

**ADOPTION AGREEMENT #001
NONSTANDARDIZED 401(K)/PROFIT SHARING PLAN**

F. IN SERVICE WITHDRAWALS & LOANS

General

1. In-service withdrawals under **F** are allowed from Accounts that are only partially vested:
- i. No - an Account must be fully vested for a Participant to receive an in-service withdrawal
 - ii. Yes

Hardship

10. Hardship withdrawals are allowed from the portion of a Participant's Accounts described in **F.1** as follows (Section 8.01) (If "None", questions regarding Hardship withdrawals are disregarded. Skip to **F.20**):
- i. **All Accounts.** A Participant may receive a distribution on account of hardship, except from: (x) his Qualified Nonelective Contribution Account, (y) his Matching Contribution Account to the extent such account has been used to satisfy the safe harbor requirements of Code sections 401(k)(12) and/or 401(m)(11), and (z) earnings on his Elective Deferral Account credited after the later of December 31, 1988, and the end of the last Plan Year ending before July 1, 1989.
 - ii. **Selected Accounts**
 - iii. **None**
11. The criteria used in determining whether a Participant is entitled to receive a Hardship withdrawal:
- i. Safe Harbor criteria set forth in Section 8.01(b)
 - ii. Non Safe Harbor criteria set forth in Section 8.01(c)
12. If **F.10.ii** (Selected Accounts) is selected, hardship withdrawals may be made from the following Accounts:
- a. Elective Deferral Account (excluding earnings on his Elective Deferral Account credited after the later of December 31, 1988, and the end of the last Plan Year ending before July 1, 1989).
 - b. Matching Contribution Account (except that portion that has been used to satisfy the safe harbor requirements of Code sections 401(k)(12) and/or 401(m)(11)).
 - c. Profit Sharing Contribution Account.
 - d. Voluntary Contribution Account.
 - e. Rollover Contribution Account.
 - f. Transfer Account.

Specified Age

20. In-service withdrawals are allowed on attainment of the age specified in **F.21** from the portion of a Participant's Accounts described in **F.1**. (Section 8.02) (If "None", questions regarding specified age withdrawals are disregarded. Skip to **F.30**):
- i. **All Accounts.**
 - ii. **Selected Accounts.**
 - iii. **None.**
21. In-service withdrawal permitted after age _____ (must be on or after 59-1/2 if Elective Deferrals or Qualified Nonelective Contributions are eligible Accounts).
22. If **F.20.ii** (Selected Accounts) is selected, specified age withdrawals may be made from the following Accounts:
- a. Elective Deferral Account.
 - b. Matching Account.
 - c. Profit Sharing Contribution Account.
 - d. Qualified Nonelective Contribution Account.
 - e. Voluntary Contribution Account.
 - f. Rollover Contribution Account.
 - g. Transfer Account.

Other Withdrawals

30. **After a Period Certain** (Section 8.03(a)). In-service withdrawals are allowed from a Participant's Matching and Profit Sharing Contribution Accounts after 5 yrs. participation or on funds held 2 yrs. from the portion of a Participant's Accounts described in **F.1**. (Withdrawals are only permitted from the Matching Contribution Account to the extent such account has not been used to satisfy the requirements of Code sections 401(k)(12) and/or 401(m)(11)):
- Yes No
31. **At Any Time** (Section 8.03(b)). In-service withdrawals are allowed from a Participant's Voluntary Contribution Account and Rollover Contribution Account at any time:
- Yes No

Loans

40. Loans are permitted (Section 8.06) (If "No", questions regarding loans are disregarded. Skip to **G**):
 Yes No
41. Require showing of financial hardship or unusual or special situation to receive loan:
 Yes No
42. Permit loans in excess of 1/2 of account balance up to \$10,000 with adequate security:
 Yes No
43. Allow extended loan amortization for purchase of principal residence:
 Yes No
44. Minimum loan amount: \$_____ (Not greater than \$1,000. Leave blank or enter "0" if none.)
45. Maximum number of loans outstanding: _____ (If blank, the maximum number of loans is one.)
46. If **G.3.iv** is selected (Plan does not permit participant self-direction), are loans treated as a segregated investment:
 Yes No
47. A Participant must obtain the consent of his or her spouse, if any, to use the Account balance as security for a loan:
 Yes No
- NOTE:** "Yes" is automatically selected if **E.20** is "Yes" (Plan has received a transfer of assets from a plan subject to the survivor annuity rules of Code sections 411(a)(11) and 417) or **E.6** (distributions allowed in the form of an annuity) is "Yes"