



PENSION SERVICES
DESIGNING RETIREMENT PLANS FOR MAXIMIZED CONTRIBUTIONS

Designing Retirement Plans for Maximized Contributions

PERFORMING TO A HIGHER STANDARD

Primary Employer Information

1

BUSINESS INFORMATION

Business Legal Name Business E.I.N. #

Phone Fax Employer Fiscal Year End Employer Business Code

Address

City State Zip Code

PRINCIPAL CONTACT INFORMATION

Name Email

ADDITIONAL CONTACTS

Name Email

Name Email

Please note: If you identify more than one contact above, please ensure that you indicate which contact is the principal contact to whom all correspondence with respect to the plan will be sent. Also, each contact listed must be permitted to view, provide and receive confidential information with respect to your organization and its employees.

Type of Entity (select one of a, b, c, d, e or f):

A. Limited Liability Company:
 (1) C Corporation (2) S Corporation (3) Sole Proprietorship (4) Partnership
 (5) Disregarded Entity — The reporting entity is a

B. (C Corporation) C. (S Corporation) D. (Sole Proprietorship) E. (Partnership)

F. Other:

Owners, Officers, Directors, Relatives

Please enter in the spaces below the name of each owner, officer, and director of the Primary Employer

NAME	OWNERSHIP %	OFFICER/TITLE

If any of the owners, officers or directors listed above employ any family members who received W-2 earned income from the primary employer please list them below.

NAME	RELATIVE OF	RELATION

RELATED EMPLOYER DETERMINATION

The IRS considers all employers that are part of a controlled group or affiliated service organization as a single employer (even if you are self-employed and own stock/shares or are affiliated with another 'related' business). It is extremely important you provide us with information about all employers that are related, particularly if they have employees. We recommend that you consult with your tax attorney/CPA before answering the following questions if you are unclear about the answers to the questions below:

- Is the Primary Employer a member of a controlled group of businesses? Yes No
- Is this employer affiliated with any other employer as part of an affiliated service group? Yes No

BUSINESS NAME

EMPLOYEE INFORMATION

Do you have any employees who perform services for another company and who get W2 from another company or leasing company? Yes No

If "Yes" provide us with the name and phone number of the contact of leasing company:

<input type="text"/>	<input type="text"/>
Company Name	Phone

Is the Primary Employer or any Related Employer a member of a Professional Employer Organization (PEO)? Yes No

If "Yes", provide us with the name and phone number of the contact at the PEO:

<input type="text"/>	<input type="text"/>
Contact Name	Phone

If "Yes", has the Primary Employer or a Related Employer adopted the PEO's qualified retirement plan? Yes No

Are any employees or group of employees of the Primary Employer, or of a Related Employer, subject to a good-faith collective bargaining agreement, i.e., union employees? Yes No

If "Yes", provide us with name and phone number of the contact of the union:

<input type="text"/>	<input type="text"/>
Contact Name	Phone

If there are union employees, do you want to exclude these employees from the plan design? Yes No

Do you have employees who perform services in Puerto Rico? Yes No

PRIOR OR EXISTING PLAN INFORMATION

Does the Primary Employer or a Related Employer currently sponsor another qualified plan? Yes No

If "Yes", identify below:

PLAN NAME	EIN	IRS PLAN#	PLAN STATUS

If the Primary Employer or a Related Employer currently sponsors any of the following employer sponsored IRAs, please check the appropriate box:

- SEP (Simplified Employee Pension)
- SARSEP (Salary Reduction Arrangement SEP)
- 401(k)
- Profit Sharing
- SIMPLE-IRA (Savings Incentive Match Plan for Employees — IRA)
- Defined Benefit
- Cash Balance

ACCOUNTANT INFORMATION

Does the employer use the services of an accounting firm?

 Yes No

If "Yes", please identify below.

Name

Email

ACCOUNTANT FIRM INFORMATION

Firm name

Phone

Fax

Address

City

State

Zip Code

PLAN TRUSTEES

Identify Plan Trustees:

TRUSTEE NAME	SOCIAL SECURITY #
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

IN-SERVICE DISTRIBUTIONS

Will the plan provide for in-service distributions?

 Yes No

If "Yes", please review and complete the remainder of this section.

Will the participant incur the cost of the in-service distribution's one-time \$50 distribution fee as outlined in the attached Schedule of Fees?

 Yes No

If applicable, complete the following:

Contributions from which amounts may be withdrawn:

 Salary Deferrals. Matching Contributions. Profit Sharing Contributions. Rollover Contributions.

Will the plan allow in-service distributions to participants upon the occurrence of financial hardship?

 Yes No

OTHER IN-SERVICE DISTRIBUTION

Will the plan allow in-service distributions to participants once they attain a specific age?

 Yes NoIf "Yes", enter the age: . (note: if an age earlier than 59-1/2 is entered, and if in-service distributions will be permitted from salary deferrals and/or safe harbor contributions, then age 59-1/2 will automatically apply to in-service distributions from deferrals and/or safe harbor contributions only in accordance with the law.)

Will the plan allow in-service distributions to participants once they have participated in the plan for a specific number of years?

If "Yes", enter the number (not less than 5): .

LOANS INFORMATION

Will the plan provide for loans?

 Yes No

If "Yes", please review and complete the remainder of this section.

If "Yes", will the participant incur the cost of the loan one-time \$150 loan fee as outlined in the attached Schedule of Fees?

 Yes NoIf applicable, please enter investment platform name:

Continues

LOANS INFORMATION CONTINUATION

LOAN CRITERIA

- Minimum loan amount: \$. May Not exceed **\$1,000**
- The maximum number of outstanding loans per participant is: . (We recommend use of 1 maximum outstanding loan.)
- The maximum number of loans per year is: (We recommend use of 1 maximum loan per year)

LOAN DISTRIBUTION

Would you be interested in distributing defaulted loans to participants? Yes No

Contributions from which amounts may be withdrawn:

- Salary Deferrals. Matching Contributions. Profit Sharing Contributions. Rollover Contributions.

Note: If this plan is on a platform, then depending on the platform, there may be a fee for processing the loan in addition to our fee which is outlined on our fee schedule.

ROLLOVERS

Please indicate whether all employees are eligible to roll over distributions from prior qualified retirement plans or IRAs into this plan, or whether only those employees who have met the plan's eligibility requirements are eligible to roll over distributions from prior qualified retirement plans or IRAs:

- All employees may roll over distributions from prior qualified retirement plans or IRAs.
- Only employees who have met the plan's eligibility requirement may roll over distributions from prior qualified retirement plans or IRAs.

VESTING

Please note the employee contributions can be subject to a vesting schedule for each year of service completed by the employee. Please select a vesting schedule below.

X	VESTING TYPE	VESTING SCHEDULE	NOTES														
	100 % immediate	<table border="1"> <tr><td>YEAR</td><td>0</td></tr> <tr><td>%</td><td>100%</td></tr> </table>	YEAR	0	%	100%											
YEAR	0																
%	100%																
	2/20 vesting	<table border="1"> <tr><td>YEAR</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr> <tr><td>%</td><td>0%</td><td>20%</td><td>40%</td><td>60%</td><td>80%</td><td>100%</td></tr> </table>	YEAR	1	2	3	4	5	6	%	0%	20%	40%	60%	80%	100%	
YEAR	1	2	3	4	5	6											
%	0%	20%	40%	60%	80%	100%											
	3-year cliff vesting	<table border="1"> <tr><td>YEAR</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>%</td><td>0%</td><td>0%</td><td>100%</td></tr> </table>	YEAR	1	2	3	%	0%	0%	100%							
YEAR	1	2	3														
%	0%	0%	100%														

Is any service to be excluded for purpose of vesting? Yes No

If "Yes", complete the following:

- Exclude service completed before the establishment of the plan.
- Exclude service completed before an employee attains age 18.

Attestation

I hereby confirm that the above (and the information on any addendum) is complete and accurate.

Printed Name _____

Company Name _____

Date / /

A

Addendum I

If related employers exist, the addendum must be completed for each additional employer that will have W-2 employees.

BUSINESS INFORMATION

Business Legal Name Business E.I.N. #

Phone Fax Employer Fiscal Year End Employer Business Code

Address

City State Zip Code

PRINCIPAL CONTACT INFORMATION

Name Email

ADDITIONAL CONTACTS

Name Email

Name Email

Please note: If you identify more than one contact above, please ensure that you indicate which contact is the principal contact to whom all correspondence with respect to the plan will be sent. Also, each contact listed must be permitted to view, provide and receive confidential information with respect to your organization and its employees.

Type of Entity (select one of a, b, c, d, e or f):

A. Limited Liability Company:

(1) C Corporation (2) S Corporation (3) Sole Proprietorship (4) Partnership

(5) Disregarded Entity — The reporting entity is a

B. (C Corporation) C. (S Corporation) D. (Sole Proprietorship) E. (Partnership)

F. Other:

Owners, Officers, Directors, Relatives

Please enter in the spaces below the name of each owner, officer, and director of the Primary Employer

NAME	OWNERSHIP %	OFFICER/TITLE

If any of the owners, officers or directors listed above employ any family members who received W-2 earned income from the primary employer please list them below.

NAME	RELATIVE OF	RELATION