



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 HVRUWRK EXGHLWVWLRQ
DQG SODQV PDLQWDMGEHGEHGHPS 3ODQ 6HFWLRQ %
D 3ODQ &RQWULEXWLRQV
E IRUIHLWXUHV
F H[FHV DJJUHJDWH FRQWULEXWLRQV
G VLPLODU FRQVWLWXWLRQV SODQV PDLQWDLQHG E\ VXFK RWKHU HPSOR\HUV
H DPRXQWV DOORFDWHGWRFRXQGLVGGHIDPHGLD&RGH 6HFWLRQLW\ SODQ ZKLF
I DPRXQWV GHULYHG IURDFRQWHLGZKWRONHSDVSRUWEDWELHGHPIHLOWKPHGHSDUWGH
DFFRXQW RI D NH\ HP SRG\H Hm [D.0006T.10.020 62.2(3Gc03)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 WQRP (PYSURD BHSW\PIHJQWS WWRDQ LQG
ZKR GRHV QRW FXUUHQWO\ SHUIRUDV R B URYLFXID OIRIW HVGK P L (PLSODRUM W HEF WLLFHQ ZL
X WR WKH H[WHQWHM/KHHVGI V BTP BQ W/XQQR/QRWH LQGLYLGXDO ZRXOG KD

,I DQ\ SRUWLRQ RI DQ (OLJLEOH 5 RUCRO 8 D YPH QLW W IRRE 5 RYWKQ (LQK RWWRQ LJE XMO BUEBOW L WK
3ODQ ZLWK UHVSHFW WR VXFK S B QWLRGH V K&DROGH P H DFQ 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\HCHDFGSDRMLHRCJUVWRUHIRRUPHU (PSOR\HH\PSOR\UHYLTYL
RU IRUPHU (PSOR\HH\1V 6SRXVH RU IRUPHU 6SRXVH ZKR 5LHO VDW HRSOW 2HUCDWRHDS DGHHL
6HFWLRQ S DUH 5HFLSLHQWH ZLSRKK UH JDU GR WERWU KSR/SWIFW HW PWGRUVWUFLHEPKHLR C
D 5HFLSLHQW LQFOXGHV D %HQHILFLDU\

RELATED EMPLOYER

0HDQV DQ HPSORRH UD VFRQW ULR OSCHUV JURX S RIQF&RISR L6HW WRBQ D VEGHRID QHURXS HRG W
RU EXVLQHVVHV DV GHILQH R W CD Q RGH HL 0H BW HIRQVIGUYQ F&R GURXS F VDRQIS GRIS WIRQ JZ KL

SECTION ONE: EFFECTIVE DATES

3XUVXDQW WR WKH 'HILQLWLRQV 0VHF WPHDQ R MWK HG 30DQ WVK B QD B KHLSP R SDW LRIQH F W
\$JUHHPHQW +RZHYWLUR QFHR MWK G SOB QLPD\ HKDYGWH I UFRW WKH 3DVG VPIGIFW WKH' BWDIG
DPHQGHG VX BWKHXHG WWW RH 'DWH

SECTION TWO: ELIGIBILITY

2.01 ELIGIBILITY TO PARTICIPATE

(DFK (PSOR\HH RI WKH (PSOR\HU H[FBSWODQV(RSQRSDR ZKRV EH]DQ QG M QW R P SDU

SECTION THREE: CONTRIBUTIONS



)RU SXUSR VH V RI 3ODQ 6HFWLRQ 3ODQ 6HFWLRQ DSSOLHV GLVWULEXWLRQ
FRQVLGHUHG WR EHJLQ WKH %DULVLFLSDQWV D 3ODQ GLVWULEXWLRQ
FRQVLGHUHG WR EHJLQ RQ WKH GDRWEHG LQWURSRWHV RQVHQVH 3ODQ 6HFWLRQ
' D L ,I GLVWULEXWLRQV FKQGHG LQ RPDQXLOWXFRQQWUDFVP SQQ\ L
WKH 3DUWLFLSDQW EHTXWV K%H3DQWLQUS'DSDQWVHW R UW KMLSDJUSRFXVH
GLVWULEXWLRQV DUH UHTXLUHG 3ODQ 6HFWLRQV RQ WKH XG'DWYH QJ VGS BKXJW
FRQVLGHUHG WR EHJLQ LQWURSRWHV RQVHQVH 3ODQ 6HFWLRQV FRPPHQFH
3DUWLFLSDQWV RU %HJLQ LQGLBXP DHEILVHFV RQVHQVH WKH OLIH H[
6HFWLRQ ' DSSOLHV WR GLVWULEXWLRQV ZKRVHLDWIDHXSDJUSRFXVH5(

'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 LQ
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 6HFWLRQV LI WKH VXUZYLOY QJ 6SRXVH Z

E *No Designated Beneficiary* ± ,I WKH 3DUWLFLSDQW WULH XEMLRQW 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 (OHFWL EHW (RQ
8QOHVV VSHFLILHG RWKHUZLVH LQ D VHSUDUDWH JRRG IDLWK DPHQGPHQW
ILYH \HDU UXOH PD\ PDNH D QHZ HOHFWRQ WR UHFHLYH SD\PHQWV XQGHU

,Q WKH HYHQW WKDW WKHHQGRQ \$EVPIDSSVOWEDVORHU RDQQRW ORFDWR D GDWUUEESD
IURP WKH 3ODQ DIWHU XVLQJ DOO WMDMVRORUE ORUP\$HDQXRUVDWKHS \$ODFEDSGEDQD\ F
UHJXODWLRQV DQG RWKHU SURQRWV\FH,PCQLWVGXQDGH\$JWKHP&RQWV DSWRZHQ IDVDVR
GLVWULEXWDEOH 3ODQ DVVHWV LQFOXGLQJ DQ\ RI WKH IROORZLQJHFWRWQDEOMW
FRPSOLHV ZLWK WKH DXWRPDWLFWRROR YHHJ DUDGHWFRQWRYUDQFRQDSEFRQWVZH UHDOV
LQVXUHG EDQN DFFRXQW IRU DQ%HQHVKFL QDVPBQRV WNERQVXHWLWBSKODWFRDXQQDQX
FRQWUDFW ZLWK WKH DVVHWV LQ WKH QDPH RI WKH 3DUWLFLSDQWKUUV%HDQHLFQ
WKH 3DUWLFLSDQWFRUW%HQFRZQLWR\ZHDVIRGHRIRULYHDHWHUW WKMHUJ SVLKH DWHQHILW E

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

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



7KH \$GRSWLQJ (PSOR\HU PD\ IRU WKH HEHQHUVWRI FROVJ A QSEK W W GEGU H
SXUVXDQW WR WKH 3ODQ IRU IXWXWH GD EOV WKDW, QBY LWK DSGRSHMHECHVPS EBI

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 QGRGLWLRQ SLOLFDLDEXGHW FPDVXHHFSDREOHU
DGPLQLVWUDWLRQ HRS D U P R X Q D V V Z D O E V K H G Z K H Q H Y H U V S H F L H U X Q D L Q L W K H
XQGHU &RGH 6HFWQRQRU (FHVQVFXDO \$GGLWLRQV

7.03 ASSIGNMENT OF POWERS AND DUTIES

7KH SRZHUV DQG GXWLHV UHTXLUHG WKH GUHROW KLDV KOHDQWLUH GDSHLOQWKRW EKS R

