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Type of Business

Sole Proprietorship
 Partnership
 C-Corporation
 S-Corporation
 LLC
 Other (Specify)

Employer Name

Federal Employer Identification Number

Plan Name

Employer Tax Year End

Address

City

State

Zip

Section 1

Effective Dates

Part A: New Plan Effective Dates

Effective Date of this Plan

Effective Date for Elective Deferrals (If Different than Plan)

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

Part B: Existing Plan Amendment or Restatement Date

Prior Plan Initially Effective on

Effective Date of this Amendment/Restatement

Section 2

Eligibility Requirements

By default, this Plan will have NO AGE or SERVICE ELIGIBILITY REQUIREMENT. Refer to the Basic Plan Document for information regarding this Section.

Section 3

Contributions

Part A. Elective Deferrals

Authorization of Elective Deferrals

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

Option 1: Yes. (Complete the following.)

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

Suboption (a): Yes.

Suboption (b): No.

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

Option 2: No.

Note: If no option is selected, Option 1 will apply. A Contributing Participant's combined Pre-Tax and Roth Elective Deferrals during their taxable year will not exceed the limit contained in Code section 402(g) in effect at the beginning of such taxable year.

Part B. Employer Profit Sharing Contributions

Employer Profit Sharing Contributions, if any, will be allocated to all Qualifying Participants pursuant to the pro rata allocation formula described in Plan Section 3.04(B)(1).

Section 4

Vesting and Forfeitures

There are no elections required for Section 4. Refer to the Basic Plan Document for information regarding this Section.

Section 5

Distributions and Loans to Participants

Loans

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

Option 1: Yes.

Option 2: No.

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

Section 6

Definitions

There are no elections required for Section 6. Refer to the Basic Plan Document for information regarding this Section.

Section 7

Miscellaneous

Life Insurance

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

Option 1: Yes.

Option 2: No.

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

Part A. Trustee

1. Trustee Appointment

a. Trustee (select one)

Option 1: Financial Organization as Trustee.

Option 2: Individual Trustee.

Option 3: Not applicable, a Trustee is not required to be named for this Plan (select one).

Suboption (a): Plan assets are invested solely in annuity contracts or insurance policies provided by an Insurer.

Name of Insurer

Phone

Address

Signature

Title

Suboption (b): This Plan is exempt from the trust requirements under ERISA section 403 (e.g., the Plan covers one or more self-employed individuals as defined in Code section 401(c)(1)).

Note: If Suboption (b) is selected, a Custodian must be named in Part B below.

b. Type of Trustee

Will the Trustee of this Plan be a Directed or Discretionary Trustee (select one)?

Option 1: Directed Trustee.

Option 2: Discretionary Trustee.

Option 3: Not applicable, Option 3 was selected in Part 1(a) above.

c. Trustee Signature

Note: If you are an individual Trustee and no Limited Trustee is named in Part A, item 3 below, you will also be deemed to be a Limited Trustee.

Name of Trustee

Phone

Address

City

State

Zip

Signature

Title

Name (type or print name if different from name of Trustee above)

2. Trust Agreement

If a Trustee is designated in Part A, item 1 above, which trust agreement will apply to the Plan (select one)?

Option 1: Trust provisions contained in Plan Section Eight.

Option 2: Separate executed trust agreement attached hereto.

Note: If no option is selected, Option 1 will apply. If Option 2 is selected, the attached trust agreement must be on file with the IRS for use by the Prototype Document Sponsor listed in Section Nine below. If Option 2 is selected and a Limited Trustee is named below, the separate trust agreement will not replace Plan Section 8.09.

3. Limited Trustee

The Limited Trustee appointed solely for the purposes of ensuring the timely collection and deposit of Employer Contributions will be:

Option 1: The individual Trustee named above.

Option 2: The party named below.

Name of Limited Trustee		Phone	
<input type="text"/>		<input type="text"/>	
Address	City	State	Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature	Title		
<input type="text"/>	<input type="text"/>		
Name (type or print name if different from name of Trustee above)			
<input type="text"/>			

Note: A Trustee, including a Limited Trustee, must be an individual or corporation. A corporate Trustee must be a bank, trust company, broker, dealer, or clearing agency as defined in Labor Regulation section 2550.403(a)-1(b).

Part B. Custodian

(Both a Custodian and Trustee may be appointed for the Plan. This Part B must be completed if the Plan is exempt from the Trustee requirements under ERISA section 403 and neither a Trustee nor an Insurer is appointed in Part A, item 1 above.)

1. Custodian Appointment

Financial Organization			
<input type="text"/>			
Address	City	State	Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature	Title		
<input type="text"/>	<input type="text"/>		
Name (type or print)			
<input type="text"/>			

2. Custodial Agreement

If a Custodian is designated in Part B, item 1 above, which custodial agreement will apply to the Plan (select one)?

Option 1: Custodial provisions contained in Plan Section Eight.

Option 2: Separate executed custodial agreement attached hereto.

Note: If no option is selected, Option 1 will apply. If Option 2 is selected and the separate custodial agreement is being used in place of a trust agreement under Code section 401(f), the attached custodial agreement must be on file with the IRS for use by the Prototype Document Sponsor listed in Section Nine below.

Prototype Document Sponsor

Name of Prototype Document Sponsor

Phone

Address

City

State

Zip

Authorized Employer Signature

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

1. I acknowledge that I have relied upon my own advisors regarding the completion of this Adoption Agreement and the legal tax implications of adopting this Plan;
2. I understand that my failure to properly complete this Adoption Agreement may result in disqualification of the Plan;
3. I understand that the Prototype Sponsor will inform me of any amendments made to the Plan and will notify me should it discontinue or abandon the Plan; and
4. I have received a copy of this Adoption Agreement, the corresponding Basic Plan Document and, if applicable, any separate trust or custodial agreement used in lieu of or in conjunction with the trust or custodial agreement contained in the Basic Plan Document.

Adopting Employer Signature

Adopting Employer Name

Title

Date

Note: The Adopting Employer may rely on an opinion letter issued by the Internal Revenue Service as evidence that the Plan is qualified under Code Section 401 of the Internal Revenue Code except to the extent provided in Revenue Procedure 2005-16. An Employer who has ever maintained or who later adopts any plan (including a welfare benefit fund), as defined in Code Section 419(e), which provides post-retirement medical benefits allocated to separate accounts for key employees, as defined in Code Section 419A(d)(3), or an individual medical account, as defined in Code Section 415(l)(2) in addition to this Plan may not rely on the opinion letter issued by the Internal Revenue Service with respect to the requirements of Code Sections 415 and 416.

If the Employer who adopts or maintains multiple plans wishes to obtain reliance with respect to the requirements of Code Sections 415 and 416, application for a determination letter must be made to Employee Plans Determinations of the Internal Revenue Service. The Employer may not rely on the opinion letter in certain other circumstances, which are specified in the opinion letter issued with respect to the Plan or in Revenue Procedure 2005-16. This Adoption Agreement may be used only in conjunction with the Basic Plan Document.