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SURVEY RESEARCH CENTER
INSTITUTE FOR SOCIAL RESEARCH
THE UNIVERSITY OF MICHIGAN
ANN ARBOR, MICHIGAN 48106

1. SEQ. #: ☐☐☐☐

2. PP ID: ☐☐☐☐

3. PLAN #: ☐☐☐

4. Recorder's I.D.: ☐☐☐

PART III

DEFINED CONTRIBUTION PENSION PLANS

THE UNIVERSITY OF MICHIGAN, 1991

SECTION L

DEFINED CONTRIBUTION PLANS: PLAN IDENTIFICATION

L1. Identify the specific pension plan cover sheet (SEQ #), the pension
provider (PP ID), and the plan number (PLAN #) that is coded below:

SEQ #:_____   PP ID:_____   PLAN #:_____

NOTE: ALL QUESTIONS IN THIS DOCUMENT REFER TO THE <u>DEFINED</u>
<u>CONTRIBUTION</u> PROVISIONS OF THE ABOVE SPECIFIED PENSION
PLAN, AND <u>ONLY</u> TO THE DEFINED CONTRIBUTION PROVISIONS OF
THIS ONE PLAN.

L2. Do any of the contribution formulas or eligibility requirements depend on the number of <u>actual</u> years of credited service the employee has accumulated?

| 1. YES | | 5. NO | ───────▶ TURN TO Pi 6, SECTION M

L2A. How is the number of actual years of credited service (ASY) determined for use in the contribution formulas or for eligibility requirements? (USE MORE THAN ONE COLUMN IF NECESSARY.)

ASY16 ASY17 ASY18

| a | a | a | ALL YEARS OF EMPLOYMENT ARE CREDITED.

| b | b | b | ONLY COUNT YEARS AFTER AGE: (16)_____ (17)_____ (18)_____

| c | c | c | ONLY COUNT YEARS AFTER FIRST # YEARS: (16)_____ (17)_____ (18)_____

| d | d | d | ONLY COUNT YEARS AFTER AGE: (16)_____ (17)_____ (18)_____
            OR AFTER FIRST # YEARS: (16)_____ (17)_____ (18)_____

| e | e | e | ONLY COUNT YEARS AFTER AGE: (16)_____ (17)_____ (18)_____
            <u>AND</u> AFTER FIRST # YEARS: (16)_____ (17)_____ (18)_____

| f | f | f | ONLY COUNT YEARS DURING FINAL # YRS: (16)_____ (17)_____ (18)_____

| z | z | z | OTHER (SPECIFY BELOW):

ASY16: _____

ASY17: _____

ASY18: _____

L2B. Are the above definitions of ASY based only on specific calendar time periods, or on all years covered by this pension plan?
(ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

ASY16 ASY17 ASY18

[a] [a] [a] COVERS ALL YEARS: NO SPECIFIC DATES CITED.

[b] [b] [b] BEFORE:(16)_____,19__ (17)_____,19__ (18)_____,19__

[c] [c] [c] AFTER; (16)_____,19__ (17)_____,19__ (18)_____,19__

[d] [d] [d] FROM: (16)_____,19__ (17)_____,19__ (18)_____,19__

                   TO: (16)_____,19__ (17)_____,19__ (18)_____,19__

[z] [z] [z] OTHER (SPECIFY BELOW):

ASY16: _____

ASY17: _____

ASY18: _____

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L2C. Is there a maximum number of actual years of credited service that can be used in the contribution formulas or a maximum age after which service years can no longer be credited? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

ASY16 ASY17 ASY18

| a | a | a | YES, MAXIMUM AGE: | (16) _____ (17) _____ (18) _____

| b | b | b | YES, MAXIMUM ASY: | (16) _____ (17) _____ (18) _____

| c | c | c | YES, MAXIMUM AGE PLUS ASY: | (16) _____ (17) _____ (18) _____

| d | d | d | YES, WHEN OVER MAXIMUM AGE: | (16) _____ (17) _____ (18) _____

OR OVER MAXIMUM ASY: | (16) _____ (17) _____ (18) _____

| e | e | e | YES, WHEN OVER MAXIMUM AGE: | (16) _____ (17) _____ (18) _____

AND OVER MAXIMUM ASY: | (16) _____ (17) _____ (18) _____

| f | f | f | NO

| z | z | z | OTHER (SPECIFY BELOW):

ASY16: _____

ASY17: _____

ASY18: _____

L2D. Are participants credited one service year for each year they meet minimum employment requirements, or does the amount of credited service depend on the actual number of hours worked each year? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

ASY16 ASY17 ASY18

[a] [a] [a]   CREDITED ONE ASY FOR EACH YEAR EMPLOYED; NO MINIMUM WORK REQUIREMENTS

[b] [b] [b]   CREDITED WITH EITHER ZERO OR ONE ASY; ONE ASY IS CREDITED FOR
               EACH YEAR WORKED A MINIMUM OF:

               (16)_____ (17)_____ (18)_____ #HOURS PER YEAR
            OR
[c] [c] [c]   (16)_____ (17)_____ (18)_____ #WEEKS PER YEAR, AND
               (16)_____ (17)_____ (18)_____ #HOURS PER WEEK

            OR
[d] [d] [d]   (16)_____ (17)_____ (18)_____ #MONTHS PER YEAR, AND
               (16)_____ (17)_____ (18)_____ #HOURS PER MONTH

[e] [e] [e]   CREDITED WITH A PRORATED FRACTION FROM ZERO TO ONE ASY; ONE FULL
               ASY IS CREDITED FOR EACH YEAR WORKED A MINIMUM OF:

               (16)_____ (17)_____ (18)_____ #HOURS PER YEAR
            OR
[f] [f] [f]   (16)_____ (17)_____ (18)_____ #WEEKS PER YEAR, AND
               (16)_____ (17)_____ (18)_____ #HOURS PER WEEK

            OR
[g] [g] [g]   (16)_____ (17)_____ (18)_____ #MONTHS PER YEAR, AND
               (16)_____ (17)_____ (18)_____ #HOURS PER MONTH

[h] [h] [h]   CREDITED EACH YEAR WITH A PRORATED FRACTION FROM ZERO TO MORE THAN
               ONE ASY; ONE FULL ASY IS CREDITED FOR EVERY:

               (16)_____ (17)_____ (18)_____ #HOUR PER YEAR
            OR
[i] [i] [i]   (16)_____ (17)_____ (18)_____ #WEEK PER YEAR, AND
               (16)_____ (17)_____ (18)_____ #HOURS PER WEEK

            OR
[j] [j] [j]   (16)_____ (17)_____ (18)_____ #MONTHS PER YEAR, AND
               (16)_____ (17)_____ (18)_____ #HOURS PER MONTH

[z] [z] [z]   OTHER (SPECIFY BELOW);

ASY16: _____

ASY17: _____

ASY18: _____

SECTION M

DEFINED CONTRIBUTION PLANS: PARTICIPANT CONTRIBUTIONS

M1. Are employees _required_ to make contributions in order to participate in this defined contribution plan?

| 1. YES |
TURN TO P. 7, M2

| 5. NO |

M1A. Can the participants make any _voluntary_ contributions to this defined contribution pension plan?

| 1. YES |
TURN TO P. 14, M3

| 5. NO | ⟶ TURN TO P. 22, SECTION R

M2. On an annual basis, how is the mandatory (MAN) contribution calculated?
(USE MORE THAN ONE COLUMN IF NECESSARY.)

	(1)	(2)	(3)
CHECK:	☐ PRE TAX	☐ PRE TAX	☐ PRE TAX
	☐ POST TAX	☐ POST TAX	☐ POST TAX
	☐ NOT CITED	☐ NOT CITED	☐ NOT CITED
DEFINE ASY:	☐ ASY:_____	☐ ASY:_____	☐ ASY:_____
	☐ NOT USED	☐ NOT USED	☐ NOT USED

MAN1   MAN2   MAN3 →

				(1)	(2)	(3)
[b]	[b]	[b]	FIXED DOLLAR AMOUNT:	(1)$_____	(2)$_____	(3)$_____
[c]	[c]	[c]	FIXED PERCENTAGE OF PAY:	(1)_____%	(2)_____%	(3)_____%
			UP TO MAXIMUM CONTRIBUTION:	(1)$_____	(2)$_____	(3)$_____
[d]	[d]	[d]	FIXED PERCENTAGE PAY AT OR BELOW SWB:	(1)_____%	(2)_____%	(3)_____%
[e]	[e]	[e]	FIXED PERCENTAGE PAY ABOVE SWB:	(1)_____%	(2)_____%	(3)_____%
[f]	[f]	[f]	FIXED PERCENTAGE PAY ABOVE SWB:	(1)_____%	(2)_____%	(3)_____%
			UP TO MAXIMUM CONTRIBUTION:	(1)$_____	(2)$_____	(3)$_____

[g]   [g]   [g]   VARYING DOLLAR OR PERCENTAGE:

☐ $ AMOUNT	☐ $ AMOUNT	☐ $ AMOUNT	☐ PAY	☐ PAY	☐ PAY
☐ % PAY	☐ % PAY	☐ % PAY	☐ AGE	☐ AGE	☐ AGE
☐ % (PAY>SWB)	☐ % (PAY>SWB)	☐ % (PAY>SWB)	☐ ASY	☐ ASY	☐ ASY
☐ % (PAY≤SWB)	☐ % (PAY≤SWB)	☐ % (PAY≤SWB)	☐ AGE+ASY	☐ AGE+ASY	☐ AGE+ASY
☐ _____	☐	☐ _____	☐ _____	☐ _____	☐ _____

				(1)	(2)	(3)
(1)_____	(2)_____	(3)_____	UNDER (NO MIN):	(1)_____	(2)_____	(3)_____
(1)_____	(2)_____	(3)_____	FROM (MIN):	(1)_____	(2)_____	(3)_____
			TO:	(1)_____	(2)_____	(3)_____
(1)_____	(2)_____	(3)_____	FROM:	(1)_____	(2)_____	(3)_____
			TO:	(1)_____	(2)_____	(3)_____
(1)_____	(2)_____	(3)_____	FROM:	(1)_____	(2)_____	(3)_____
			TO (MAX):	(1)_____	(2)_____	(3)_____
(1)_____	(2)_____	(3)_____	OVER (NO MAX):	(1)_____	(2)_____	(3)_____

[z]   [z]   [z]   OTHER (SPECIFY BELOW):

MAN1: _____

MAN2: _____

MAN3: _____

M2A. Do any of the above mandatory contribution formulas depend on the Social Security taxable wage base (SWB)? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

MAN1 MAN2 MAN3

[a] [a] [a]   YES, ACTUAL SWB IN EFFECT EACH YEAR

[b] [b] [b]   YES, CAREER AVERAGE SWB CALCULATED EACH YEAR

[c] [c] [c]   YES, CAREER AVERAGE SWB ESTIMATED IN YEAR:

[d] [d] [d]   NO
     (1) 19___ (2) 19___ (3) 19___

[z] [z] [z]   OTHER (SPECIFY BELOW):

MAN1: _____

MAN2: _____

MAN3: _____

M2B. Are the mandatory contribution formulas based on wages and salaries earned during specific calendar time periods, or during all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

MAN1 MAN2 MAN3

[a] [a] [a]   COVERS ALL YEARS: NO SPECIFIC DATES CITED.

[b] [b] [b]   BEFORE: (1)_____,19__ (2)_____,19__ (3)_____,19__

[c] [c] [c]   AFTER: (1)_____,19__ (2)_____,19__ (3)_____,19__

[d] [d] [d]   FROM: (1)_____,19__ (2)_____,19__ (3)_____,19__

       TO: (1)_____,19__ (2)_____,19__ (3)_____,19__

[z] [z] [z]   OTHER SPECIFY BELOW):

MAN1: _____

MAN2: _____

MAN3: _____

M2C. When are participants required to start making these mandatory con-
tributions? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

MAN1　MAN2　MAN3

| a | | a | | a | AT ONSET OF EMPLOYMENT

| b | | b | | b | AFTER EMPLOYEE REACHES AGE:　　　　　　　　(1)＿＿(2)＿＿(3)＿＿

| c | | c | | c | AFTER EMPLOYEE COMPLETES FIRST # YRS: (1)＿＿(2)＿＿(3)＿＿

| d | | d | | d | AFTER EMPLOYEE REACHES AGE:　　　　　　　　(1)＿＿(2)＿＿(3)＿＿
OR AFTER COMPLETES FIRST # YRS:　　　　(1)＿＿(2)＿＿(3)＿＿

| e | | e | | e | AFTER EMPLOYEE REACHES AGE:　　　　　　　　(1)＿＿(2)＿＿(3)＿＿
AND AFTER COMPLETES FIRST # YRS:　　　(1)＿＿(2)＿＿(3)＿＿

| z | | z | | z | OTHER (SPECIFY):

MAN1: ＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿

MAN2: ＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿

MAN3: ＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿

M2D. Is there a maximum age or service years after which participants are no
longer required to make these contributions? (ENTER IN SAME COLUMN AS
ABOVE FOR EACH DEFINITION.)

| DEFINE ASY: (1) ☐ ASY:＿ (2) ☐ ASY:＿ (3) ☐ ASY:＿ |
| ☐ NOT USED ☐ NOT USED ☐ NOT USED |

MAN1　MAN2　MAN3 →

| a | | a | | a | YES, MAXIMUM AGE:　　　　　　(1)＿＿ (2)＿＿ (3)＿＿

| b | | b | | b | YES, MAXIMUM ASY:　　　　　　(1)＿＿ (2)＿＿ (3)＿＿

| c | | c | | c | YES, MAXIMUM AGE PLUS ASY: (1)＿＿ (2)＿＿ (3)＿＿

| d | | d | | d | YES, WHEN OVER MAXIMUM AGE: (1)＿＿ (2)＿＿ (3)＿＿
OR OVER MAXIMUM ASY: (1)＿＿ (2)＿＿ (3)＿＿

| e | | e | | e | YES, WHEN OVER MAXIMUM AGE: (1)＿＿ (2)＿＿ (3)＿＿
AND OVER MAXIMUM ASY; (1)＿＿ (2)＿＿ (3)＿＿

| f | | f | | f | NO

| z | | z | | z | OTHER (SPECIFY BELOW):

MAN1: ＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿

MAN2: ＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿

MAN3: ＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿＿

M2e. Does this defined contribution pension plan include a provision that the employer matches all or part of each participant's mandatory contribution? (EXCLUDE PROVISIONS THAT FIRST DETERMINE TOTAL EMPLOYER CONTRIBUTIONS.)

| 1. YES | | 5. NO | --->TURN TO P. 13, M2k |

M2f. For each dollar or percentage point of pay the participant contributes, how much does the employer contribute in matching funds (MMAN)? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

DEFINE ASY: (1)□ ASY:_____ (2)□ ASY:_____ (3)□ ASY:_____
           □ NOT USED   □ NOT USED   □ NOT USED

MMAN1 MMAN2 MMAN3 ->

[a] [a] [a] FIXED MATCH RATE:
(1) □ ____.___% (2) □ ____.___% (3) □ ____.___%

[b] [b] [b] MATCHING IS DISCRETIONARY, AND DETERMINED ANNUALLY

[c] [c] [c] VARYING MATCH RATE:

□ PAY	□ PAY	□ PAY
□ AGE	□ AGE	□ AGE
□ ASY	□ ASY	□ ASY
□ AGE+ASY	□ AGE+ASY	□ AGE+ASY
□ %CONTRIB	□ %CONTRIB	□ %CONTRIB

□ $/c	□ $/c	□ $/c
□ %PAY	□ %/PAY	□ %/PAY
□ ____	□ ____	□ ____

(1)___.___ (2)___.___ (3)___.___   UNDER (NO MIN): (1)_____ (2)_____ (3)_____
(1)___.___ (2)___.___ (3)___.___   FROM (MIN): (1)_____ (2)_____ (3)_____
                             TO: (1)_____ (2)_____ (3)_____
(1)___.___ (2)___.___ (3)___.___   FROM: (1)_____ (2)_____ (3)_____
                             TO: (1)_____ (2)_____ (3)_____
(1)___.___ (2)___.___ (3)___.___   FROM: (1)_____ (2)_____ (3)_____
                         TO (MAX): (1)_____ (2)_____ (3)_____
(1)___.___ (2)___.___ (3)___.___   OVER (NO MAX): (1)_____ (2)_____ (3)_____

[z] [z] [z] OTHER (SPECIFY BELOW):

MMAN1: _____

MMAN2: _____

MMAN3: _____

M2G. Is there a maximum on the amount the employer will contribute in matching funds? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

MMAN1   MMAN2   MMAN3

[a]   [a]   [a]   YES, MAXIMUM DOLLAR CONTRIBUTION:

(1)$_____   (2)$_____   (3)$_____

[b]   [b]   [b]   YES, MAXIMUM PERCENTAGE PAY:

(1)____.__% (2)____.__% (3)____.__%

[c]   [c]   [c]   NO (ADDITIONAL) MAXIMUMS ON MATCHING MANDATORY CONTRIBUTIONS

[z]   [z]   [z]   OTHER (SPECIFY BELOW):

MMAN1: _____

MMAN2: _____

MMAN3: _____

M2H. To receive any of the matching employer contributions, are there any other special requirements? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

MMAN1   MMAN2   MMAN3

[a]   [a]   [a]   NO OTHER SPECIAL REQUIREMENTS (EXCEPT MATCHING AMOUNTS)

[b]   [b]   [b]   EMPLOYER APPROVAL REQUIRED

[c]   [c]   [c]   PAST SERVICE REQUIRED

[d]   [d]   [d]   IF PLAN PARTICIPANT ON: (1)____19__(2)____19__(3)____19__

[e]   [e]   [e]   IF PLAN PARTICIPANT BEFORE: (1)____19__(2)____19__(3)____19__

[f]   [f]   [f]   IF PLAN PARTICIPANT AFTER: (1)____19__(2)____19__(3)____19__

[g]   [g]   [g]   IF PLAN PARTICIPANT FROM: (1)____19__(2)____19__(3)____19__

                                           TO: (1)____19__(2)____19__(3)____19__

[z]   [z]   [z]   OTHER (SPECIFY BELOW):

MMAN1: _____

MMAN2: _____

MMAN3: _____

M2J. What is the vesting schedule that applies to these matching employer
contributions? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

MMAN1 MMAN2 MMAN3 → | DEFINE ASY: (1) ☐ ASY:___ (2) ☐ ASY:___ (3) ☐ ASY:___
                                                       ☐ NOT USED ☐ NOT USED ☐ NOT USED

[a] [a] [a] SAME AS: (1)_____ (2)_____ (3)_____

[b] [b] [b] IMMEDIATE 100% VESTING FROM THE TIME OF INITIAL PARTICIPATION

[c] [c] [c] CLIFF VESTING: VESTING INCREASES FROM 0% TO 100% WHEN:

            AGE: (1)____(2)____(3)____
            ASY: (1)____(2)____(3)____
            AGE+ASY: (1)____(2)____(3)____
            AGE: (1)____(2)____(3)____ OR ASY: (1)___(2)___(3)___
            AGE: (1)____(2)____(3)____ AND ASY: (1)___(2)___(3)___

[d] [d] [d] STEP VESTING: VESTING BEGINS AT: (1)___%(2)___%(3)___, WHEN:
            AGE: (1)____(2)____(3)____
            ASY: (1)____(2)____(3)____
            AGE+ASY: (1)____(2)____(3)____
            AGE: (1)____(2)____(3)____ OR ASY: (1)___(2)___(3)___
            AGE: (1)____(2)____(3)____ AND ASY: (1)___(2)___(3)___

            VESTING REACHES: (1)___%(2)___%(3)___%, WHEN:
            AGE: (1)____(2)____(3)____
            ASY: (1)____(2)____(3)____
            AGE+ASY: (1)____(2)____(3)____
            AGE: (1)____(2)____(3)____ OR ASY: (1)___(2)___(3)___
            AGE: (1)____(2)____(3)____ AND ASY: (1)___(2)___(3)___

            VESTING REACHES 100% WHEN:
            AGE: (1)____(2)____(3)____
            ASY: (1)____(2)____(3)____
            AGE+ASY: (1)____(2)____(3)____
            AGE: (1)____(2)____(3)____ OR ASY: (1)___(2)___(3)___
            AGE: (1)____(2)____(3)____ AND ASY: (1)___(2)___(3)___

[e] [e] [e] NO VESTING SCHEDULE CITED

[z] [z] [z] OTHER (SPECIFY BELOW):

MMAN1: _____

MMAN2: _____

MMAN3: _____

M2K. Can the participant make any <u>voluntary</u> contributions to this <u>defined</u> <u>contribution</u> pension plan?

| 1. YES |
TURN TO P.14, M3

| 5. NO ⟶ TURN TO P. 22, SECTION R

M3. What annual minimums apply to the voluntary contributions? (USE MORE THAN ONE COLUMN IF NECESSARY.)

CHECK:	(1) ☐ PRE TAX	(2) ☐ PRE TAX	(3) ☐ PRE TAX	
	☐ POST TAX	☐ POST TAX	☐ POST TAX	
	☐ NOT CITED	☐ NOT CITED	☐ NOT CITED	
DEFINE ASY:	(1) ☐ ASY:_____	(2) ☐ ASY:_____	(3) ☐ ASY:_____	
	☐ NOT USED	☐ NOT USED	☐ NOT USED	

VOL1 VOL2 VOL3 →

☐a ☐a ☐a   NO MINIMUM AMOUNT

☐b ☐b ☐b   FIXED DOLLAR AMOUNT: (1)$____(2)$____(3)$____

☐c ☐c ☐c   FIXED PERCENTAGE OF PAY: (1)____%(2)____%(3)____%
UP TO MAXIMUM AMOUNT: (1)$____(2)$____(3)$____

☐d ☐d ☐d   FIXED PERCENTAGE PAY AT OR BELOW SWB: (1)____%(2)____%(3)____%

☐e ☐e ☐e   FIXED PERCENTAGE PAY ABOVE SWB: (1)____%(2)____%(3)____%

☐f ☐f ☐f   FIXED PERCENTAGE PAY ABOVE SWB: (1)____%(2)____%(3)____%
WITH MINIMUM CONTRIBUTION: (1)$____(2)$____(3)$____

☐g ☐g ☐g   VARYING DOLLAR OR PERCENTAGE:

☐ $ AMOUNT	☐ $ AMOUNT	☐ $ AMOUNT	☐ PAY	☐ PAY	☐ PAY
☐ % PAY	☐ % PAY	☐ % PAY	☐ AGE	☐ AGE	☐ AGE
☐ % (PAY>SWB)	☐ % (PAY>SWB)	☐ % (PAY>SWB)	☐ ASY	☐ ASY	☐ ASY
☐ % (PAY≤SWB)	☐ % (PAY≤SWB)	☐ % (PAY≤SWB)	☐ AGE+ASY	☐ AGE+ASY	☐ AGE+ASY
☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____

(1)_____ (2)_____ (3)_____ UNDER (NO MIN): (1)_____(2)_____(3)_____
(1)_____ (2)_____ (3)_____ FROM (MIN): (1)_____(2)_____(3)_____
                                   TO: (1)_____(2)_____(3)_____
(1)_____ (2)_____ (3)_____ FROM: (1)_____(2)_____(3)_____
                                   TO: (1)_____(2)_____(3)_____
(1)_____ (2)_____ (3)_____ FROM: (1)_____(2)_____(3)_____
                                   TO (MAX): (1)_____(2)_____(3)_____
(1)_____ (2)_____ (3)_____ OVER (NO MAX): (1)_____(2)_____(3)_____

☐z ☐z ☐z   OTHER (SPECIFY BELOW):

VOL1: _____

VOL2: _____

VOL3: _____

M3A. Aside from IRS maximums, what annual or career average maximums apply to the voluntary (VOL) contributions? (USE SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CHECK: (1) ☐ ANNUAL (2) ☐ PRE.'AL (3) ☐ ANNUAL
☐ CAREER ☐ 'CAREER ☐ CAREER
☐ NOT CITED ☐ NOT CITED ☐ NOT CITED

DEFINE ASY: (1) ☐ ASY:_____ (2) ☐ ASY:_____ (3) ☐ ASY:_____
☐ NOT USED ☐ NOT USED ☐ NOT USED

VOL1 VOL2 VOL3→

VOL1	VOL2	VOL3		
☐a	☐a	☐a	NO MAXIMUM AMOUNT	
☐b	☐b	☐b	FIXED DOLLAR AMOUNT:	(1)$____(2)$____(3)$____
☐c	☐c	☐c	FIXED PERCENTAGE OF PAY:	(1)____%(2)____%(3)____%
			UP TO MAXIMUM AMOUNT:	(1)$____(2)$____(3)$____
☐d	☐d	☐d	FIXED PERCENTAGE PAY AT OR BELOW SWB:	(1)____%(2)____%(3)____%
☐e	☐e	☐e	FIXED PERCENTAGE PAY ABOVE SWB:	(1)____%(2)____%(3)____%
☐f	☐f	☐f	FIXED PERCENTAGE PAY ABOVE SWB:	(1)____%(2)____%(3)____%
			UP TO MAXIMUM CONTRIBUTION:	(1)$____(2)$____(3)$____
☐g	☐g	☐g	VARYING DOLLAR OR PERCENTAGE:	

☐ $ AMOUNT
☐ % PAY
☐ % (PAY>SWB)
☐ % (PAY≤SWB)
☐ _____

☐ $ AMOUNT
☐ % PAY
☐ % (PAY>SWB)
☐ % (PAY≤SWB)
☐ _____

☐ $ AMOUNT
☐ % PAY
☐ % (PAY>SWB)
☐ % (PAY≤SWB)
☐ _____

☐ PAY
☐ AGE
☐ ASY
☐ AGE+ASY
☐ _____

☐ PAY
☐ AGE
☐ ASY
☐ AGE+ASY
☐ _____

☐ PAY
☐ AGE
☐ ASY
☐ AGE+ASY
☐ _____

(1)_____ (2)_____ (3)_____ UNDER (NO MIN): (1)_____(2)_____(3)_____
(1)_____ (2)_____ (3)_____ FROM (MIN): (1)_____(2)_____(3)_____
TO: (1)_____(2)_____(3)_____
(1)_____ (2)_____ (3)_____ FROM: (1)_____(2)_____(3)_____
TO: (1)_____(2)_____(3)_____
(1)_____ (2)_____ (3)_____ FROM: (1)_____(2)_____(3)_____
TO (MAX): (1)_____(2)_____(3)_____
(1)_____ (2)_____ (3)_____ OVER (NO MAX): (1)_____(2)_____(3)_____

☐z ☐z ☐z OTHER (SPECIFY BELOW):

VOL1: _____

VOL2: _____

VOL3: _____

M3B. Do any of the above voluntary contribution formulas depend on the Social Security taxable wage base (SWB)? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

VOL1   VOL2   VOL3

[a] [a] [a]   YES, ACTUAL SWB IN EFFECT EACH YEAR

[b] [b] [b]   YES, CAREER AVERAGE SWB CALCULATED EACH YEAR

[c] [c] [c]   YES, CAREER AVERAGE SWB ESTIMATED IN YEAR:
                      (1) 19___   (2) 19___   (3) 19___

[d] [d] [d]   NO

[z] [z] [z]   OTHER (SPECIFY BELOW):

VOL1: _____

VOL2: _____

VOL3: _____

M3C. Are the above voluntary contribution formulas based only on specific calendar time periods, or on all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

VOL1   VOL2   VOL3

[a] [a] [a]   COVERS ALL YEARS: NO SPECIFIC DATES CITED.

[b] [b] [b]   BEFORE: (1)____,19__ (2)____,19__ (3)____,19__

[c] [c] [c]   AFTER: (1)____,19__ (2)____,19__ (3)____,19__

[d] [d] [d]   FROM: (1)____,19__ (2)____,19__ (3)____,19__

                        TO: (1)____,19__ (2)____,19__ (3)____,19__

[z] [z] [z]   OTHER (SPECIFY BELOW):

VOL1: _____

VOL2: _____

VOL3: _____

M3D. When are participants eligible to make these voluntary contributions?
(ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

VOL1 VOL2 VOL3

[a] [a] [a] AT ONSET OF EMPLOYMENT

[b] [b] [b] AFTER EMPLOYEE REACHES AGE: (1)_____(2)_____(3)_____

[c] [c] [c] AFTER EMPLOYEE COMPLETES FIRST # YRS: (1)_____(2)_____(3)_____

[d] [d] [d] AFTER EMPLOYEE REACHES AGE: (1)_____(2)_____(3)_____
             OR AFTER COMPLETES FIRST # YRS: (1)_____(2)_____(3)_____

[e] [e] [e] AFTER EMPLOYEE REACHES AGE: (1)_____(2)_____(3)_____
             AND AFTER COMPLETES FIRST # YRS: (1)_____(2)_____(3)_____

[z] [z] [z] OTHER (SPECIFY):

VOL1: _____

VOL2: _____

VOL3: _____

M3E. Is there a maximum age or service years after which participants can
no longer make voluntary contributions? (ENTER IN SAME COLUMN AS ABOVE
FOR EACH DEFINITION.)

DEFINE ASY: (1) ☐ ASY:____ (2) ☐ ASY:____ (3) ☐ ASY:____
            ☐ NOT USED   ☐ NOT USED   ☐ NOT USED

VOL1 VOL2 VOL3 →

[a] [a] [a] YES, MAXIMUM AGE: (1)_____ (2)_____ (3)_____

[b] [b] [b] YES, MAXIMUM ASY: (1)_____ (2)_____ (3)_____

[c] [c] [c] YES, MAXIMUM AGE PLUS ASY: (1)_____ (2)_____ (3)_____

[d] [d] [d] YES, WHEN OVER MAXIMUM AGE: (1)_____ (2)_____ (3)_____
                        OR OVER MAXIMUM ASY: (1)_____ (2)_____ (3)_____

[e] [e] [e] YES, WHEN OVER MAXIMUM AGE: (1)_____ (2)_____ (3)_____
                       AND OVER MAXIMUM ASY: (1)_____ (2)_____ (3)_____

[f] [f] [f] NO

[z] [z] [z] OTHER (SPECIFY BELOW):

VOL1: _____

VOL2: _____

VOL3: _____

M3F. Can vested participants at their own discretion withdraw any of their voluntary contributions while still employed? (USE SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

DEFINE ASY:	(1) ☐ ASY:___	(2) ☐ ASY:___	(3) ☐ ASY:___
	☐ NOT USED	☐ NOT USED	☐ NOT USED

VOL1 VOL2 VOL3 →

`[a]` `[a]` `[a]` YES

`[b]` `[b]` `[b]` YES, AFTER AGE: (1)___(2)___(3)___

`[c]` `[c]` `[c]` YES, AFTER ASY: (1)___(2)___(3)___

`[d]` `[d]` `[d]` YES, AFTER AGE: (1)___(2)___(3)___ OR ASY: (1)___(2)___(3)___

`[e]` `[e]` `[e]` YES, AFTER AGE: (1)___(2)___(3)___ AND ASY: (1)___(2)___(3)___

`[f]` `[f]` `[f]` YES, AFTER AGE PLUS ASY EQUALS: (1)___(2)___(3)___

`[g]` `[g]` `[g]` NO, CANNOT WITHDRAW UNTIL RETIRE OR TERMINATE EMPLOYMENT

`[z]` `[z]` `[z]` OTHER (SPECIFY BELOW):

VOL1: _____

VOL2: _____

VOL3: _____

M3g. Does this defined contribution pension plan include a provision that the employer matches all or part of each participant's annual voluntary contributions? (EXCLUDE PROVISIONS THAT FIRST DETERMINE TOTAL EMPLOYER CONTRIBUTION.)

| 1. YES | | 5. NO | --->TURN TO P. 22, SECTION R |

DEFINE ASY: (1)□ ASY:_____ (2)□ ASY:_____ (3)□ ASY:_____
□ NOT USED   □ NOT USED   □ NOT USED

MVOL1 MVOL2 MVOL3->

| a | a | a | FIXED MATCH RATE:
(1) □ _____.____%   (2) □ _____.____%   (3) □ _____.____%

| b | b | b | MATCHING IS DISCRETIONARY, AND DETERMINED ANNUALLY

| c | c | c | VARYING MATCH RATE:

| □ PAY □ AGE □ ASY □ AGE+ASY □ %CONTRIB | □ PAY □ AGE □ ASY □ AGE+ASY □ %CONTRIB | □ PAY □ AGE □ ASY □ AGE+ASY □ %CONTRIB |

| □ $/c □ %PAY □ | □ $/c □ %/PAY □ | □ $/c □ %/PAY □ |

(1)___.___ (2)___.___ (3)___.___   UNDER (NO MIN): (1)_____(2)_____(3)_____
(1)___.___ (2)___.___ (3)___.___   FROM (MIN): (1)_____(2)_____(3)_____
  TO: (1)_____(2)_____(3)_____
(1)___.___ (2)___.___ (3)___.___   FROM: (1)_____(2)_____(3)_____
  TO: (1)_____(2)_____(3)_____
(1)___.___ (2)___.___ (3)___.___   FROM: (1)_____(2)_____(3)_____
  TO (MAX): (1)_____(2)_____(3)_____
(1)___.___ (2)___.___ (3)___.___   OVER (NO MAX): (1)_____(2)_____(3)_____

| z | z | z | OTHER (SPECIFY BELOW):

MVOL1: _____

MVOL2: _____

MVOL3: _____

M3H. Is there a maximum on the amount the employer will contribute in matching funds? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

MVOL1   MVOL2   MVOL3

[a]   [a]   [a]   YES, MAXIMUM DOLLAR CONTRIBUTION:

(1)$_____   (2)$_____   (3)$_____

[b]   [b]   [b]   YES, MAXIMUM PERCENTAGE PAY:

(1)____.__% (2)____.__% (3)____.__%

[c]   [c]   [c]   NO (ADDITIONAL) MAXIMUMS ON MATCHING VOLUNTARY CONTRIBUTIONS

[z]   [z]   [z]   OTHER (SPECIFY BELOW):

MVOL1:   _____

MVOL2:   _____

MVOL3:   _____

M3J. To receive any of the matching employer contributions, are there any other special requirements? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

MVOL1   MVOL2   MVOL3

[a]   [a]   [a]   NO OTHER SPECIAL REQUIREMENTS (EXCEPT MATCHING AMOUNTS)

[b]   [b]   [b]   EMPLOYER APPROVAL REQUIRED

[c]   [c]   [c]   PAST SERVICE REQUIRED

[d]   [d]   [d]   IF PLAN PARTICIPANT ON: (1)____19__(2)____19__(3)____19__

[e]   [e]   [e]   IF PLAN PARTICIPANT BEFORE: (1)____19__(2)____19__(3)____19__

[f]   [f]   [f]   IF PLAN PARTICIPANT AFTER: (1)____19__(2)____19__(3)____19__

[g]   [g]   [g]   IF PLAN PARTICIPANT FROM: (1)____19__(2)____19__(3)____19__

                               TO: (1)____19__(2)____19__(3)____19__

[z]   [z]   [z]   OTHER (SPECIFY BELOW):

MVOL1:   _____

MVOL2:   _____

MVOL3:   _____

M3K. What is the vesting schedule that applies to these matching employer contributions? (USE SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

MVOL1 MVOL2 MVOL3 →

DEFINE ASY:	(1) ☐ ASY:____	(2) ☐ ASY:____	(3) ☐ ASY:____
	☐ NOT USED	☐ NOT USED	☐ NOT USED

[a] [a] [a] SAME AS: (1)_____ (2)_____ (3)_____

[b] [b] [b] IMMEDIATE 100% VESTING FROM THE TIME OF INITIAL PARTICIPATION

[c] [c] [c] CLIFF VESTING: VESTING INCREASES FROM 0% TO 100% WHEN:

AGE: (1)____(2)____(3)____
ASY: (1)____(2)____(3)____
AGE+ASY: (1)____(2)____(3)____
AGE: (1)____(2)____(3)____ OR ASY: (1)___(2)___(3)___
AGE: (1)____(2)____(3)____ AND ASY: (1)___(2)___(3)___

[d] [d] [d] STEP VESTING: VESTING BEGINS AT: (1)___%(2)___%(3)___, WHEN:

AGE: (1)____(2)____(3)____
ASY: (1)____(2)____(3)____
AGE+ASY: (1)____(2)____(3)____
AGE: (1)____(2)____(3)____ OR ASY: (1)___(2)___(3)___
AGE: (1)____(2)____(3)____ AND ASY: (1)___(2)___(3)___

VESTING REACHES: (1)___%(2)___%(3)___%, WHEN:

AGE: (1)____(2)____(3)____
ASY: (1)____(2)____(3)____
AGE+ASY: (1)____(2)____(3)____
AGE: (1)____(2)____(3)____ OR ASY: (1)___(2)___(3)___
AGE: (1)____(2)____(3)____ AND ASY: (1)___(2)___(3)___

VESTING REACHES 100% WHEN:

AGE: (1)____(2)____(3)____
ASY: (1)____(2)____(3)____
AGE+ASY: (1)____(2)____(3)____
AGE: (1)____(2)____(3)____ OR ASY: (1)___(2)___(3)___
AGE: (1)____(2)____(3)____ AND ASY: (1)___(2)___(3)___

[e] [e] [e] NO VESTING SCHEDULE CITED

[z] [z] [z] OTHER (SPECIFY BELOW):

MVOL1: _____

MVOL2: _____

MVOL3: _____

SECTION R: DEFINED CONTRIBUTION PLANS: EMPLOYER CONTRIBUTIONS

R1. Aside from the above matching contributions, does the employer make any (other) regular annual contributions to each participants account?

| 1. YES | | 5. NO | --->TURN TO P. 39, SECTION S |

R1a. Does this pension plan include any provisions for an Employer Stock Ownership Plan (ESOP) or any provisions that determine the total amount of the employer's annual contribution by company revenues, profits, assets, or other measures of company performance (this total is then allocated among participants, which may be based on the participant's, PAY, AGE, ASY, and hours worked, or other participant characteristics)?

| 1. YES | | 5. NO |

TURN TO P. 23, R2

R1b. Does this pension plan include any provisions that calculate the total amount of the employer's contribution as the sum of the contributions due each participant, as determined by the participant's PAY, AGE, ASY, hours worked, or other participant characteristics?

| 1. YES | | 5. NO | --->SEE SUPERVISOR |

TURN TO P. 32, R3

R2. On what basis is the total annual employer contribution (CTE) calculated? (USE MORE THAN ONE COLUMN IF NECESSARY.)

CTE1	CTE2	CTE3	
a	a	a	PRE TAX PROFITS
b	b	b	POST TAX PROFITS
c	c	c	PROFITS--PRE TAX OR POST TAX NOT CITED
d	d	d	AGGREGATE PAYROLL
e	e	e	REVENUES
f	f	f	NET FINANCIAL ASSETS
g	g	g	CAPITAL INVESTMENTS
h	h	h	COMPANY NET WORTH
i	i	i	CHANGE IN COMPANY NET WORTH
j	j	j	CHANGE IN VALUE OF COMPANY STOCK
k	k	k	FORFEITURES (SEPARATE ADDITIONAL CONTRIBUTIONS)
l	l	l	POOL OF FIRM'S STOCK DETERMINED AT ONE POINT IN TIME
z	z	z	OTHER (SPECIFY BELOW):

CTE1: _____

CTE2: _____

CTE3: _____

R2a. Is the total employer contribution calculated at a fixed dollar or percentage rate set in advance, or is the amount or rate of contribution determined on a yearly basis? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CTE1	CTE2	CTE3	
a	a	a	FIXED DOLLAR AMOUNT: (1)$_____ (2)$_____ (3)_____
b	b	b	FIXED PERCENTAGE RATE: (1)_____% (2)_____% (3)_____%
c	c	c	AMOUNT OF CONTRIBUTION DETERMINED YEARLY
z	z	z	OTHER (SPECIFY BELOW):

CTE1: _____

CTE2: _____

CTE3: _____

R2B. What annual minimums apply to the total employer contributions? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CTE1 CTE2 CTE3

[a] [a] [a]   NO MINIMUM; DOES NOT APPLY--FIXED CONTRIBUTION RATE

[b] [b] [b]   MINIMUM TOTAL DOLLARS: (1)$_____ (2)$_____ (3)$_____

[c] [c] [c]   MINIMUM PERCENTAGE: (1)____% (2)____% (3)____%

[z] [z] [z]   OTHER (SPECIFY BELOW):

CTE1: _____

CTE2: _____

CTE3: _____

R2C. Aside from IRS maximums, what annual maximums apply to the total employer contribution? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CTE1 CTE2 CTE3

[a] [a] [a]   NO MAXIMUM; DOES NOT APPLY--FIXED CONTRIBUTION RATE

[b] [b] [b]   MAXIMUM TOTAL DOLLARS: (1)$_____ (2)$_____ (3)$_____

[c] [c] [c]   MAXIMUM PERCENTAGE: (1)____% (2)____% (3)____%

[z] [z] [z]   OTHER (SPECIFY BELOW):

CTE1: _____

CTE2: _____

CTE3: _____

R20. How is the total annual employer contribution allocated among the participants?
(ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

<u>CTE1</u> <u>CTE2</u> <u>CTE3</u>

| a | a | a | EQUALLY DIVIDED AMONG ALL PARTICIPANTS

| b | b | b | PROPORTIONAL TO HOURS WORKED,
NO MAXIMUM HOURS

| c | c | c | PROPORTIONAL TO HOURS WORKED DURING YEAR,
WITH MAXIMUM HOURS PER YEAR: (1)_____(2)_____(3)_____

| d | d | d | PROPORTIONAL TO CREDITED SERVICE YEARS, NO MAXIMUM SERVICE YEARS

| e | e | e | PROPORTIONAL TO CREDITED SERVICE YEARS,
WITH MAXIMUM NUMBER SERVICE YEARS: (1)_____(2)_____(3)_____

| f | f | f | PROPORTIONAL TO WAGES AND SALARIES PAID DURING YEAR, NO MAXIMUM

| g | g | g | PROPORTIONAL TO WAGES AND SALARIES PAID
DURING YEAR, WITH MAXIMUM WAGES & SALARY: (1)$_____(2)$_____(3)$_____

| h | h | h | PROPORTIONAL TO WAGES AND SALARIES AT OR BELOW THE SWB

| i | i | i | PROPORTIONAL TO WAGES AND SALARIES ABOVE THE SWB, NO MAXIMUM

| j | j | j | PROPORTIONAL TO WAGES AND SALARIES ABOVE
THE SWB, WITH MAXIMUM WAGES & SALARIES: (1)$_____(2)$_____(3)$_____

| k | k | k | PROPORTIONAL TO WAGES AND SALARIES <u>AND</u> CREDITED SERVICE YEARS

| l | l | l | PROPORTIONAL TO WAGES AND SALARIES <u>AND</u> CREDITED SERVICE YEARS,
WITH MAXIMUM WAGES AND SALARIES: (1)$_____(2)$_____(3)$_____
MAXIMUM CREDITED SERVICE YEARS: (1)_____(2)_____(3)_____

| m | m | m | PROPORTIONAL TO MANDATORY CONTRIBUTION: (1)MAN_____(2)MAN_____(3)MAN_____

| n | n | n | PROPORTIONAL TO VOLUNTARY CONTRIBUTION: (1)VOL_____(2)VOL_____(3)VOL_____

| o | o | o | PROPORTIONAL TO VOLUNTARY CONTRIBUTIONS:(1)VOL_____(2)VOL_____(3)VOL_____
WITH MAXIMUM VOLUNTARY CONTRIBUTION: (1)$_____(2)$_____(3)$_____

| p | p | p | PROPORTIONAL TO VOLUNTARY CONTRIBUTIONS:(1)VOL_____(2)VOL_____(3)VOL_____
WITH MAX VOL AS A PERCENT OF PAY: (1)_____% (2)_____% (3)_____%

| q | q | q | PROPORTIONAL TO TOTAL PARTICIPANT CONTRIBUTIONS, NO MAXIMUM

| r | r | r | PROPORTIONAL TO TOTAL PARTICIPANT CONTRIBU-
TIONS, WITH MAX ON TOTAL CONTRIBUTION: (1)$_____(2)$_____(3)$_____

| s | s | s | PROPORTIONAL TO TOTAL PARTICIPANT CONTRIBU-
TIONS, WITH MAX ON TOTAL AS PERCENT PAY: (1)_____% (2)_____% (3)_____%

| z | z | z | OTHER (SPECIFY BELOW):

CTE1: _____

CTE2: _____

CTE3: _____

R2E. Do any of the above employer contribution formulas depend on the Social Security taxable wage base (SWB)? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CTE1   CTE2   CTE3

[a]   [a]   [a]   YES, ACTUAL SWB IN EFFECT EACH YEAR

[b]   [b]   [b]   YES, CAREER AVERAGE SWB CALCULATED EACH YEAR

[c]   [c]   [c]   YES, CAREER AVERAGE SWB ESTIMATED IN YEAR:
             (1) 19___   (2) 19___   (3) 19___

[d]   [d]   [d]   NO

[z]   [z]   [z]   OTHER (SPECIFY BELOW):

CTE1: _____

CTE2: _____

CTE3: _____

R2F. Are the above employer contribution formulas based only on specific calendar time periods, or on all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CTE1   CTE2   CTE3

[a]   [a]   [a]   COVERS ALL YEARS: NO SPECIFIC DATES CITED.

[b]   [b]   [b]   BEFORE: (1)____,19__ (2)____,19__ (3)____,19__

[c]   [c]   [c]   AFTER: (1)____,19__ (2)____,19__ (3)____,19__

[d]   [d]   [d]   FROM: (1)____,19__ (2)____,19__ (3)____,19__
                TO: (1)____,19__ (2)____,19__ (3)____,19__

[z]   [z]   [z]   OTHER (SPECIFY BELOW):

CTE1: _____

CTE2: _____

CTE3: _____

R2G. Are participants eligible for employer contributions for each year they meet minimum employment requirements, or does the amount of the contribution depend on the actual number of hours worked each year?
(ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

<u>CTE1</u> <u>CTE2</u> <u>CTE3</u>

[a] [a] [a] FULL CONTRIBUTION FOR EACH YEAR EMPLOYED; NO MINIMUM WORK REQUIREMENTS

[b] [b] [b] CONTRIBUTION EITHER FULL OR ZERO; FULL CONTRIBUTION IS GIVEN FOR EACH YEAR WORKED A MINIMUM OF:

    (1)_____ (2)_____ (3)_____ #<u>HOURS</u> PER YEAR

OR

[c] [c] [c] (1)_____ (2)_____ (3)_____ #<u>WEEKS</u> PER YEAR, AND
    (1)_____ (2)_____ (3)_____ #<u>HOURS</u> PER <u>WEEK</u>

OR

[d] [d] [d] (1)_____ (2)_____ (3)_____ #<u>MONTHS</u> PER YEAR, AND
    (1)_____ (2)_____ (3)_____ #<u>HOURS</u> PER <u>MONTH</u>

[e] [e] [e] CONTRIBUTION A PRORATED FRACTION FROM ZERO TO ONE ASY; FULL CONTRIBUTION IS GIVEN FOR EACH YEAR WORKED A MINIMUM OF:

    (1)_____ (2)_____ (3)_____ #<u>HOURS</u> PER YEAR

OR

[f] [f] [f] (1)_____ (2)_____ (3)_____ #<u>WEEKS</u> PER YEAR, AND
    (1)_____ (2)_____ (3)_____ #<u>HOURS</u> PER <u>WEEK</u>

OR

[g] [g] [g] (1)_____ (2)_____ (3)_____ #<u>MONTHS</u> PER YEAR, AND
    (1)_____ (2)_____ (3)_____ #<u>HOURS</u> PER <u>MONTH</u>

[h] [h] [h] CONTRIBUTION A PRORATED FRACTION FROM ZERO TO MORE THAN ONE ASY; FULL CONTRIBUTION GIVEN FOR EVERY:

    (1)_____ (2)_____ (3)_____ #<u>HOURS</u> PER YEAR

OR

[i] [i] [i] (1)_____ (2)_____ (3)_____ #<u>WEEKS</u> PER YEAR, AND
    (1)_____ (2)_____ (3)_____ #<u>HOURS</u> PER <u>WEEK</u>

OR

[j] [j] [j] (1)_____ (2)_____ (3)_____ #<u>MONTHS</u> PER YEAR, AND
    (1)_____ (2)_____ (3)_____ #<u>HOURS</u> PER <u>MONTH</u>

[z] [z] [z] OTHER (SPECIFY BELOW):

CTE1: _____

CTE2: _____

CTE3: _____

R2H. To receive any of the above employer contributions, are there any other special requirements? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CTE1   CTE2   CTE3

[a] [a] [a]   NO OTHER SPECIAL REQUIREMENTS (EXCEPT MATCHING AMOUNTS)

[b] [b] [b]   EMPLOYER APPROVAL REQUIRED

[c] [c] [c]   PAST SERVICE REQUIRED

[d] [d] [d]   IF PLAN PARTICIPANT ON: (1)____19__(2)____19__(3)____19__

[e] [e] [e]   IF PLAN PARTICIPANT BEFORE: (1)____19__(2)____19__(3)____19__

[f] [f] [f]   IF PLAN PARTICIPANT AFTER: (1)____19__(2)____19__(3)____19__

[g] [g] [g]   IF PLAN PARTICIPANT FROM: (1)____19__(2)____19__(3)____19__
                                    TO: (1)____19__(2)____19__(3)____19__

[z] [z] [z]   OTHER (SPECIFY BELOW):

CTE1: _____

CTE2: _____

CTE3: _____

R2J. When does the employer begin to make these contributions on behalf of the participant? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CTE1	CTE2	CTE3		
a	a	a	AT ONSET OF EMPLOYMENT	
b	b	b	AFTER EMPLOYEE REACHES AGE:	(1)_____(2)_____(3)_____
c	c	c	AFTER EMPLOYEE COMPLETES FIRST # YRS:	(1)_____(2)_____(3)_____
d	d	d	AFTER EMPLOYEE REACHES AGE:	(1)_____(2)_____(3)_____
			OR AFTER COMPLETES FIRST # YRS:	(1)_____(2)_____(3)_____
e	e	e	AFTER EMPLOYEE REACHES AGE:	(1)_____(2)_____(3)_____
			AND AFTER COMPLETES FIRST # YRS:	(1)_____(2)_____(3)_____
z	z	z	OTHER (SPECIFY):	

CTE1: _____

CTE2: _____

CTE3: _____

R2K. Is there a maximum age or service years after which employer contributions are no longer made on behalf of the participant? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

DEFINE ASY: (1) ☐ ASY:____   (2) ☐ ASY:____   (3) ☐ ASY:____
☐ NOT USED   ☐ NOT USED   ☐ NOT USED

CTE1	CTE2	CTE3 →		
a	a	a	YES, MAXIMUM AGE:	(1)_____ (2)_____ (3)_____
b	b	b	YES, MAXIMUM ASY:	(1)_____ (2)_____ (3)_____
c	c	c	YES, MAXIMUM AGE PLUS ASY:	(1)_____ (2)_____ (3)_____
d	d	d	YES, WHEN OVER MAXIMUM AGE:	(1)_____ (2)_____ (3)_____
			OR OVER MAXIMUM ASY:	(1)_____ (2)_____ (3)_____
e	e	e	YES, WHEN OVER MAXIMUM AGE:	(1)_____ (2)_____ (3)_____
			AND OVER MAXIMUM ASY:	(1)_____ (2)_____ (3)_____
f	f	f	NO	
z	z	z	OTHER (SPECIFY BELOW):	

CTE1: _____

CTE2: _____

CTE3: _____

R2L. What is the vesting schedule that applies to these employer
contributions? (USE SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CTE1 CTE2 CTE3 →

DEFINE ASY: (1) ☐ ASY:____	(2) ☐ ASY:____	(3) ☐ ASY:____
☐ NOT USED	☐ NOT USED	☐ NOT USED

☐a ☐a ☐a SAME AS: (1)_____ (2)_____ (3)_____

☐b ☐b ☐b IMMEDIATE 100% VESTING FROM THE TIME OF INITIAL PARTICIPATION

☐c ☐c ☐c CLIFF VESTING: VESTING INCREASES FROM 0% TO 100% WHEN:

AGE: (1)____(2)____(3)____
ASY: (1)____(2)____(3)____
AGE+ASY: (1)____(2)____(3)____
AGE: (1)____(2)____(3)____ OR ASY: (1)____(2)____(3)____
AGE: (1)____(2)____(3)____ AND ASY: (1)____(2)____(3)____

☐d ☐d ☐d STEP VESTING: VESTING BEGINS AT: (1)____%(2)____%(3)____, WHEN:

AGE: (1)____(2)____(3)____
ASY: (1)____(2)____(3)____
AGE+ASY: (1)____(2)____(3)____
AGE: (1)____(2)____(3)____ OR ASY: (1)____(2)____(3)____
AGE: (1)____(2)____(3)____ AND ASY: (1)____(2)____(3)____

VESTING REACHES: (1)____%(2)____%(3)____%, WHEN:

AGE: (1)____(2)____(3)____
ASY: (1)____(2)____(3)____
AGE+ASY: (1)____(2)____(3)____
AGE: (1)____(2)____(3)____ OR ASY: (1)____(2)____(3)____
AGE: (1)____(2)____(3)____ AND ASY: (1)____(2)____(3)____

VESTING REACHES 100% WHEN:

AGE: (1)____(2)____(3)____
ASY: (1)____(2)____(3)____
AGE+ASY: (1)____(2)____(3)____
AGE: (1)____(2)____(3)____ OR ASY: (1)____(2)____(3)____
AGE: (1)____(2)____(3)____ AND ASY: (1)____(2)____(3)____

☐e ☐e ☐e NO VESTING SCHEDULE CITED

☐z ☐z ☐z OTHER (SPECIFY BELOW):

CTE1: _____

CTE2: _____

CTE3: _____

R2M. Can vested participants at their own discretion withdraw any of these employer contributions while still employed? (USE SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CTE1 CTE2 CTE3 ──────▶

DEFINE ASY:	(1) ☐ ASY:____	(2) ☐ ASY:____	(3) ☐ ASY:____
	☐ NOT USED	☐ NOT USED	☐ NOT USED

[a] [a] [a]   YES

[b] [b] [b]   YES, AFTER AGE: (1)___(2)___(3)___

[c] [c] [c]   YES, AFTER ASY: (1)___(2)___(3)___

[d] [d] [d]   YES, AFTER AGE: (1)___(2)___(3)___ OR ASY: (1)___(2)___(3)___

[e] [e] [e]   YES, AFTER AGE: (1)___(2)___(3)___AND ASY: (1)___(2)___(3)___

[f] [f] [f]   YES, AFTER AGE PLUS ASY EQUALS: (1)___(2)___(3)___

[g] [g] [g]   NO, CANNOT WITHDRAW UNTIL RETIRE OR TERMINATE EMPLOYMENT

[z] [z] [z]   OTHER (SPECIFY BELOW):

CTE1: _____

CTE2: _____

CTE3: _____

R2N. Does this pension plan include any provisions that calculate the total amount of the employer's annual contribution as the sum of the contributions due each participant, as determined by the participants' PAY, AGE, ASY, hours worked, or other participant characteristics?

| 1. YES | | 5. NO | ──────▶ TURN TO P. 39, SECTION S
TURN TO P.32, R3

R3. On an annual basis, how are these (other) employer contributions (COE) cal-
culated? (USE MORE THAN ONE COLUMN IF NECESSARY.)

```
          CHECK:    (1) ☐ PRE TAX    (2) ☐ PRE TAX    (3) ☐ PRE TAX
                        ☐ POST TAX        ☐ POST TAX        ☐ POST TAX
                        ☐ NOT CITED       ☐ NOT CITED       ☐ NOT CITED

          DEFINE ASY: (1) ☐ ASY:____  (2) ☐ ASY:____  (3) ☐ ASY:____
                          ☐ NOT USED       ☐ NOT USED       ☐ NOT USED
```

COE1 COE2 COE3 →

| [b] | [b] | [b] | FIXED DOLLAR AMOUNT: | (1)$____(2)$____(3)$____ |

| [c] | [c] | [c] | FIXED PERCENTAGE OF PAY: | (1)____%(2)____%(3)____% |
| | | | UP TO MAXIMUM AMOUNT: | (1)$____(2)$____(3)$____ |

| [d] | [d] | [d] | FIXED PERCENTAGE PAY AT OR BELOW SWB: | (1)____%(2)____%(3)____% |

| [e] | [e] | [e] | FIXED PERCENTAGE PAY ABOVE SWB: | (1)____%(2)____%(3)____% |

| [f] | [f] | [f] | FIXED PERCENTAGE PAY ABOVE SWB: | (1)____%(2)____%(3)____% |
| | | | UP TO MAXIMUM CONTRIBUTION: | (1)$____(2)$____(3)$____ |

[g] [g] [g] VARYING DOLLAR OR PERCENTAGE:

```
┌─────────────────┐  ┌─────────────────┐  ┌─────────────────┐   ┌──────────────┐ ┌──────────────┐ ┌──────────────┐
│ ☐ $ AMOUNT      │  │ ☐ $ AMOUNT      │  │ ☐ $ AMOUNT      │   │ ☐ PAY        │ │ ☐ PAY        │ │ ☐ PAY        │
│ ☐ % PAY         │  │ ☐ % PAY         │  │ ☐ % PAY         │   │ ☐ AGE        │ │ ☐ AGE        │ │ ☐ AGE        │
│ ☐ % (PAY>SWB)   │  │ ☐ % (PAY>SWB)   │  │ ☐ % (PAY>SWB)   │   │ ☐ ASY        │ │ ☐ ASY        │ │ ☐ ASY        │
│ ☐ % (PAY≤SWB)   │  │ ☐ % (PAY≤SWB)   │  │ ☐ % (PAY≤SWB)   │   │ ☐ AGE+ASY    │ │ ☐ AGE+ASY    │ │ ☐ AGE+ASY    │
│ ☐ ____          │  │ ☐ ____          │  │ ☐ ____          │   │ ☐ ____       │ │ ☐ ____       │ │ ☐ ____       │
└─────────────────┘  └─────────────────┘  └─────────────────┘   └──────────────┘ └──────────────┘ └──────────────┘
        ↓                    ↓                    ↓
```

(1)____   (2)____   (3)____   UNDER (NO MIN): (1)____(2)____(3)____

(1)____   (2)____   (3)____   FROM (MIN): (1)____(2)____(3)____
                                                  TO: (1)____(2)____(3)____

(1)____   (2)____   (3)____   FROM: (1)____(2)____(3)____
                                                  TO: (1)____(2)____(3)____

(1)____   (2)____   (3)____   FROM: (1)____(2)____(3)____
                                               TO (MAX): (1)____(2)____(3)____

(1)____   (2)____   (3)____   OVER (NO MAX): (1)____(2)____(3)____

[z] [z] [z] OTHER (SPECIFY BELOW):

COE1: _____

COE2: _____

COE3: _____

R3A. Do any of the (other) employer contribution formulas depend on the Social Security taxable wage base (SWB)? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

COE1 COE2 COE3

[a] [a] [a]   YES, ACTUAL SWB IN EFFECT EACH YEAR

[b] [b] [b]   YES, CAREER AVERAGE SWB CALCULATED EACH YEAR

[c] [c] [c]   YES, CAREER AVERAGE SWB ESTIMATED IN YEAR:
                      (1) 19___   (2) 19___   (3) 19___

[d] [d] [d]   NO

[z] [z] [z]   OTHER (SPECIFY BELOW):

COE1: _____

COE2: _____

COE3: _____

R3B. Are the (other) employer contribution formulas based on wages and salaries earned during specific calendar time periods, or during all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

COE1 COE2 COE3

[a] [a] [a]   COVERS ALL YEARS: NO SPECIFIC DATES CITED.

[b] [b] [b]   BEFORE: (1)_____,19___ (2)_____,19___ (3)_____,19___

[c] [c] [c]   AFTER: (1)_____,19___ (2)_____,19___ (3)_____,19___

[d] [d] [d]   FROM: (1)_____,19___ (2)_____,19___ (3)_____,19___

                   TO: (1)_____,19___ (2)_____,19___ (3)_____,19___

[z] [z] [z]   OTHER SPECIFY BELOW):

COE1: _____

COE2: _____

COE3: _____

R3C. Are participants eligible for employer contributions for each year they meet minimum employment requirements, or does the amount of the contribution depend on the actual number of hours worked each year? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

<u>COE1</u> <u>COE2</u> <u>COE3</u>

[a] [a] [a] FULL CONTRIBUTION FOR EACH YEAR EMPLOYED; NO MINIMUM WORK REQUIREMENTS

[b] [b] [b] CONTRIBUTION EITHER FULL OR ZERO; FULL CONTRIBUTION IS GIVEN FOR EACH YEAR WORKED A MINIMUM OF:

   (1)_____ (2)_____ (3)_____ #HOURS PER YEAR

OR

[c] [c] [c] (1)_____ (2)_____ (3)_____ #WEEKS PER YEAR, AND
      (1)_____ (2)_____ (3)_____ #HOURS PER WEEK

OR

[d] [d] [d] (1)_____ (2)_____ (3)_____ #MONTHS PER YEAR, AND
      (1)_____ (2)_____ (3)_____ #HOURS PER MONTH

[e] [e] [e] CONTRIBUTION A PRORATED FRACTION FROM ZERO TO ONE ASY; FULL CONTRITION IS GIVEN FOR EACH YEAR WORKED A MINIMUM OF:

   (1)_____ (2)_____ (3)_____ #HOURS PER YEAR

OR

[f] [f] [f] (1)_____ (2)_____ (3)_____ #WEEKS PER YEAR, AND
      (1)_____ (2)_____ (3)_____ #HOURS PER WEEK

[g] [g] [g] (1)_____ (2)_____ (3)_____ #MONTHS PER YEAR, AND
      (1)_____ (2)_____ (3)_____ #HOURS PER MONTH

[h] [h] [h] CONTRIBUTION A PRORATED FRACTION FROM ZERO TO MORE THAN ONE ASY; FULL CONTRIBUTION GIVEN FOR EVERY:

   (1)_____ (2)_____ (3)_____ #HOURS PER YEAR

OR

[i] [i] [i] (1)_____ (2)_____ (3)_____ #WEEKS PER YEAR, AND
      (1)_____ (2)_____ (3)_____ #HOURS PER WEEK

[j] [j] [j] (1)_____ (2)_____ (3)_____ #MONTHS PER YEAR, AND
      (1)_____ (2)_____ (3)_____ #HOURS PER MONTH

[z] [z] [z] OTHER (SPECIFY BELOW):

COE1: _____

COE2: _____

COE3: _____

R3D. To receive any of the above employer contributions, are there any other
special requirements? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

<u>COE1</u> <u>COE2</u> <u>COE3</u>

[a] [a] [a] NO OTHER SPECIAL REQUIREMENTS (EXCEPT MATCHING AMOUNTS)

[b] [b] [b] EMPLOYER APPROVAL REQUIRED

[c] [c] [c] PAST SERVICE REQUIRED

[d] [d] [d] IF PLAN PARTICIPANT ON: (1)____19__(2)____19__(3)____19__

[e] [e] [e] IF PLAN PARTICIPANT BEFORE: (1)____19__(2)____19__(3)____19__

[f] [f] [f] IF PLAN PARTICIPANT AFTER: (1)____19__(2)____19__(3)____19__

[g] [g] [g] IF PLAN PARTICIPANT FROM: (1)____19__(2)____19__(3)____19__
                                       TO: (1)____19__(2)____19__(3)____19__

[z] [z] [z] OTHER (SPECIFY BELOW):

COE1: _____

COE2: _____

COE3: _____

R3E. When does the employer begin to make these (other) regular annual con-
tributions on behalf of the participant? (ENTER IN SAME COLUMN AS ABOVE
FOR EACH DEFINITION.)

COE1	COE2	COE3				
[a]	[a]	[a]	AT ONSET OF EMPLOYMENT			
[b]	[b]	[b]	AFTER EMPLOYEE REACHES AGE:	(1)_____	(2)_____	(3)_____
[c]	[c]	[c]	AFTER EMPLOYEE COMPLETES FIRST # YRS:	(1)_____	(2)_____	(3)_____
[d]	[d]	[d]	AFTER EMPLOYEE REACHES AGE:	(1)_____	(2)_____	(3)_____
			OR AFTER COMPLETES FIRST # YRS:	(1)_____	(2)_____	(3)_____
[e]	[e]	[e]	AFTER EMPLOYEE REACHES AGE:	(1)_____	(2)_____	(3)_____
			AND AFTER COMPLETES FIRST # YRS:	(1)_____	(2)_____	(3)_____
[z]	[z]	[z]	OTHER (SPECIFY):			

COE1: _____

COE2: _____

COE3: _____

R3F. Is there a maximum age or service years after which participants no longer
receive these (other) regular employer contributions? (ENTER IN SAME
COLUMN AS ABOVE FOR EACH DEFINITION.)

DEFINE ASY:	(1) □ ASY:____	(2) □ ASY:____	(3) □ ASY:____
	□ NOT USED	□ NOT USED	□ NOT USED

COE1	COE2	COE3 →				
[a]	[a]	[a]	YES, MAXIMUM AGE:	(1)_____	(2)_____	(3)_____
[b]	[b]	[b]	YES, MAXIMUM ASY:	(1)_____	(2)_____	(3)_____
[c]	[c]	[c]	YES, MAXIMUM AGE PLUS ASY:	(1)_____	(2)_____	(3)_____
[d]	[d]	[d]	YES, WHEN OVER MAXIMUM AGE:	(1)_____	(2)_____	(3)_____
			OR OVER MAXIMUM ASY:	(1)_____	(2)_____	(3)_____
[e]	[e]	[e]	YES, WHEN OVER MAXIMUM AGE:	(1)_____	(2)_____	(3)_____
			AND OVER MAXIMUM ASY:	(1)_____	(2)_____	(3)_____
[f]	[f]	[f]	NO			
[z]	[z]	[z]	OTHER (SPECIFY BELOW):			

COE1: _____

COE2: _____

COE3: _____

R3G. What is the vesting schedule that applies to these other employer con-
tributions? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

DEFINE ASY:	(1) ☐ ASY:___	(2) ☐ ASY:___	(3) ☐ ASY:___
	☐ NOT USED	☐ NOT USED	☐ NOT USED

COE1 COE2 COE3 →

☐a☐ ☐a☐ ☐a☐ SAME AS: (1)_____ (2)_____ (3)_____

☐b☐ ☐b☐ ☐b☐ IMMEDIATE 100% VESTING FROM THE TIME OF INITIAL PARTICIPATION

☐c☐ ☐c☐ ☐c☐ CLIFF VESTING: VESTING INCREASES FROM 0% TO 100% WHEN:

```
AGE:       (1)____(2)____(3)____
ASY:       (1)____(2)____(3)____
AGE+ASY:   (1)____(2)____(3)____
AGE:       (1)____(2)____(3)____  OR ASY:  (1)___(2)___(3)___
AGE:       (1)____(2)____(3)____  AND ASY: (1)___(2)___(3)___
```

☐d☐ ☐d☐ ☐d☐ STEP VESTING: VESTING BEGINS AT: (1)___%(2)___%(3)___, WHEN:

```
AGE:       (1)____(2)____(3)____
ASY:       (1)____(2)____(3)____
AGE+ASY:   (1)____(2)____(3)____
AGE:       (1)____(2)____(3)____  OR ASY:  (1)___(2)___(3)___
AGE:       (1)____(2)____(3)____  AND ASY: (1)___(2)___(3)___
```

VESTING REACHES: (1)___%(2)___%(3)___%, WHEN:

```
AGE:       (1)____(2)____(3)____
ASY:       (1)____(2)____(3)____
AGE+ASY:   (1)____(2)____(3)____
AGE:       (1)____(2)____(3)____  OR ASY:  (1)___(2)___(3)___
AGE:       (1)____(2)____(3)____  AND ASY: (1)___(2)___(3)___
```

VESTING REACHES 100% WHEN:

```
AGE:       (1)____(2)____(3)____
ASY:       (1)____(2)____(3)____
AGE+ASY:   (1)____(2)____(3)____
AGE:       (1)____(2)____(3)____  OR ASY:  (1)___(2)___(3)___
AGE:       (1)____(2)____(3)____  AND ASY: (1)___(2)___(3)___
```

☐e☐ ☐e☐ ☐e☐ NO VESTING SCHEDULE CITED

☐z☐ ☐z☐ ☐z☐ OTHER (SPECIFY BELOW):

COE1: _____

COE2: _____

COE3: _____

R3H. Can vested participants at their own discretion withdraw any of these
      employer contributions while still employed? (USE SAME COLUMN AS ABOVE
      FOR EACH DEFINITION.)

COE1	COE2	COE3 →	DEFINE ASY: (1) ☐ ASY:___ (2) ☐ ASY:___ (3) ☐ ASY:___ ☐ NOT USED ☐ NOT USED ☐ NOT USED

COE1	COE2	COE3	
a	a	a	YES
b	b	b	YES, AFTER AGE: (1)___(2)___(3)___
c	c	c	YES, AFTER ASY: (1)___(2)___(3)___
d	d	d	YES, AFTER AGE: (1)___(2)___(3)___ OR ASY: (1)___(2)___(3)___
e	e	e	YES, AFTER AGE: (1)___(2)___(3)___ AND ASY: (1)___(2)___(3)___
f	f	f	YES, AFTER AGE PLUS ASY EQUALS: (1)___(2)___(3)___
g	g	g	NO, CANNOT WITHDRAW UNTIL RETIRE OR TERMINATE EMPLOYMENT
z	z	z	OTHER (SPECIFY BELOW):

COE1: _____

COE2: _____

COE3: _____

SECTION S

DEFINED CONTRIBUTION PLANS: RETIREMENT BENEFITS

S1.   Does the employer make any lump-sum contributions at the time of retirement
to participants that qualify for normal retirement, including any contribu-
tions to achieve some minimum retirement benefit?

| 1. YES |
TURN TO P. 40 ,
S1A

| 5. NO |⎯⎯⎯⎯> TURN TO P. 44, S2

S1A. How is the lump-sum contribution (CLS) at the time of normal retirement determined? (USE MORE THAN ONE COLUMN IF NECESSARY.)

CHECK:	(1) ☐ PRE TAX	(2) ☐ PRE TAX	(3) ☐ PRE TAX
	☐ POST TAX	☐ POST TAX	☐ POST TAX
	☐ NOT CITED	☐ NOT CITED	☐ NOT CITED
DEFINE ASY:	(1) ☐ ASY:_____	(2) ☐ ASY:_____	(3) ☐ ASY:_____
	☐ NOT USED	☐ NOT USED	☐ NOT USED

CLS1 CLS2 CLS3 →

| b | b | b | FIXED DOLLAR AMOUNT: | (1)$_____ (2)$_____ (3)$_____ |

| c | c | c | FIXED PERCENTAGE OF PAY: | (1)_____%(2)_____%(3)_____% |
UP TO MAXIMUM AMOUNT: (1)$_____(2)$_____(3)$_____

| d | d | d | FIXED PERCENTAGE PAY AT OR BELOW SWB: (1)_____%(2)_____%(3)_____%

| e | e | e | FIXED PERCENTAGE PAY ABOVE SWB: (1)_____%(2)_____%(3)_____%

| f | f | f | FIXED PERCENTAGE PAY ABOVE SWB: (1)_____%(2)_____%(3)_____%
UP TO MAXIMUM CONTRIBUTION: (1)$_____(2)$_____(3)$_____

| g | g | g | VARYING DOLLAR OR PERCENTAGE:

☐ $ AMOUNT	☐ $ AMOUNT	☐ $ AMOUNT	☐ PAY	☐ PAY	☐ PAY
☐ % PAY	☐ % PAY	☐ % PAY	☐ AGE	☐ AGE	☐ AGE
☐ % (PAY>SWB)	☐ % (PAY>SWB)	☐ % (PAY>SWB)	☐ ASY	☐ ASY	☐ ASY
☐ % (PAY≤SWB)	☐ % (PAY≤SWB)	☐ % (PAY≤SWB)	☐ AGE+ASY	☐ AGE+ASY	☐ AGE+ASY
☐ _____	☐ _____	☐ _____	☐ _____	☐ _____	☐ _____

(1)_____	(2)_____	(3)_____	UNDER (NO MIN): (1)_____(2)_____(3)_____
(1)_____	(2)_____	(3)_____	FROM (MIN): (1)_____(2)_____(3)_____
			TO: (1)_____(2)_____(3)_____
(1)_____	(2)_____	(3)_____	FROM: (1)_____(2)_____(3)_____
			TO: (1)_____(2)_____(3)_____
(1)_____	(2)_____	(3)_____	FROM: (1)_____(2)_____(3)_____
			TO (MAX): (1)_____(2)_____(3)_____
(1)_____	(2)_____	(3)_____	OVER (NO MAX): (1)_____(2)_____(3)_____

S1A (continued)

<u>CLS1</u> <u>CLS2</u> <u>CLS3</u>

[h] [h] [h]   AUGMENT TO ACHIEVE MINIMUM ACCOUNT BALANCE OF:
(1)$_____ (2)$_____ (3)$_____

[i] [i] [i]   AUGMENT TO ACHIEVE A MINIMUM REGULAR PAYMENT OF:
(1)$_____ (2)$_____ (3)$_____

[j] [j] [j]   AUGMENT TO ACHIEVE A MINIMUM REGULAR PAYMENT OF:
(1)____%   (2)____%   (3)____% FINAL PAY

[k] [k] [k]   AUGMENT TO REPLACE SS UNTIL ELIGIBLE FULL BENEFITS

[l] [l] [l]   AUGMENT TO REPLACE SS UNTIL ELIGIBLE REDUCED BENEFITS

[m] [m] [m]   AUGMENT TO REPLACE SS, FULL OR REDUCED NOT CITED

[z] [z] [z]   OTHER (SPECIFY BELOW):

CLS1: _____

CLS2: _____

CLS3: _____

S1B. Do any of the above lump-sum contribution formulas depend on the Social Security taxable wage base (SWB)? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

<u>CLS1</u> <u>CLS2</u> <u>CLS3</u>

| a | | a | | a | YES, ACTUAL SWB IN EFFECT AT RETIREMENT

| b | | b | | b | YES, CAREER AVERAGE SWB CALCULATED AT RETIREMENT

| c | | c | | c | YES, CAREER AVERAGE SWB ESTIMATED IN YEAR:
                  (1) 19___ (2) 19___ (3) 19___

| d | | d | | d | NO

| z | | z | | z | OTHER (SPECIFY BELOW):

CLS1: _____

CLS2: _____

CLS3: _____

S1C. To receive the lump-sum employer contributions, are there any other special requirements? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CLS1   CLS2   CLS3

| a | | a | | a | NO OTHER SPECIAL REQUIREMENTS (EXCEPT MATCHING AMOUNTS)

| b | | b | | b | EMPLOYER APPROVAL REQUIRED

| c | | c | | c | PAST SERVICE REQUIRED

| d | | d | | d | IF PLAN PARTICIPANT ON: (1)____19__(2)____19__(3)____19__

| e | | e | | e | IF PLAN PARTICIPANT BEFORE: (1)____19__(2)____19__(3)____19__

| f | | f | | f | IF PLAN PARTICIPANT AFTER: (1)____19__(2)____19__(3)____19__

| g | | g | | g | IF PLAN PARTICIPANT FROM: (1)____19__(2)____19__(3)____19__
                                                  TO: (1)____19__(2)____19__(3)____19__

| z | | z | | z | OTHER (SPECIFY BELOW):

CLS1: _____

CLS2: _____

CLS3: _____

S2. Express how contributions from all sources to each participant are determined, including any other minimums or maximums on contributions, using the terms defined in the above questions (MAN, MMAN, VOL, MVOL, CTE, COE, CLS), and standard notation.

| EXPRESS ALL FORMULAS IN ANNUAL AMOUNTS. |

CNRT#1 =

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

S2A. Does this pension plan specify the rate at which these contributions accrue interest?

| 1. YES | | 5. NO | → TURN TO P. 45, 53

S2B. How is the annual rate determined?

[a] FIXED RATE: ____ . ____%

[b] VARYING RATE DEPENDING ON COMPANY PERFORMANCE, NO MIN. RATE

[c] VARYING RATE DEPENDING ON COMPANY PERFORMANCE, WITH MIN.:____.____%

[d] VARYING RATE DEPENDING ON ACTUAL RETURNS ON INVESTED FUNDS

[z] OTHER (SPECIFY): _____

_____

_____

S3. Aside from vesting requirements, what minimum combinations of age and
     actual service years are required (CRAS) to receive annuity benefits
     from this defined contribution plan? (CHECK ALL COMBINATIONS THAT APPLY.)

CRAS1 ——→ | DEFINE ASY: ☐ ASY:_____   ☐ NOT USED |

☐ a   NO MINIMUM AGE OR ASY

☐ b   MINIMUM AGE OF: (1)_____ AND NO MINIMUM ASY.

☐ c   MINIMUM ASY OF: (1)_____ AND NO MINIMUM AGE.

☐ d   MINIMUM AGE OF: (1)_____ AND MINIMUM ASY OF: (1)_____

☐ e   MINIMUM AGE OF: (1)_____ AND MINIMUM ASY OF: (1)_____

☐ f   MINIMUM AGE OF: (1)_____ AND MINIMUM ASY OF: (1)_____

☐ g   AGE PLUS ASY OF: (1)_____, NO MIN AGE OR ASY

☐ h   AGE PLUS ASY OF: (1)_____ AND MINIMUM AGE OF: (1)_____

☐ i   AGE PLUS ASY OF: (1)_____ AND MINIMUM ASY OF: (1)_____

☐ j   AGE PLUS ASY OF: (1)_____ AND MINIMUM AGE OF: (1)_____,
      AND MINIMUM ASY OF: (1)_____

☐ z   OTHER (SPECIFY BELOW):

CRAS1:   _____

S4. For vested participants that terminate employment before retirement, when are they eligible to receive regular annuity payments based on <u>all</u> contributions to their accounts, including accrued interest? (CHECK ALL COMBINATIONS THAT APPLY.)

CRAS2 ⟶ | DEFINE ASY: ☐ ASY:_____ ☐ NOT USED |

| ☐ a | NO MINIMUM AGE OR ASY |

| ☐ b | MINIMUM AGE OF: (2) _____ AND NO MINIMUM ASY. |

| ☐ c | MINIMUM ASY OF: (2) _____ AND NO MINIMUM AGE. |

| ☐ d | MINIMUM AGE OF: (2) _____ AND MINIMUM ASY OF: (2) _____ |

| ☐ e | MINIMUM AGE OF: (2) _____ AND MINIMUM ASY OF: (2) _____ |

| ☐ f | MINIMUM AGE OF: (2) _____ AND MINIMUM ASY OF: (2) _____ |

| ☐ g | AGE PLUS ASY OF: (2) _____ NO MIN AGE OR ASY |

| ☐ h | AGE PLUS ASY OF: (2) _____ AND MINIMUM AGE OF: (2) _____ |

| ☐ i | AGE PLUS ASY OF: (2) _____ AND MINIMUM ASY OF: (2) _____ |

| ☐ j | AGE PLUS ASY OF: (2) _____ AND MINIMUM AGE OF: (2) _____,
AND MINIMUM ASY OF: (2) _____ |

| ☐ z | OTHER (SPECIFY BELOW): |

CRAS2: _____

_____

SECTION T

DEFINED CONTRIBUTION PLANS: EARLY AND LATE RETIREMENT

T1. Are participants in this pension plan subject to a mandatory retirement age?

| 1. YES |

| 5. NO |
GO TO T2

T1A. What is the mandatory retirement age?

_____

T2. For participants that retire earlier or later than the normal retirement date, does the employer make any additional lump-sum contribution to the participant's account?

| 1. YES |
TURN TO P. 48, T3

| 5. NO | ⟶ TURN TO P. 52, SECTION W

T3. How is the additional lump-sum contribution (CLS) determined?

	(4)	(5)	(6)
CHECK:	☐ PRE TAX	☐ PRE TAX	☐ PRE TAX
	☐ POST TAX	☐ POST TAX	☐ POST TAX
	☐ NOT CITED	☐ NOT CITED	☐ NOT CITED
DEFINE ASY:	☐ ASY:_____	☐ ASY:_____	☐ ASY:_____
	☐ NOT USED	☐ NOT USED	☐ NOT USED

CLS4 CLS5 CLS6 →

CLS4	CLS5	CLS6		
☐ b	☐ b	☐ b	FIXED DOLLAR AMOUNT:	(4)$_____ (5)$_____ (6)$_____
☐ c	☐ c	☐ c	FIXED PERCENTAGE OF PAY:	(4)_____%(5)_____%(6)_____%
			UP TO MAXIMUM AMOUNT:	(4)$_____ (5)$_____ (6)$_____
☐ d	☐ d	☐ d	FIXED PERCENTAGE PAY AT OR BELOW SWB:	(4)_____%(5)_____%(6)_____%
☐ e	☐ e	☐ e	FIXED PERCENTAGE PAY ABOVE SWB:	(4)_____%(5)_____%(6)_____%
☐ f	☐ f	☐ f	FIXED PERCENTAGE PAY ABOVE SWB:	(4)_____%(5)_____%(6)_____%
			UP TO MAXIMUM CONTRIBUTION:	(4)$_____ (5)$_____ (6)$_____
☐ g	☐ g	☐ g	VARYING DOLLAR OR PERCENTAGE:	

☐ $ AMOUNT	☐ $ AMOUNT	☐ $ AMOUNT	☐ PAY	☐ PAY	☐ PAY
☐ % PAY	☐ % PAY	☐ % PAY	☐ AGE	☐ AGE	☐ AGE
☐ % (PAY>SWB)	☐ % (PAY>SWB)	☐ % (PAY>SWB)	☐ ASY	☐ ASY	☐ ASY
☐ % (PAY≤SWB)	☐ % (PAY≤SWB)	☐ % (PAY≤SWB)	☐ AGE+ASY	☐ AGE+ASY	☐ AGE+ASY
☐ _____	☐ _____	☐ _____	☐ _____	☐ _____	☐ _____

				(4)	(5)	(6)
(4)_____	(5)_____	(6)_____	UNDER (NO MIN):	_____	_____	_____
(4)_____	(5)_____	(6)_____	FROM (MIN):	_____	_____	_____
			TO:	_____	_____	_____
(4)_____	(5)_____	(6)_____	FROM:	_____	_____	_____
			TO:	_____	_____	_____
(4)_____	(5)_____	(6)_____	FROM:	_____	_____	_____
			TO (MAX):	_____	_____	_____
(4)_____	(5)_____	(6)_____	OVER (NO MAX):	_____	_____	_____

T3. (continued)

CLS4	CLS5	CLS6	
[h]	[h]	[h]	AUGMENT TO ACHIEVE MINIMUM ACCOUNT BALANCE OF: (4)$_____ (5)$_____ (6)$_____
[i]	[i]	[i]	AUGMENT TO ACHIEVE A MINIMUM REGULAR PAYMENT OF: (4)$_____ (5)$_____ (6)$_____
[j]	[j]	[j]	AUGMENT TO ACHIEVE A MINIMUM REGULAR PAYMENT OF: (4)_____% (5)_____% (6)_____% FINAL PAY
[k]	[k]	[k]	AUGMENT TO REPLACE SS UNTIL ELIGIBLE FULL BENEFITS
[l]	[l]	[l]	AUGMENT TO REPLACE SS UNTIL ELIGIBLE REDUCED BENEFITS
[m]	[m]	[m]	AUGMENT TO REPLACE SS, FULL OR REDUCED NOT CITED
[z]	[z]	[z]	OTHER (SPECIFY BELOW):

CLS4: _____

CLS5: _____

CLS6: _____

T3A. Do any of the above lump-sum contribution formulas depend on the Social Security taxable wage base (SWB)? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CLS4   CLS5   CLS6

[a]   [a]   [a]   YES, ACTUAL SWB IN EFFECT AT RETIREMENT

[b]   [b]   [b]   YES, CAREER AVERAGE SWB CALCULATED AT RETIREMENT

[c]   [c]   [c]   YES, CAREER AVERAGE SWB ESTIMATED IN YEAR:
                         (1) 19___   (2) 19___   (3) 19___

[d]   [d]   [d]   NO

[z]   [z]   [z]   OTHER (SPECIFY BELOW):

CLS4: _____

CLS5: _____

CLS6: _____

T3B. To receive the lump-sum employer contributions, are there any other special requirements? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CLS4	CLS5	CLS6	
a	a	a	NO OTHER SPECIAL REQUIREMENTS (EXCEPT MATCHING AMOUNTS)
b	b	b	EMPLOYER APPROVAL REQUIRED
c	c	c	PAST SERVICE REQUIRED
d	d	d	IF PLAN PARTICIPANT ON: (4)___19___(5)___19___(6)___19___
e	e	e	IF PLAN PARTICIPANT BEFORE: (4)___19___(5)___19___(6)___19___
f	f	f	IF PLAN PARTICIPANT AFTER: (4)___19___(5)___19___(6)___19___
g	g	g	IF PLAN PARTICIPANT FROM: (4)___19___(5)___19___(6)___19___
			TO: (4)___19___(5)___19___(6)___19___
z	z	z	OTHER (SPECIFY BELOW):

CLS4: _____

CLS5: _____

CLS6: _____

SECTION W

DEFINED CONTRIBUTION PLANS: DISABILITY, DEATH AND SURVIVOR BENEFITS

W1. Does this pension plan include any special provisions for disability retirement benefits?

| 1. YES | | 5. NO | ⟶ TURN TO P. 58 , W3 |

W1A. Does this pension plan include a provision that increases the vesting percentage for participants that were not fully vested at the time of disablement?

| DEFINE ASY: ☐ ASY:_____   ☐ NOT USED |

[a] YES, INCREASED TO 100% AT TIME OF DISABLEMENT

[b] YES, INCREASED TO 100% WHEN ABOVE MINIMUM   AGE:_____

[c] YES, INCREASED TO 100% WHEN ABOVE MINIMUM   ASY:_____

[d] YES, INCREASED TO 100% WHEN ABOVE MINIMUM AGE+ASY:_____

[e] YES, INCREASED TO 100% WHEN ABOVE MINIMUM   AGE:_____
                                    OR ABOVE MINIMUM   ASY:_____

[f] YES, INCREASED TO 100% WHEN ABOVE MINIMUM   AGE:_____
                                    AND ABOVE MINIMUM   ASY:_____

[g] NO, VESTING PERCENTAGE IS NOT INCREASED ABOVE AMOUNT CALCULATED AT TIME OF DISABLEMENT.

[z] OTHER (SPECIFY): _____

_____

W1B. After disablement, do participants continue to accrue service credit until they are eligible for early or normal retirement benefits, or are no additional service years credited after the time of disablement?

DEFINE ASY: ☐ ASY:_____ ☐ NOT USED

[a] ACCRUE ONE ASY FOR EACH YEAR DISABLED, NO MAXIMUM.

[b] ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM   AGE:_____

[c] ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM ADDITIONAL ASY:_____

[d] ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM TOTAL   ASY:_____

[e] ACCRUE ONE ASY FOR EACH YEAR, TO TOTAL   AGE+ASY:_____

[f] NO ADDITIONAL SERVICE YEARS CREDITED.

[z] OTHER (SPECIFY): _____

_____

W2. Does the employer make any lump-sum contributions to participant's accounts at the time of disablement, including any contributions to achieve some minimum retirement benefit?

| 1. YES |

| 5. NO | ⟶ TURN TO P. 58 , W3
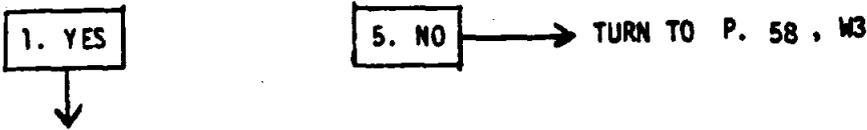
W2A. How is the lump-sum contribution (CLS) at the time of normal retirement determined? (USE MORE THAN ONE COLUMN IF NECESSARY.)

CHECK: (7) ☐ PRE TAX (8) ☐ PRE TAX (9) ☐ PRE TAX
☐ POST TAX ☐ POST TAX ☐ POST TAX
☐ NOT CITED ☐ NOT CITED ☐ NOT CITED

DEFINE ASY: (7) ☐ ASY:_____ (8) ☐ ASY:_____ (9) ☐ ASY:_____
☐ NOT USED ☐ NOT USED ☐ NOT USED

CLS7 CLS8 CLS9 ⟶

| b | | b | | b | FIXED DOLLAR AMOUNT: (7)$ _____ (8)$_____ (9)$_____

| c | | c | | c | FIXED PERCENTAGE OF PAY: (7) _____%(8)_____%(9)_____%
UP TO MAXIMUM AMOUNT: (7)$ _____ (8)$_____ (9)$_____

| d | | d | | d | FIXED PERCENTAGE PAY AT OR BELOW SWB:(7) _____%(8)_____%(9)_____%

| e | | e | | e | FIXED PERCENTAGE PAY ABOVE SWB: (7) _____%(8)_____%(9)_____%

| f | | f | | f | FIXED PERCENTAGE PAY ABOVE SWB: (7) _____%(8)_____%(9)_____%
UP TO MAXIMUM CONTRIBUTION: (7)$ _____ (8)$_____ (9)$_____

| g | | g | | g | VARYING DOLLAR OR PERCENTAGE:

☐ $ AMOUNT	☐ $ AMOUNT	☐ $ AMOUNT	☐ PAY	☐ PAY	☐ PAY
☐ % PAY	☐ % PAY	☐ % PAY	☐ AGE	☐ AGE	☐ AGE
☐ % (PAY>SWB)	☐ % (PAY>SWB)	☐ % (PAY>SWB)	☐ ASY	☐ ASY	☐ ASY
☐ % (PAY≤SWB)	☐ % (PAY≤SWB)	☐ % (PAY≤SWB)	☐ AGE+ASY	☐ AGE+ASY	☐ AGE+ASY
☐ _____	☐ _____	☐ _____	☐ _____	☐ _____	☐ _____

(7)_____	(8)_____	(9)_____	UNDER (NO MIN): (7)_____(8)_____(9)_____
(7)_____	(8)_____	(9)_____	FROM (MIN): (7)_____(8)_____(9)_____
			TO: (7)_____(8)_____(9)_____
(7)_____	(8)_____	(9)_____	FROM: (7)_____(8)_____(9)_____
			TO: (7)_____(8)_____(9)_____
(7)_____	(8)_____	(9)_____	FROM: (7)_____(8)_____(9)_____
			TO (MAX): (7)_____(8)_____(9)_____
(7)_____	(8)_____	(9)_____	OVER (NO MAX): (7)_____(8)_____(9)_____

W2A. (continued)

<u>CLS7</u> <u>CLS8</u> <u>CLS9</u>

[h] [h] [h] AUGMENT TO ACHIEVE MINIMUM ACCOUNT BALANCE OF:
(7)$ _____ (8)$ _____ (9)$ _____

[i] [i] [i] AUGMENT TO ACHIEVE A MINIMUM REGULAR PAYMENT OF:
(7)$ _____ (8)$ _____ (9)$ _____

[j] [j] [j] AUGMENT TO ACHIEVE A MINIMUM REGULAR PAYMENT OF:
(7) ____% (8) ____% (9) ____% FINAL PAY

[k] [k] [k] AUGMENT TO REPLACE SS UNTIL ELIGIBLE FULL BENEFITS

[l] [l] [l] AUGMENT TO REPLACE SS UNTIL ELIGIBLE REDUCED BENEFITS

[m] [m] [m] AUGMENT TO REPLACE SS, FULL OR REDUCED NOT CITED

[z] [z] [z] OTHER (SPECIFY BELOW):

CLS7: _____

CLS8: _____

CLS 9: _____

W2B. Do any of the above lump-sum contribution formulas depend on the Social Security taxable wage base (SWB)? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CLS7 CLS8 CLS9

[a] [a] [a]   YES, ACTUAL SWB IN EFFECT AT RETIREMENT

[b] [b] [b]   YES, CAREER AVERAGE SWB CALCULATED AT RETIREMENT

[c] [c] [c]   YES, CAREER AVERAGE SWB ESTIMATED IN YEAR:
                 (7) 19___   (8) 19___   (9) 19___

[d] [d] [d]   NO

[z] [z] [z]   OTHER (SPECIFY BELOW):

CLS7: _____

CLS8: _____

CLS9: _____

W2C. Are the above lump-sum contribution formulas based on wages and salaries earned during specific calendar time periods, or during all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CLS7 CLS8 CLS9

[a] [a] [a]   COVERS ALL YEARS: NO SPECIFIC DATES CITED.

[b] [b] [b]   BEFORE: (7) _____,19__ (8) _____,19__ (9) _____,19__

[c] [c] [c]   AFTER: (7) _____,19__ (8) _____,19__ (9) _____,19__

[d] [d] [d]   FROM: (7) _____,19__ (8) _____,19__ (9) _____,19__

                TO: (7) _____,19__ (8) _____,19__ (9) _____,19__

[z] [z] [z]   OTHER (SPECIFY BELOW):

CLS7: _____

CLS8: _____

CLS9: _____

W2D. To receive the lump-sum employer contributions, are there any other special requirements? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CLS7   CLS8   CLS9

[a] [a] [a]   NO OTHER SPECIAL REQUIREMENTS (EXCEPT MATCHING AMOUNTS)

[b] [b] [b]   EMPLOYER APPROVAL REQUIRED

[c] [c] [c]   PAST SERVICE REQUIRED

[d] [d] [d]   IF PLAN PARTICIPANT ON: (7)____19__(8)____19__(9)____19__

[e] [e] [e]   IF PLAN PARTICIPANT BEFORE: (7)____19__(8)____19__(9)____19__

[f] [f] [f]   IF PLAN PARTICIPANT AFTER: (7)____19__(8)____19__(9)____19__

[g] [g] [g]   IF PLAN PARTICIPANT FROM: (7)____19__(8)____19__(9)____19__
                                          TO: (7)____19__(8)____19__(9)____19__

[z] [z] [z]   OTHER (SPECIFY BELOW):

CLS7: _____

CLS8: _____

CLS9: _____

W3. Does this pension plan include any special provisions for the payment of benefits to the surviving beneficiaries or estates of participants whose death occurs <u>before retirement</u>?

| 1. YES | | 5. NO | ⟶ TURN TO P. 64 , SECTION X |

W3A. Does this pension plan include a provision that increases the vesting percentage for participants that were not fully vested at the time of death?

| DEFINE ASY: | ☐ ASY:_____ | ☐ NOT USED |

[a] YES, INCREASED TO 100% AT TIME OF DEATH

[b] YES, INCREASED TO 100% WHEN ABOVE MINIMUM   AGE:_____

[c] YES, INCREASED TO 100% WHEN ABOVE MINIMUM   ASY:_____

[d] YES, INCREASED TO 100% WHEN ABOVE MINIMUM AGE+ASY:_____

[e] YES, INCREASED TO 100% WHEN ABOVE MINIMUM   AGE:_____
                               <u>OR</u> ABOVE MINIMUM   ASY:_____

[f] YES, INCREASED TO 100% WHEN ABOVE MINIMUM   AGE:_____
                               <u>AND</u> ABOVE MINIMUM   ASY:_____

[g] NO, VESTING PERCENTAGE IS NOT INCREASED ABOVE AMOUNT CALCULATED AT TIME OF DEATH.

[z] OTHER (SPECIFY): _____

_____

W3B. After the participant's death, does service credit continue to accrue until the participant would have been eligible for early or normal retirement benefits, or are no additional service years credited after the time of death?

| DEFINE ASY: | ☐ ASY:_____ | ☐ NOT USED |

[a] ACCRUE ONE ASY FOR EACH YEAR, NO MAXIMUM.

[b] ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM   AGE:_____

[c] ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM ADDITIONAL   ASY:_____

[d] ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM TOTAL   ASY:_____

[e] ACCRUE ONE ASY FOR EACH YEAR, TO TOTAL   AGE PLUS ASY:_____

[f] USE ASY AT THE TIME OF DEATH; AND GREATER OF AGE AT DEATH OR AGE: _____

[g] NO ADDITIONAL AGE OR SERVICE YEARS CREDITED.

[z] OTHER (SPECIFY): _____

_____

W4. Does the employer make any lump-sum contributions to participants accounts at the time of death, including any additional contributions to achieve some minimum benefit?

| 1. YES | | 5. NO | ➞ TURN TO P. 64 , SECTION X |

W4A. How is the additional lump-sum contribution (CLS) determined?

	CHECK:	(10) ☐ PRE TAX	(11) ☐ PRE TAX	(12) ☐ PRE TAX
		☐ POST TAX	☐ POST TAX	☐ POST TAX
		☐ NOT CITED	☐ NOT CITED	☐ NOT CITED
	DEFINE ASY:	(10) ☐ ASY:_____	(11) ☐ ASY:_____	(12) ☐ ASY:_____
		☐ NOT USED	☐ NOT USED	☐ NOT USED

CLS10 CLS11 CLS12 ➞

CLS10	CLS11	CLS12		
[b]	[b]	[b]	FIXED DOLLAR AMOUNT:	(10)$_____ (11)$_____ (12)$_____
[c]	[c]	[c]	FIXED PERCENTAGE OF PAY:	(10)_____%(11)_____%(12)_____%
			UP TO MAXIMUM AMOUNT:	(10)$_____ (11)$_____ (12)$_____
[d]	[d]	[d]	FIXED PERCENTAGE PAY AT OR BELOW SWB:	(10)_____%(11)_____%(12)_____%
[e]	[e]	[e]	FIXED PERCENTAGE PAY ABOVE SWB:	(10)_____%(11)_____%(12)_____%
[f]	[f]	[f]	FIXED PERCENTAGE PAY ABOVE SWB:	(10)_____%(11)_____%(12)_____%
			UP TO MAXIMUM CONTRIBUTION:	(10)$_____ (11)$_____ (12)$_____
[g]	[g]	[g]	VARYING DOLLAR OR PERCENTAGE:	

☐ $ AMOUNT	☐ $ AMOUNT	☐ $ AMOUNT	☐ PAY	☐ PAY	☐ PAY
☐ % PAY	☐ % PAY	☐ % PAY	☐ AGE	☐ AGE	☐ AGE
☐ % (PAY>SWB)	☐ % (PAY>SWB)	☐ % (PAY>SWB)	☐ ASY	☐ ASY	☐ ASY
☐ % (PAY≤SWB)	☐ % (PAY≤SWB)	☐ % (PAY≤SWB)	☐ AGE+ASY	☐ AGE+ASY	☐ AGE+ASY
☐ _____	☐ _____	☐ _____	☐ _____	☐ _____	☐ _____

(10)_____	(11)_____	(12)_____	UNDER (NO MIN):(10)_____	(11)_____	(12)_____
(10)_____	(11)_____	(12)_____	FROM (MIN):(10)_____	(11)_____	(12)_____
			TO:(10)_____	(11)_____	(12)_____
(10)_____	(11)_____	(12)_____	FROM:(10)_____	(11)_____	(12)_____
			TO:(10)_____	(11)_____	(12)_____
(10)_____	(11)_____	(12)_____	FROM:(10)_____	(11)_____	(12)_____
			TO (MAX):(10)_____	(11)_____	(12)_____
(10)_____	(11)_____	(12)_____	OVER (NO MAX):(10)_____	(11)_____	(12)_____

W4A. (continued)

<u>CLS10</u> <u>CLS11</u> <u>CLS12</u>

[h] [h] [h]   AUGMENT TO ACHIEVE MINIMUM ACCOUNT BALANCE OF:
(10)$ _____ (11)$ _____ (12)$ _____

[i] [i] [i]   AUGMENT TO ACHIEVE A MINIMUM REGULAR PAYMENT OF:
(10)$ _____ (11)$ _____ (12)$ _____

[j] [j] [j]   AUGMENT TO ACHIEVE A MINIMUM REGULAR PAYMENT OF:
(10) _____%   (11) _____%   (12) _____% FINAL PAY

[k] [k] [k]   AUGMENT TO REPLACE SS UNTIL ELIGIBLE FULL BENEFITS

[l] [l] [l]   AUGMENT TO REPLACE SS UNTIL ELIGIBLE REDUCED BENEFITS

[m] [m] [m]   AUGMENT TO REPLACE SS, FULL OR REDUCED NOT CITED

[z] [z] [z]   OTHER (SPECIFY BELOW):

CLS10: _____

CLS11: _____

CLS12: _____

W4B. Do any of the above lump-sum contribution formulas depend on the Social Security taxable wage base (SWB)? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CLS10 CLS11 CLS12

[a] [a] [a]   YES, ACTUAL SWB IN EFFECT AT RETIREMENT

[b] [b] [b]   YES, CAREER AVERAGE SWB CALCULATED AT RETIREMENT

[c] [c] [c]   YES, CAREER AVERAGE SWB ESTIMATED IN YEAR:
                 (10) 19___ (11) 19___ (12) 19___

[d] [d] [d]   NO

[z] [z] [z]   OTHER (SPECIFY BELOW):

CLS10: _____

CLS11: _____

CLS12: _____

44C. To receive the lump-sum employer contributions, are there any other special requirements? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

<u>CLS10</u> <u>CLS11</u> <u>CLS12</u>

[a] [a] [a] NO OTHER SPECIAL REQUIREMENTS (EXCEPT MATCHING AMOUNTS)

[b] [b] [b] EMPLOYER APPROVAL REQUIRED

[c] [c] [c] PAST SERVICE REQUIRED

[d] [d] [d] IF PLAN PARTICIPANT ON: (10)____19__(11)____19__(12)____19__

[e] [e] [e] IF PLAN PARTICIPANT BEFORE: (10)____19__(11)____19__(12)____19__

[f] [f] [f] IF PLAN PARTICIPANT AFTER: (10)____19__(11)____19__(12)____19__

[g] [g] [g] IF PLAN PARTICIPANT FROM: (10)____19__(11)____19__(12)____19__
                                                 TO: (10)____19__(11)____19__(12)____19__

[z] [z] [z] OTHER (SPECIFY BELOW):

CLS10: _____

CLS11: _____

CLS12: _____

SECTION X

DEFINED CONTRIBUTION PLANS: PAYMENT OPTIONS

X1. Does this pension plan include a payment option available at the time of retirement under which benefits would continue to be paid to a surviving beneficiary?

| 1. YES | | 5. NO |————→ TURN TO P. 65, X2

X1A. Under which retirement circumstances is the survivor payment option available?

[a] NORMAL RETIREMENT

[b] LATE RETIREMENT

[c] EARLY RETIREMENT

[d] VESTED DEFERRED RETIREMENT

[e] DISABILITY RETIREMENT

[z] OTHER (SPECIFY): _____

_____

_____

X2. Excluding survivor benefits, does this pension plan include a provision
     for any lump-sum benefit payment upon the death of a _retired_ participant?

        | 1. YES | | 5. NO | ——————➤ TURN TO P.66, SECTION Y

X2A. Under which retirement circumstances are the death benefit payments
     made? (CHECK ALL THAT APPLY.)

     [a] NORMAL RETIREMENT

     [b] LATE RETIREMENT

     [c] EARLY RETIREMENT

     [d] VESTED DEFERRED RETIREMENT

     [e] DISABILITY RETIREMENT

     [z] OTHER (SPECIFY): _____

     _____

X2B. How are the lump-sum death benefits calculated for a retired participant?

     [a] FIXED DOLLAR AMOUNT: $_____

     [b] FIXED PERCENT YEARLY BENEFITS: _____%

     [z] OTHER (SPECIFY): _____

     _____

     _____

SECTION Y

DEFINED CONTRIBUTION PLANS: CLASSIFICATION & MISCELLANEOUS PROVISIONS

Y1.   For each variable below coded in previous sections, indicate
the type of plan (401-k, SEP, profit-sharing, etc.) by
placing a code letter from the table below beside the
variable name.

MAN1 ____	MAN2 ____	MAN3 ____
MMAN1____	MMAN2____	MMAN3____
VOL1 ____	VOL2 ____	VOL3 ____
MVOL1____	MVOL2 ____	MVOL3____
CTE1 ____	CTE2 ____	CTE3 ____
COE1 ____	COE2 ____	COE3 ____
CLS1 ____	CLS2 ____	CLS3 ____
CLS4 ____	CLS5 ____	CLS6 ____
CLS7 ____	CLS8 ____	CLS9 ____
CLS10 ____	CLS11 ____	CLS12 ____

TYPE OF PLAN	CODE
MONEY PURCHASE	A
401-K	B
PROFIT SHARING	C
THRIFT/SAVINGS	D
EMPLOYEE STOCK OWNERSHIP PLAN (ESOP)	E
TARGET BENEFIT	F
SIMPLIFIED EMPLOYEE PENSION (SEP)	G
KEOUGH PLAN	H
NOT A QUALIFIED PLAN	I
NOT CITED	J

Y2. Do any of the plans denoted by the variables below allow the employee to direct the investment of their account.

```
┌──────────┐
│   NO     ├──────> TURN TO P. 68
└──────────┘
```

```
┌──────────┐
│   YES    ├──────> Check the plan variables below whose
└──────────┘        investment is directed by the employee.
```

MAN1 ____	MAN2 ____	MAN3 ____
MMAN1____	MMAN2____	MMAN3____
VOL1 ____	VOL2 ____	VOL3 ____
MVOL1____	MVOL2____	MVOL3____
CTE1 ____	CTE2 ____	CTE3 ____
COE1 ____	COE2 ____	COE3 ____
CLS1 ____	CLS2 ____	CLS3 ____
CLS4 ____	CLS5 ____	CLS6 ____
CLS7 ____	CLS8 ____	CLS9 ____
CLS10 ____	CLS11 ____	CLS12 ____

Y3. What types of investment options are available to the employee. Check all that apply.

```
┌───┐
│ a │   MONEY MARKET INSTRUMENTS/FUNDS
└───┘
```

```
┌───┐
│ b │   BOND FUNDS
└───┘
```

```
┌───┐
│ c │   PORTFOLIOS OF DIVERSIFIED STOCK
└───┘
```

```
┌───┐
│ d │   UNDIVERSIFIED PORTFOLIO OF THE FIRM'S OWN STOCK
└───┘
```

```
┌───┐
│ e │   OTHER
└───┘
```

Y4. Can the participant, at their own discretion, borrow money from any of the plans?

```
┌──────────┐
│   NO     │───────> TURN TO P. 69
└──────────┘


┌──────────┐
│   YES    │───────> Check the plan variables below whose
└──────────┘          provisions allow participant loans.
```

MAN1 ____	MAN2 ____	MAN3 ____
MMAN1____	MMAN2____	MMAN3____
VOL1 ____	VOL2 ____	VOL3 ____
MVOL1____	MVOL2____	MVOL3____
CTE1 ____	CTE2 ____	CTE3 ____
COE1 ____	COE2 ____	COE3 ____
CLS1 ____	CLS2 ____	CLS3 ____
CLS4 ____	CLS5 ____	CLS6 ____
CLS7 ____	CLS8 ____	CLS9 ____
CLS10 ____	CLS11 ____	CLS12 ____

SECTION Z
DEFINED CONTRIBUTION PLANS: COMMENTS

Z1. Record below any unusual characteristics of this
     pension plan, or any other information needed to
     interpret the plan provisions as coded in Sections L-Y.