



5HFSLHQQW

5HODWSORVP

5HTXLUHQ%QWJ37 Tm [(Q Q)6.8(L Q J)] TJ 0.0033 Tc 9 0 0 9 118.254 719.637 Trx[(')B(D)]%J-UOL 9 128.739

6WDWH & RPR & BUW\ /DZV
HDGLQJV
*HQCGPEXU
6WDQGLDUG&RIGXFW
*HQHQDNDNI \$OO 3DUWLHV
\$JUHFRQW+HLUV (WF
,QDOLHFD%MOHWL
'LSXWHV

SECTION EIGHT: EMPLOYER SIGNATURE21

Non-ERISA SPECIMEN 403(b) PLAN – DEFERRAL ONLY

[Redacted]

[Redacted]

0HDQV IRU SXUSRVHV RI 3ODQ 6HFDVLRQJ DPRXQWKLFFLWVSRW HVRUWRRK QGHUWVWLRQ
DQG SODQV PDLQWDMGEHGEHGHPS 3ODQ 6HFWLRQ %
D 3ODQ &RQWULEXWLRQV
E IRUIHLWXUHV
F H[FHV DJJUHJDWH FRQWULEXWLRQV
G VLPLODU FRQWULEXWLRQV SODQV PDLQWDLQHG E\ VXFK RWKHU HPSOR\HUV
H DPRXQWV DOORFDWHGOWRFRXQGLVGGHIDPHGLD&RGH 6HFWLRQLW\ SODQ ZKLF
I DPRXQWV GHULYHG IURDFRQWULEXWLRQVSRW HVRUWRRK QGHUWVWLRQV HPSOR\HUV
DFFRXQW RI D NH\ HP SRG Hm [D.0006T.10.020 G2.2(GC03)4.8(-)1.5(V H 1.203 69003 641.046 Tm [(& R 91.046 T

DIWHU 6HYHUDQFH IURRP (PSOR\PHQW FJQVEB\DEQWV QSHVQRDWERQ VLLIGSDLHG D&R HU 6H
QRQTXDOLILHG XQIXQGHG GHHVWUW BHF S D'SHQA/VWQ RSDSCG DDWMOQDW WLP H ZLW K
6HYHUDQFH IURP (PSOR\PHQW FJQVEB\DEQWV QSHVQRDWERQ VLLIGSDLHG D&R HU 6H
(PSOR\PHQW HYHQ LI W KPH QWIKV SIDLOG BIZ WRLPG (PYSURD BHSW\PHH)EWS VWR RDQ LQG
ZKR GRHV QRW FXUUHQWO\ SHUIRUDV R B URYLFXID OIRIW HVGK P L (PLSODRUM W HEU WLLFHQ ZL
X WR WKH H[WHQWHM/KHHVGI V BTP BQ W/XQQR/QRKWH LQGLYLGXDO ZRXOG KD

,I DQ\ SRUWLRQ RI DQ (OLJLEOH 5 RUCRO 8 D YPH QLW W IRRE 5 RYWKQ (LQK RWWRQ LJE XMO LUEBOW L WK
3ODQ ZLWK UHVSHFW WR VXFK S D QWLRGH V K&DROGH P H D Q V L R Q TX D O RIUL HDG WSDI F3.394 Tm [(5

)RU SXUSRVHV RI GHWHUPLQLQJ WKH OLPLWDWLRQ XQGHU .0019T α -0.0044Tw1.218 0G950.0021F00784



RECIPIENT

\$ 5HFLSLHQW LQFOXGHV(PSOR\PSOR\HCH DCSOR\HCHQV WKUHIRUPHU (PSOR\HH\PSOR\UHLYLWL
RU IRUPHU (PSOR\HH\1V 6SRXVH RU IRUPHU 6SRXVH ZKR 5LHO\DW H RSDWZHUQD\W H D D G H H H
6HFWLRQ S DUH 5HFLSLHQWVH ZLSR\K UH JDU\GR WER\W KSR\SWFW HW\WGRU\W\KULHEPK\HLR G
D 5HFLSLHQW LQFOXGHV D %HQHILFLDU\

RELATED EMPLOYER

0HDQV DQ HPSORRH UD VFRQW ULR OCHU\W JURX S RLIQF&RIS R L6HW WLRQ D VEG HRIQ\WURQ\SHG W
RU EXVLQHVVHV DV GHILQH R W Q D Q R G H L Q H B W H B Q W H G U Y Q F & R G U R Q S F V D W R Q S G R S W I R Q J Z K L

SECTION ONE: EFFECTIVE DATES

3XUVXDQW WR WKH 'HILQLWLRQV WWH WPHDQ R WKK HGG DOW WKK B QD B KHLSPR SDW LRIQH F W
\$JUHHPHQW +RZHYLUR QFHR WDKG SOBQLPD\ HKDYGWH IURFW WKKH G DVG VPIGIFW WKKH' BWDIG
DPHQGHG VX BWHHXHGFWWW RH 'DWH

SECTION TWO: ELIGIBILITY

2.01 ELIGIBILITY TO PARTICIPATE

(DFK (PSOR\HH RI WKH (PSOR\HU H[FBSWODQV(RSQRSDR ZKRV EHJGQGMQWRP SDU

SECTION THREE: CONTRIBUTIONS



)RU SXUSRVHV RI 3ODQ 6HFWLRQ 3ODQ 6HFWLRQ DSSOLHV DSSOLHV GLVWULEXWLRQ
FRQVLGHUHG WR EHJLQ WKH %DULVLFLSDQWV D 3ODQ 6HFWLRQ
FRQVLGHUHG WR EHJLQ RQ WKH GDRWEHG LQWURSRWHV RQWUHQH 3ODQ 6HFWLRQ
' D L ,I GLVWULEXWLRQV KQGHG LQ RPDQXLOWXFRQQWUDFRPSQ\ L
WKH 3DUWLFLSDQW EHTRUHHG K%H3DQWLQUS'DSSOLHVHW R U W K M L 3DUJ6SIRFXVH
GLVWULEXWLRQV DUH UHTXLUHG 3ODQ 6HFWLRQV RQ WKH XGDUWYLQ 6S B X J W
FRQVLGHUHG WR EHJLQ LQ WLRQ 3ODQ W X D O O \ F R P P H Q F H
3DUWLFLSDQWV RU %HJLQ GDMLB X D P O H E L V H F W K H O L I H H
6HFWLRQ ' DSSOLHV WR GLVWULEXWLRQV D K R H L D W D H X 3 2 1 7 0 7 1 3 5 9 0 4 1 3 6 . 5 (

'HDWK %HIRUH 'DWH 'LVWULEXWLRQV %HJLQ

D *Participant Survived by Designated Beneficiary* ± ,I WKH 3DUWLFLSDQW GLHW EHE R WLR QV HDU H
DQG WKHUH LV D 'HVLJQDWHG %HJLQ FLDU EMKGLR WQLLFXPW DIER RQWH DFK
DIWHU WKH \HDU RI WKH 3DUWLFLSDQW GHSDEWQIY GGDQWKWK/HW8KHU WX R WSDHQW R E
([SHFWDQF\ RI WKH 3DUWLFLSDQW VPH QHJQ DW \$G R %HLC HIG FLD 3ODQ 6HFV

L ,I WKH 3DUWLFLSDQW V VXUYL VROJH 6SRXV G DLWHG K% H3DHU WELFD SDQW
WKH \$GRSWLRQ \$JUHHPHQW RU HQVD VH SDSSDW FDJROG IDLWW ULFEKQ
6SRXVH ZLOO EHJLQ E\ 'HFHPEHU HGRD WKOH FBOERZIDQ \WUH FDOHQ
3DUWLFLSDQW GLHG RU E\ 'HFHPEHU RI WKH FDOHQGDU \HDU LQ
ODWHU

LL ,I WKH 3DUWLFLSDQW V VXUYLQWQV 6SRXVH VLVJQDW HVG %H3DHU WELFD SDQW
LQ WKH \$GRSWLRQ \$JUHHPHQW QGUPHQVD VH SDSSDW FDJROG WGLW KHDP
%HQHILFLDU\ ZLOO EHJLQ E\ 'HFHPEHU RI WKH FDOHQGDU \HDU L
3DUWLFLSDQW GLHG

LLLI WKH 3DUWLFLSDQW V VXUYL VROJH 6SRXV G DLWHG K% H3DHU WELFD SDQW
DIWHU WKH 3DUWLFLSDQW EUYL EHQRL 6H \$GLWHV DUEXWHLRQLU WGR WWRHEW
' RWKHU WKDQ 3ODQ 6HFSVLRQV LI WKH VXUZYLOY QJ 6SRXVH Z

E *No Designated Beneficiary* ± ,I WKH 3DUWLFLSDQW WULHEXMLRQW WKHJLQDDQW WKHU
%HQHILFLDU\ DV RI 6HSHWPEHU RIRW WKH SDH DULRSDQV ZIQJW W KH GUV
HQWLUH LQWHUHVW ZLOO EH FRPSOHWHG E\ 'HFHPEHU RI WKH FDOH
3DUWLFLSDQW V GHDWK

(OHFWLRQ WR \$OORZ 'HVLJQDWHG %HQHILFLDU 5 \$KOHYWRJ (OHFWLHEKHU (RQ
8QOHVV VSHFLILHG RWKHUZLVH LQ D VHSUDUDWH JRRG IDLWK DPHQGPHQW
ILYH \HDU UXOH PD\ PDNH D QHZ HOHFWLRQ WR UHFHLYH SD\PHQWV XQGHU

,Q WKH HYHQW WKDW WKHH QGBQ \$EVP IDSISOW EDEORHU RDQQRW ORFDWR D GDJWUEESD
IURP WKH 3ODQ DIWHU XVLQJ DOO WMDMVRORLE ORUP\$HDQXRUVDWKHS S@DFEDSGEDQD\ F
UHJXODWLRQV DQG RWKHU SURQRWQ\FH,PCQLWVGXQDGH\$JWKHP&RQWV DSWRZHQ IDVDVR
GLVWULEXWDEOH 3ODQ DVVHWV LQFOXGLQJ DQ\ RI WKH IROORZLQJHFWRWQDEOMW
FRPSOLHV ZLWK WKH DXWRPDWLF WRRORV YHHJ DUDGHWFRQWERYUDQFRQDSEFRQWV QH UHDOV
LQVXUHG EDQN DFFRXQW IRU DQ%HQHVKFL QDVPBQRV WNERQVXHWLWBSKODWFRDXQQDQX
FRQWUDFW ZLWK WKH DVVHWV LQ WKH QDPH RI WKH 3DUWLFLSDQWKUUV%HDQHLFQ
WKH 3DUWLFLSDQWFRUW%HQFRZQLWR\ZHDVIRGHRIRILYHDHWHUW WKMHUJ SVLKH W BQHILW E

F. /RDQ UHSD\PHQWV ZLOO EHDWX\$BHRIGMWHXQ&GHWK&R3DQHFWRQ X

G. U D V > U H Q H (0



7KH \$GRSWLQJ (PSOR\HU PD\ IRU WKH HEHQHUVHRI \$BOW J. A QSE QW W GEGU H
SXUVXDQW WR WKH 3ODQ IRU IXWXWH GD EOV WKDW, QBY LWK DSGRSHMHECH QP S E B

D VXEDFFRXQW W S D U H W Q V H F W V D K 3 (D U H F M F L Y H ' H I H U U D O V
D VXEDFFRXQW WR UHIOHFW D 3DUWLFLSDQW V SUH FRQWULEXWLRQ
D DQG
D VXEDFFRXQW WR UHIOHFW H F W S D U W L H F L S U D Q W L S U D Q D Q Q X L W \ F R Q W U D
7KH 3ODQ \$GPLQLVWUDWRU RU 9KH QGRULWLRQ SLOLFDL EXGHW PDW & H F S M D R E S O L U I R
DGPLQLVWUDWLRQ HRS D W P R E X O D W V Z I O D E E V K H G Z K H Q H Y H U V S H F L H U H O D L V L W K H
XQGHU & RGH 6HFWQRURU (FHLVQF\$XGXDO \$GGLWLRQV

7.03 ASSIGNMENT OF POWERS AND DUTIES

7KH SRZHUV DQG GXWLHV UHTXLUHG WKH GUHROW KLDV KOHDQWLWH G D S H L Q G W K R W E K S R

