

OTHER PROVISIONS

- 20. Special effective dates (select any that apply) (if a. or b. selected, an appendix to the Adoption Agreement will be generated)
a. In-Plan Roth Rollover Contributions (may only be selected with 11.b.; may be left blank if same as Plan or Restatement Effective Date):
b. Post-severance compensation. If this is a PPA restatement and the post-severance compensation adjustments above for 415 Compensation or Plan Compensation applied other than the first day of the Plan Year beginning on or after July 1, 2007, then enter the date such provisions were first effective (leave blank if not applicable):
21. Special Trustee for collection of contributions (may only be selected with 12.b. if 12.b.1. has not been selected; leave blank if not applicable)
a. The Employer appoints the following Special Trustee with the responsibility to collect delinquent contributions pursuant to Plan Section 7.1(b):
Title
1.
Address and telephone number (skip if 21.a. not selected)
b. Use Employer address and telephone number
c. Use address and telephone number below:
1. Address
2. City
3. State
4. Zip
5. Telephone

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OTHER PLAN PROVISIONS

- 27. In-Plan Roth Transfers
a. Include In-Plan Roth Transfers. (applies only if Roth Elective Deferrals are permitted; answer 27. as applicable)
Effective Date. This Amendment is effective: (may be left blank if same as Plan or Restatement Effective Date)
1.
(enter date not earlier than January 1, 2013.)
28. Hardship provisions of the Budget Act of 2018.
a. Include hardship provisions (only applies to 401(k)) (applies only if the Plan permits hardship distributions; answer below as applicable)
Default provisions: Effective for first PY beginning in 2019; loans and 6-month suspension are not required; and earnings on elective deferrals may be withdrawn (if plan permits hardship of elective deferrals). (leave blank if using the defaults)
b. Retain current provisions for "safe harbor" (deemed financial need) hardships (n/a if hardships are based on facts and circumstances) (must select 1. and/or 2.)
1. Plan loans must still be obtained
2. Elective Deferrals must still be suspended for 6 months
Caution: As of August 2018, there is no IRS guidance on the extent to which this option 2. may be used. See commentary.

- c. Modification of hardship sources (must select 1., 2. and/or 3.) (only applies to 401(k))
1. Earnings on elective deferrals may NOT be withdrawn
2. QNECs (including any safe harbor contributions) may be withdrawn
3. QMACs (including any safe harbor matching contributions) may be withdrawn
d. Effective Date. The effective date is: (may not be earlier than the first day of the 2019 PY)

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DOCUMENT REQUESTS

- 40. Do you want an Adoption Agreement
a. No
b. Yes
Font Options for Adoption Agreement (default is 9pt times unless otherwise selected below)
1. 8.5pt Arial
E-Sign. Select the option below if the Adoption Agreement will be signed electronically (i.e., using an e-signature) (leave blank if not applicable)
c. The Adoption Agreement will be signed electronically (if selected, "signed electronically" will be inserted in the signature lines of the Adoption Agreement)
Discretionary amendments. Include the following discretionary amendment(s)? (leave blank if not applicable)
d. In-Plan Roth Transfers (applies only if 27a selected)
e. Include Amendment removing restriction on forfeitures reducing QNECs, QMACs and SH contributions (sponsor level amendment unless 2. below is selected) (only applies to 401(k))
1. Include signature lines for sponsor (rather than "signature on file")
2. No sponsor-level amendment (Employer must sign)
f. Include Amendment for hardship provisions of the Budget Act of 2018 (applies only if 28a selected) (must select 1. or 2.)
Unavailable, Pending IRS Guidance
1. Sponsor level amendment (select a. and/or b. if applicable)
a. Include signature lines for sponsor (rather than "signature on file")
b. Instead of being effective as of 2019 PY, use the following effective date: (this is the sponsor-level effective date)
2. No sponsor-level amendment (Employer must sign)
SMM. Include the following SMM? (leave blank if not applicable)
g. Include an SMM for hardship provisions of the Budget Act of 2018 (applies only if 28a selected)

**41. Basic Supporting Forms**

- a.  No basic forms
- b.  Includes all forms--SPD-8.5 x 11, Annual Notices, Tax Notices (402(f)), Administrative Forms with Guide and Resolution
- c.  Select Individual Forms
  - 1.  SPD-8.5 x 11
  - 2.  Resolution
  - 3.  Tax Notices (402(f))
  - 4.  Administrator's Guide
  - 5.  Administrative Forms (select all that apply)
    - a.  General Forms
    - b.  Distribution Forms (General)
    - c.  Distribution Forms (Death)
    - d.  Distribution Forms (In-Service)
    - e.  Loan Forms (applies only if loans to Participants are permitted)

**To the Plan Administrator - Explanation of Forms**

Many of the forms packages include an explanation to the Plan Administrator as the first page of the forms package unless d. is selected below

d.  Do NOT include administrator page with forms packages.

**42. Format - Supporting Forms** (if no selection is made defaults apply)**Font Options** (default is 9pt times unless otherwise selected below)

- a.  8.5pt Arial

**Drafting Preferences** (default is single spacing, ragged margins unless otherwise selected below)

- b.  Single, right justified
- c.  Double, ragged
- d.  Double, right justified

**43. SPD (8.5 x 11). Include headers and/or footers** (leave blank if not applicable)

- a.  Yes (select all that apply)
  - 1.  Header for SPD: \_\_\_\_\_
  - 2.  Footer for SPD: \_\_\_\_\_
  - 3.  Footer for SPD title page:
    - a.  \_\_\_\_\_
    - b.  same as footer at 2. above.

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- a.  Include amounts for the 2020 tax year as follows: (select all that apply) (**a3 - a4** applies only for 401(k))
  - 1.  Annual compensation limit (401(a)(17)) \$ \_\_\_\_\_
  - 2.  415 dollar limit: \$ \_\_\_\_\_
  - 3.  Regular 401(k) deferral limit: \$ \_\_\_\_\_
  - 4.  Regular 401(k) catch-up limit: \$ \_\_\_\_\_

**SPD. Include optional language** (leave blank if not applicable)

- b.  Yes, include the following:
  - 1.  Spanish Text. Include in introduction (refers participants to Plan Administrator)
    - a.  Plan Administrator Office Hours \_\_\_\_\_ (optional)

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