective Deferral Limit in Section 4.10(A).
- (3) **Catch-Up Limit.** Applying the limit on Catch-Up Deferrals in Section 3.02(D) or 3.02(E).

10.06 COMPENSATION.

(A) Separate Determination. For the following purposes, described in this Section 10.06(A), the Plan Administrator will determine separately a Participant's Compensation for each Participating Employer. Under this determination, except as provided below, Compensation from a Participating Employer includes Compensation paid by a Related Employer of that Participating Employer.

(1) **[Reserved]**

(2) **Allocations.** Application of allocations under Article 3. However, the Employer's Adoption Agreement elections control the extent to which Compensation for this purpose includes Compensation of Related Employers.

(3) **HCE determination.** The determination of an Employee's status as an HCE.

(B) Joint Status. For all Plan purposes other than those described in Section 10.06(A) but not limited to determining the Annual Additions Limit in Section 4.05(B), Compensation includes all Compensation paid by or for any Participating Employer or Related Employer.

10.07 SERVICE. An Employee's Service includes all Hours of Service and Years of Service with any and all Participating Employers and their Related Employers. An Employee who terminates employment with one Participating Employer and immediately commences employment with another Participating Employer has not incurred a Separation from Service or a Severance from Employment.

10.08 COOPERATION AND INDEMNIFICATION.

(A) Cooperation. Each Participating Employer agrees to timely provide to the Plan Administrator upon request all information the Plan Administrator deems necessary. Each Participating Employer will cooperate fully with the Plan Administrator, the Lead Employer, and with Plan fiduciaries and other proper Plan representatives in maintaining the qualified status of the Plan. Such cooperation will include payment of such amounts into the Plan, to be allocated to Employees of the Participating Employer, which are reasonably required to maintain the tax-qualified status of the Plan.

(B) Indemnity. Each Participating Employer will indemnify and hold harmless the Plan Administrator, the Lead Employer, the Plan, other Plan fiduciaries, other Participating Employers, Participants and Beneficiaries, and as applicable, their subsidiaries, officers, directors, shareholders, employees, and agents, and their respective successors and assigns, against any cause of action, loss, liability, damage, cost, or expense of any nature whatsoever (including, but not limited to, attorney's fees and costs, whether or not suit is brought, as well as all IRS Plan disqualification, fiduciary breach or other sanctions, compliance fees or penalties) arising out of or relating to: (1) the Participating Employer's noncompliance with any of the Plan's terms or requirements; or (2) the Participating Employer's intentional or negligent act or omission with regard to the Plan, including the failure to provide accurate, timely information requested by the Plan Administrator.

10.09 INVOLUNTARY TERMINATION. The Lead Employer may terminate the participation of any Participating Employer (hereafter, "Terminated Employer") in this Plan. If the Lead Employer acts under this Section 10.09, the following will occur:

(A) Notice. The Lead Employer will give the Terminated Employer a notice of the Lead Employer's intent to terminate the Terminated Employer's status as a Participating Employer of the Plan. The Lead Employer will provide such notice not less than 30 days prior to the Effective Date of termination unless the Lead Employer determines that the interests of Plan Participants requires earlier termination.

(B) Spin-off. The Lead Employer will establish a new 403(b) Plan, using the provisions of this Plan with any modifications contained in the Terminated Employer's Participation Agreement, as a guide to establish a new 403(b) Plan (the "Spin-off Plan"). The Lead Employer will direct the Vendors to transfer (in accordance with the rules of Treas. Reg. §1.403(b)-10(b)) the Accounts of the Employees of the Terminated Employer to the Spin-off Plan. The Terminated Employer will be the Employer, Plan Administrator, and sponsor of the Spin-off Plan. The Lead Employer may charge the Terminated Employer or the Accounts of the Employees of the Terminated Employer with the reasonable expenses of establishing the Spin-off Plan.

(C) Transfer. The Terminated Employer, in lieu of the Lead Employer's creation of the Spin-off Plan under Section 10.09(B), may elect a transfer under this Section 10.09(C) to effect the termination of its status as a Participating Employer. To elect this alternative, the Terminated Employer must give notice to the Lead Employer of its choice, and must supply any documentation which the Lead Employer reasonably may require as soon as is practical and before the Effective Date of termination. If the Lead Employer has not received such notice and any required documentation within ten (10) days prior to the stated date of termination, the Lead Employer may proceed with the Spin-off Plan under Section 10.09(B). The Lead Employer will direct the transfer (in accordance with the rules of Treas. Reg. §1.403(b)-10(b)) of the Accounts of the Employees of the Terminated Employer to a 403(b) plan the Terminated Employer maintains. The Terminated Employer must deliver to the Lead Employer in writing such identifying and other relevant information regarding the transferee plan and must provide such assurances as the Lead Employer may reasonably require that the transferee plan is a 403(b) plan.

(D) Participants. The Employees of the Terminated Employer will cease to be eligible to accrue additional benefits under the Plan with respect to Compensation paid by the Terminated Employer, as of the Effective Date of the termination. To the extent that these Employees have accrued but unpaid contributions as of such Effective Date, the Terminated Employer will pay such amounts to the Plan or to the Spin-off Plan no later than 30 days after the Effective Date of termination, unless the Terminated Employer has elected the transfer alternative under Section 10.09(C).

(E) Consent. By its execution of the Participation Agreement, the Terminated Employer specifically consents to the provisions of this Article 10, and in particular, this Section 10.09 and agrees to perform its responsibilities with regard to the Spin-off Plan, if necessary.

10.10 VOLUNTARY TERMINATION. A Participating Employer (hereafter "Withdrawing Employer") may voluntarily withdraw from participation in the Plan at any time. If and when a Withdrawing Employer wishes to withdraw, the following will occur:

(A) Notice. The Withdrawing Employer will inform the Lead Employer and the Plan Administrator of its intention to withdraw from the Plan. The Withdrawing Employer must give the notice not less than 30 days prior to the Effective Date of its withdrawal.

(B) Procedure. The Withdrawing Employer and the Lead Employer will agree upon procedures for the orderly withdrawal of the Withdrawing Employer from the Plan. Such procedures, as they relate to the Accounts of the Employees of the Withdrawing Employer, may include any alternative described in Section 10.09.

(C) Costs. The Withdrawing Employer will bear all reasonable costs associated with withdrawal and transfer under this Section 10.10.

(D) Participants. The Employees of the Withdrawing Employer will cease to be eligible to accrue additional benefits under the Plan as to Compensation paid by the Withdrawing Employer, as of the Effective Date of withdrawal. To the extent that such Employees have accrued but unpaid contributions as of such Effective Date, the Withdrawing Employer will contribute such amounts to the Plan or the Spin-off Plan promptly after the Effective Date of withdrawal, unless the Accounts are transferred to a 403(b) plan the Withdrawing Employer maintains.



ADOPTING RESOLUTION

The undersigned authorized representative of Port Washington Public Library (the Employer) hereby certifies that the following resolutions were duly adopted by the Employer on the date specified below, and that such resolutions have not been modified or rescinded as of the signature date below:

RESOLVED, that the form of amended 403(b) Plan effective January 1, 2026, presented to this meeting is hereby approved and adopted and that an authorized representative of the Employer is hereby authorized and directed to execute and deliver to the Administrator of the Plan one or more counterparts of the Plan.

The undersigned further certifies that attached hereto is a true copy of Port Washington Public Library 403(b) Plan as amended and restated.

Date: _____

By: _____

[print name/title]