

RETIREMENT PLAN SERVICES, INC.

PLAN PROVISIONS CHECKLIST

Plan Name: _____

Effective Date of Plan: _____ Plan Number: _____ () New () Takeover

Assets are Held at: _____ Moving to: _____

Fiscal Year End: _____ Plan Year End: _____ or () same as Fiscal Year

Other Plans: () No () Yes If yes, what type of plans: _____

Timing of Valuations: () annual () semiannual () quarterly () other: _____

Service with Predecessor Employer: () No () Yes If yes, specify: _____
Service counted for: () eligibility () vesting () contribution allocation

Eligibility: () All Employees
() Exclude the following employees: _____

- () Employed on _____; thereafter, the following conditions apply:
() One (1) Year of Service Age: () 21
() Six (6) Months of Service () 20 1/2
() Three (3) Months of Service () 18
() _____ Days () Other _____
() Immediate (upon date of hire) () No Age Requirement

Entry Date(s): () First day of Plan Year in which requirements were met
() First day of Plan Year on or next following date eligibility requirements were met (service 6 months or less and age 20 1/2)
() Semiannual () Quarterly
() First day of each month () Date of employment
() Other: _____

Compensation: () W-2 wages () 415(c)(3) compensation () 3401(a) compensation
() include () exclude deferrals from SEP, cafeteria (125) plan, transportation, 401(k), 403(b) or 457(b)
Exclude the following compensation: () overtime () bonuses () commissions
() in excess of \$ _____
() other: _____

First Year Compensation, recognize () entire Plan Year or () from date of entry
If different compensation is applicable for different contributions, please specify: _____

Contributions: () Employee Deferrals
() Up to _____%
() Other: _____
Bonuses () are subject () are not subject to Employee Deferrals

() Allow for Automatic Compensation Reduction (Negative Deferrals)
Equal to _____% of compensation (up to 5%)
Apply to: () new participants () current participants without an election () all participants with prior year elections less than percentage set forth above

() Employer Match based on the following formula:
() Discretionary percentage determined by the Employer
() _____% of employee deferrals
() Safe Harbor: () Basic Match () Non-Elective
() Other: _____
() Up to _____% of compensation
() Up to \$ _____

Allocate Employer Match to the following:
() all Participants share regardless of Hours of Service completed (this option must be selected if match contributions are made on a payroll, monthly or quarterly basis)
() Terminated Participants must complete 501 Hours of Service and all active Participants share if employed on the last day of the Plan Year
() Participants must have 1000 Hours of Service and be employed on the last day of the Plan Year

Match Forfeitures:
() reduce future Match contributions
() reallocate to participants eligible for match contributions
() pay expenses from forfeitures first

- Employer Profit Sharing Contributions allocated as follows:**
- Proportionate to compensation
- Integrated with Social Security at \$ _____ or TWB
- Age Weighted (based on points)
- New Comparability based on the following groups:
 - HCEs and NHCEs
 - Owners and all others
 - Other: _____
 - Exclude children of HCEs or Owners

- Allocate Employer Profit Sharing Contributions to the following:**
- all Participants share regardless of Hours of Service completed
- Terminated Participants must complete 501 Hours of Service and all active Participants share if employed on the last day of the Plan Year
- Participants must have 1000 Hours of Service and be employed on the last day of the Plan Year

- Profit Sharing Forfeitures**
- reallocate to participants
- add to contribution and allocate accordingly
- pay expenses from forfeitures first

- Rollovers:** Yes No
- If yes, from:** only those employees who have met the eligibility requirements
- any employee
- other: _____

- Vesting Schedule:**
- 6-year graded (20% after 2nd Year of Service and each year thereafter)
- 3-year cliff (100% after 3 Years of Service)
- 25% for each Year of Service (100% at 4 Years of Service)
- 20% for each Year of Service (100% at 5 Years of Service)
- Other: _____
- Exclude years of service prior to the Effective Date of the Plan
- Exclude years of service prior to 18 years of age

- Normal Retirement:** Age 65 Age _____ Age 65 and 5 years of participation

- Early Retirement:** Age 55 Age _____ Age 55 and 10 years of participation

- Distributions:**
- Immediately upon termination of employment
- Valuation Date coinciding with or following termination of employment
- Anniversary Date coinciding with or following termination of employment
- Other: _____

- Other Distributions:**
- Loans**
- One loan outstanding at a time
- Minimum loan amount \$ _____
- Only for hardship reasons
- Specify Interest Rate to be Used: _____
- Only permitted from employee deferrals match PS rollovers no limitations
- Hardship**
- Only permitted from employee deferrals match PS rollovers no limitations
- In-Service (Pre-Retirement) Distributions**
- At age 59 ½
- At age _____
- At age _____ with _____ Years of Service

Trustees: _____

Comments (including instructions for delivery to client; copy to other party(ies)): _____

Date: _____ Submitted by: _____