



October 18, 2025

9:00 AM (Grooms Tavern)

Board Meeting

The regular meeting of the Board of Trustees will be followed by the Board Retreat

1. *Agenda: Approval or Changes
2. *Minutes of the September 15, 2025 meeting for approval.
3. Public Comment
4. Board Comment
5. Treasurer's Report
 - A. September 2025 Financial Statement
 - B. *Warrants
 - #2025-21 September 24, 2025 \$172,918.50
 - #2025-22 October 3, 2025 \$156,873.92
6. Friends' Report
7. Director's Report
 - A. Public Service -Jim Foster
 - B. Planning / Communication -Rebecca Verhayden
 - C. General Updates -Alex Gutelius
8. Committee Reports
 - A. Policy Committee – Meeting Notes 9-24-2025
 - B. *Public Health Emergency Plan
 - C. *Policy 4.2 Materials Selection Policy
9. Old Business
 - A. *July 5, 2026 Closure Recommendation
10. New Business
 - A. *403 (B) Restated Plan Document
11. Executive Session

* Items so marked are action items



September 15, 2025

7:15 PM

Present: Brown, Megan; Cantore, Mathew; Dugan, Suzanne; McMunn, Maria; Meyer, Stephen; Mogor, Cornelia; Rodger, Ed; Schlegel, Jennifer; Srinivasan, Purushthaman; Wise, Russell. Also present were Alex Gutelius, Jim Foster, and Rebecca Verhayden.

Absent: Jason DiGianni

The meeting was called to order at 7:16 PM by Mr. Cantore.

AGENDA: Mr. Cantore presented the September 15, 2025, agenda for approval. A **Motion** was made by Ms. Dugan, seconded by Ms. Brown to approve the agenda as sent. The **Motion** passed unanimously by those present.

MINUTES:

A **Motion** was made by Mr. Meyer, seconded by Ms. McMunn to accept the August 18, 2025, minutes as sent. The **Motion** passed unanimously by those present. Ms. Dugan chose to abstain.

PUBLIC COMMENT: None

BOARD COMMENT: Mr. Cantore thanked the FOL for their efforts for the Get out the Vote campaign. Ms. Gutelius noted the Clifton Park-Halfmoon Public Library 2026 budget vote passed by a margin of 739 votes for the budget and 123 against. The approval margin was 86%. Suzanne Dugan and Cornelia Mogor were re-elected to five-year terms for Clifton Park. Rose Robin-Lamb was elected to the final four years of a term for Clifton Park. Jennifer Schlegel was elected to the final year of a term for Halfmoon. The Board also commended the library staff for their hard work with the public every day.

TREASURER'S REPORT:

Mr. Meyer presented the Financial Statement for August 2025. The August Financial Statement was reviewed and received for audit. Mr. Meyer noted we received \$25.00 in anonymous donations.

The August 25, 2025, warrant for \$200,366.25 was presented for approval. A **Motion** was made by Mr. Meyer, seconded by Ms. Dugan to approve the August 25, 2025, warrant. The **Motion** passed unanimously by those present. The reviewer for the August 25, 2025, warrant was Mr. Rodger.

The September 8, 2025, warrant for \$158,487.72 was presented for approval. A **Motion** was made by Mr. Meyer, seconded by Mr. Wise to approve



the September 8, 2025, warrant. The **Motion** passed unanimously by those present. The reviewer for the September 8, 2025, warrant was Mr. Wise.

THE FRIENDS: Mr. Foster gave the following report:

1. The Used Book Sale is scheduled for September 26-September 28.
2. The FOL and library staff will be presenting at NYLA in November.
3. The TTOB selection for 2026 is *The God of the Woods* by: Liz Moore.

DIRECTOR'S REPORT: Mr. Foster gave the following report on Public Service:

1. The All-Abilities Art Show will be held October 8-12 with a reception at noon on October 8.
2. The Living Wall Art Installation and reception will be held on October 16 at 6:00pm.
3. Mr. Foster shared information on the Erie Canal programs being offered to mark the 200th anniversary.
4. The Manhattan Short film festival and competition will have two screenings: October 2 from 6-9pm and October 4 from 2-5pm.
5. Summer Reading was a huge success! We had 3,549 children, teens, and adults sign up and a total of 1,080 children, teen, and adult finishers.

DIRECTOR'S REPORT: Ms. Verhayden gave the following report on Communications:

1. The most popular Facebook post was a child completing the 1,000 Books Before Kindergarten program. The Balance Reel continues to be our most popular social media post going "viral" with over 73,000 views.
2. Signs have been added to the restrooms promoting library services, resources, and materials.
3. New "Welcome to the Library" banner signs were installed on the light poles out front of the library.
4. The current edition of CPH Wrapped is included in the board packet.
5. Over 75 people attended Staff Development Night. Ms. Witmer presented on Cultural Competencies.
6. Phone interviews for the three open staff positions will begin soon.

DIRECTOR'S REPORT: Ms. Gutelius gave the following report:

1. Photos of board members will be taken prior to the November board meeting.
2. The tax cap documentation has been submitted to the Comptroller's office.
3. The JA Council has been discussing the introduction of Vega, a new interface for Polaris.
4. Kimberly Boland has started her position as the new Executive Director of SALS.



5. Ms. Gutelius presented the proposed closed dates for 2026 and the draft of the 2026 Board meeting schedule.
6. Ms. Gutelius shared information on NYS Retirement. In August, estimated invoices for employer contributions due December 15 of the current year or Feb 1 of the following year are available. In September, employee contribution rates are issued and projected invoices are available for the next fiscal year. In November, the annual invoices are made available.
7. The visitor counter is still being adjusted to find the optimal spot for tracking foot traffic.

COMMITTEE REPORTS:

CRISIS COMMUNICATIONS COMMITTEE: Mr. Cantore gave the following report:

Mr. Cantore shared the September 8 committee meeting minutes. He noted at the next committee meeting they will look to outline steps to address a financial crisis, staffing crisis, or a Board crisis. They plan to take some time to discuss these topics during the October Board retreat.

POLICY COMMITTEE: No Report

PUBLIC RELATIONS: No Report

LONG RANGE PLANNING: No Report

PERSONNEL COMMITTEE: No Report

BUILDINGS AND GROUNDS: Ms. Gutelius gave the following report:

The current Grounds Maintenance contract with Northside Services expires on October 31, 2025. A request for bids for the next Grounds Maintenance contract was issued on July 24, 2025. One company submitted a bid by the due date. Northside Services monthly cost would be \$4,000 with a rate of \$600 per salt application and \$150 per calcium chloride application. Ms. Brown made the **Motion** on behalf of the Building & Grounds Committee for the Library to contract with Northside Services for one year, with the option to renew for the second and third years. The **Motion** passed unanimously by those present.

FINANCE AND AUDIT: No Report

LEGISLATION: No Report

OLD BUSINESS: None

NEW BUSINESS: None



There being no further business, Ms. Brown made the **Motion**, seconded by Mr. Srinivasan, to adjourn the meeting. The **Motion** passed unanimously by those present and the meeting adjourned at 8:15PM.

The next scheduled Board Meeting is Saturday, October 18, 2025, at 9:00am.

**Clifton Park-Halfmoon Public Library
Financial Statement September 2025**

Percentage of Year: 75.00%

RECEIPTS	Adopted Budget	Modified		YTD as % of			
	Jan 25	Adj Budget	Budget	September	YTD	Budget	Variance
Governmental Income							
4010 Town of Clifton Park	\$3,492,091.00	\$0.00	\$3,492,091.00	\$0.00	\$3,492,093.19	100.00%	\$2.19
4020 Town of Halfmoon	\$1,759,469.00	\$0.00	\$1,759,469.00	\$0.00	\$1,759,469.96	100.00%	\$0.96
4040 LLSA	\$18,132.00	\$0.00	\$18,132.00	\$0.00	\$17,362.80	95.76%	-\$769.20
4030 Bullet Aid	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$0.00
Subtotal	\$5,269,692.00	\$0.00	\$5,269,692.00	\$0.00	\$5,268,925.95	99.99%	-\$766.05
Grants							
4110 SALS Programming	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$0.00
4130 NYS Education	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$0.00
4150 DFY Municipal	\$3,600.00	\$0.00	\$3,600.00	\$0.00	\$0.00	0.00%	-\$3,600.00
4160 Friends - Specified	\$9,000.00	\$0.00	\$9,000.00	\$9,000.00	\$13,262.05	147.36%	\$4,262.05
4170a Saratoga Arts	\$0.00	\$0.00	\$0.00	\$0.00	\$4,500.00	0.00%	\$4,500.00
4170b Construction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$0.00
4175 Construction Grant Challenge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$0.00
4170 Other Grant	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$0.00
Subtotal	\$12,600.00	\$0.00	\$12,600.00	\$9,000.00	\$17,762.05	140.97%	\$5,162.05
Donations							
4210 Patron Donations	\$2,000.00	\$0.00	\$2,000.00	\$16.50	\$210.35	10.52%	-\$1,789.65
4220 Friends - Unspecified	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$0.00
4230 Commemorative	\$0.00	\$0.00	\$0.00	\$25.00	\$425.00	0.00%	\$425.00
4240 Other Donations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$0.00
Subtotal	\$2,000.00	\$0.00	\$2,000.00	\$41.50	\$635.35	31.77%	-\$1,364.65
Interest							
4310 Investment Income	\$40,000.00	\$0.00	\$40,000.00	\$7,973.89	\$43,544.92	108.86%	\$3,544.92
4320 Unrealized Gain/Loss on Investment	\$0.00	\$0.00	\$0.00	\$411.55	\$5,723.64	0.00%	\$5,723.64
4330 Bank Interest Income	\$30,000.00	\$0.00	\$30,000.00	\$300.13	\$16,736.81	55.79%	-\$13,263.19
Subtotal	\$70,000.00	\$0.00	\$70,000.00	\$8,685.57	\$66,005.37	94.29%	-\$3,994.63
Other Income							
4410 Fines	\$0.00	\$0.00	\$0.00	\$98.90	\$1,042.12	0.00%	\$1,042.12
4420 Library Fees - Lost & Damaged	\$5,000.00	\$0.00	\$5,000.00	\$355.23	\$4,058.74	81.17%	-\$941.26
4431 Emp Books	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$0.00
4440 Copier	\$10,500.00	\$0.00	\$10,500.00	\$621.11	\$8,712.51	82.98%	-\$1,787.49
4450 Other	\$750.00	\$0.00	\$750.00	\$125.65	\$2,551.84	340.25%	\$1,801.84
Subtotal	\$16,250.00	\$0.00	\$16,250.00	\$1,200.89	\$16,365.21	100.71%	\$115.21
Total Receipts	\$5,370,542.00	\$0.00	\$5,370,542.00	\$18,927.96	\$5,369,693.93	99.98%	-\$848.07
Applied Fund Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$0.00
Subtotal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$0.00
Total Receipts including Appropriations	\$5,370,542.00	\$0.00	\$5,370,542.00	\$18,927.96	\$5,369,693.93	99.98%	-\$848.07

**Clifton Park-Halfmoon Public Library
Financial Statement September 2025**

Percentage of Year: 75.00%

DISBURSEMENTS	Adopted Budget	Adj Budget	Modified	September	YTD as % of		
	Jan 25		Budget		YTD	Budget	Variance
Personnel							
7010 Salaries - Personnel	\$2,604,396.00	\$0.00	\$2,604,396.00	\$192,415.21	\$1,677,320.11	64.40%	\$927,075.89
7013 Contracted Services	\$1,000.00	\$0.00	\$1,000.00	\$0.00	\$500.00	50.00%	\$500.00
7200 Benefits - Insurance	\$254,000.00	\$0.00	\$254,000.00	\$24,384.20	\$269,566.60	106.13%	-\$15,566.60
7270 Employee Public Relations	\$5,000.00	\$0.00	\$5,000.00	\$331.12	\$8,645.76	172.92%	-\$3,645.76
7300 Benefits - Taxes	\$150,000.00	\$0.00	\$150,000.00	\$13,968.49	\$121,326.53	80.88%	\$28,673.47
7400 Benefits - Retirement	\$310,000.00	\$0.00	\$310,000.00	\$0.00	\$75,156.25	24.24%	\$234,843.75
7500 Benefits - Other - Pass through	\$0.00	\$0.00	\$0.00	-\$592.81	(\$5,669.17)	0.00%	\$5,669.17
Subtotal	\$3,324,396.00	\$0.00	\$3,324,396.00	\$230,506.21	\$2,146,846.08	64.58%	\$1,177,549.92
Library Materials							
6010 Books	\$163,200.00	\$0.00	\$163,200.00	\$14,653.10	\$101,049.15	61.92%	\$62,150.85
6020 Periodicals	\$18,360.00	\$0.00	\$18,360.00	\$936.25	\$13,798.70	75.16%	\$4,561.30
6030 AV	\$56,100.00	\$0.00	\$56,100.00	\$3,735.67	\$26,868.77	47.89%	\$29,231.23
6050 Digital Resources	\$122,400.00	\$0.00	\$122,400.00	\$6,981.35	\$106,951.87	87.38%	\$15,448.13
6090 Other	\$900.00	\$0.00	\$900.00	\$194.99	\$1,226.69	0.00%	-\$326.69
Subtotal	\$360,960.00	\$0.00	\$360,960.00	\$26,501.36	\$249,895.18	69.23%	\$111,064.82
Facility & Equipment							
6110 Bldg Svc Contracts	\$220,000.00	\$0.00	\$220,000.00	\$24,257.63	\$171,687.23	78.04%	\$48,312.77
6130 Office Equip	\$10,000.00	\$0.00	\$10,000.00	\$0.00	\$5,385.73	53.86%	\$4,614.27
6140 Facility Insurance	\$46,000.00	\$0.00	\$46,000.00	\$0.00	\$51,899.00	112.82%	-\$5,899.00
6150 Repairs - Bldg & Equipment	\$32,000.00	\$0.00	\$32,000.00	\$419.68	\$373,926.56	1168.52%	-\$341,926.56
6160 Equipment Lease Expense	\$28,000.00	\$0.00	\$28,000.00	\$2,266.08	\$18,640.49	66.57%	\$9,359.51
61000 Other Fac & Equip	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$0.00
Subtotal	\$336,000.00	\$0.00	\$336,000.00	\$26,943.39	\$621,539.01	184.98%	-\$285,539.01
Other Programs							
6200 Programs	\$48,815.00	\$0.00	\$48,815.00	\$3,358.57	\$46,560.81	95.38%	\$2,254.19
6510 Automation	\$230,000.00	\$0.00	\$230,000.00	\$14,416.50	\$182,382.43	79.30%	\$47,617.57
6515 Custodial Supp	\$9,000.00	\$0.00	\$9,000.00	\$782.88	\$7,724.99	85.83%	\$1,275.01
6520 Elections	\$2,900.00	\$0.00	\$2,900.00	\$2,703.52	\$2,723.32	93.91%	\$176.68
6521 Insurance - D & O	\$2,003.00	\$0.00	\$2,003.00	\$0.00	\$2,125.00	106.09%	-\$122.00
6525 Membership Dues	\$4,600.00	\$0.00	\$4,600.00	\$0.00	\$4,898.00	106.48%	-\$298.00
6530 Office & Lib Supplies	\$21,500.00	\$0.00	\$21,500.00	\$1,854.69	\$19,283.99	89.69%	\$2,216.01
6540 Postage & Freight	\$5,100.00	\$0.00	\$5,100.00	\$632.87	\$3,594.28	70.48%	\$1,505.72
6545 Professional Services	\$33,660.00	\$0.00	\$33,660.00	\$9,393.95	\$131,185.14	389.74%	-\$97,525.14
6551 PR & Printing	\$11,000.00	\$0.00	\$11,000.00	\$1,029.01	\$8,913.62	81.03%	\$2,086.38
6556 Travel & Continuing Ed	\$17,000.00	\$0.00	\$17,000.00	\$714.04	\$5,252.45	30.90%	\$11,747.55
6575 Utilities	\$98,000.00	\$0.00	\$98,000.00	\$10,556.91	\$76,616.51	78.18%	\$21,383.49
6576 Building Security	\$127,015.00	\$0.00	\$127,015.00	\$10,046.74	\$95,464.15	75.16%	\$31,550.85
6581 Other Operational	\$5,000.00	\$0.00	\$5,000.00	\$78.11	\$1,341.25	26.83%	\$3,658.75
Subtotal	\$615,593.00	\$0.00	\$615,593.00	\$55,567.79	\$588,065.94	95.53%	\$27,527.06
Bonds							
6610 Town of Clifton Park	\$492,668.00	\$0.00	\$492,668.00	\$0.00	\$492,667.35	100.00%	\$0.65
6620 Town of Halfmoon	\$240,925.00	\$0.00	\$240,925.00	\$0.00	\$221,962.50	92.13%	\$18,962.50
Subtotal	\$733,593.00	\$0.00	\$733,593.00	\$0.00	\$714,629.85	97.42%	\$18,963.15
Other Expense Types							
8000 Unrecoverable Debt	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$0.00
Subtotal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$0.00
Total Disbursements	\$5,370,542.00	\$0.00	\$5,370,542.00	\$339,518.75	\$4,320,976.06	80.46%	\$1,049,565.94

**Clifton Park-Halfmoon Public Library
Financial Statement September 2025**

Percentage of Year: 75.00%

<i>Cash - Bank Balances</i>	
1040 Petty Checking	\$426.00
1050 Petty Cash	\$694.67
1051 Key Checking	\$0.00
1052 Key MM Savings	\$0.00
1055 Pioneer Checking	\$215,818.70
1056 Pioneer MM Savings	\$546,750.98
1057 NYLAF/NYCLASS	\$2,043,544.92
1060 Unemployment Fund Bond	\$0.00
TTL CASH	\$2,807,235.27
1100 Accounts Receivable	\$61,055.40
12000 Undeposited Funds	\$0.00
13000 Prepaid Expense	\$0.00
Fixed Assets	\$0.00
TTL ASSETS	\$2,868,290.67
1071 Accrued Key Bank credit card	\$0.00
1080 Accrued Pioneer Bank credit card	\$5,362.65
2000 Accounts Payable	\$79,890.56
21000 Accrued Pay	\$0.00
24000 Payroll Liab	\$0.00
24100 Accrued Leave and Payroll	\$0.00
24103 Deferred Revenue	\$0.00
24200 Accrued Expense	\$0.00
TTL LIABILITIES	\$85,253.21
TTL EQUITY	\$2,783,037.46
TTL LIAB & EQUITY	\$2,868,290.67

<i>Fund Balance Reconciliation</i>	
Year to Date Revenues	\$5,369,693.93
Year to Date Expenses	-\$4,320,976.06
Net Change	\$1,048,717.87

Appropriations	Use of Fund		
	Prior Month Balance	Balance	Current Balance
32000 Unappropriated Funds/ Unrestricted Net Assets	\$1,734,319.59	\$0.00	\$1,734,319.59
Fund Changes	\$1,734,319.59	\$0.00	\$1,734,319.59

Clifton Park-Halfmoon Public Library
Financial Statement September 2025

Percentage of Year: 75.00%

<i>Net Fixed Assets</i>				
	12/31/2024	12/31/2023	\$ Change	% Change
LAND	\$ 593,860.00	\$ 593,860.00	0.00	0%
LAND IMPROVEMENTS	\$ 169,800.00	\$ 27,091.00	142,709.00	526.78%
EQUIPMENT	\$ 77,257.00	\$ 23,977.00	53,280.00	222.21%
BUILDING	\$ 7,838,646.00	\$ 7,532,616.00	306,030.00	4.06%
TOTALS	8,679,563.00	\$ 8,177,544.00	502,019.00	6.14%

<i>Reconciliation</i>	
Prior Month Fund Balance	\$1,734,319.59
+ Net change (revenues - expenses)	\$1,048,717.87
Subtotal	\$2,783,037.46
- Total Cash	-\$2,807,235.27
Accounts Payable	\$79,890.56
Accounts Receivable	-\$61,055.40
Prepaid Expense	\$0.00
Accrued Payroll	\$0.00
Undeposited Funds	\$0.00
Accrued Leave and Payroll	\$0.00
Accrued Expense	\$0.00
Payroll Liab	\$0.00
Credit Cards	\$5,362.65
Deferred Revenue	\$0.00
Fixed Assets	\$0.00
Balance	\$0.00



BE A COMMUNITY RESOURCE

Website & Social Media

- Over 100,000 people visited the Library's website this month. One notable change is that the third most visited page was Voting Information followed by the page for Employment Opportunities.
- The Friends of the Library have scheduled author, Liz Moore, to speak at the Library in April 2026 and this news was our top performing social media post of September.

Collections

- New items have been added to the activities collection to help patrons or staff assess their energy usage at home including a thermal imaging camera and a Kill-a-Watt meter.
- Use of Children's fiction and non-fiction has increased by 10% and 9% respectively. Adult fiction use has increased by 2% and non-fiction by 8%.
- Use of databases continues to increase, in large part due to the high use of NewsBank to access local papers (Daily Gazette, and Times Union) as well as the New York Times, USA Today and the Wall Street Journal as well as many others.

Programs

- Programming about the Erie Canal culminated with a program on October 3: Pathways of Resistance – The Erie Canal and the Underground Railroad which was a presentation on the experience of African-Americans along the Erie Canal Corridor.
- Throughout the month of September there was an exhibit in the gallery entitled High Hopes: Immigration and the Erie Canal which spotlighted immigrants who traveled on the Erie Canal across New York and to points beyond.
- 111 programs were offered in September attended by nearly 4,000 people.

Outreach

- The Library participated in the Shenendehowa School District's New to the Community Fair on September 13, and visited Cheryl's Lodge and Helping Hands for the regular monthly visits.



OPERATE IN AN INNOVATIVE AND SUSTAINABLE MANNER

Visitors / Room and Facility Use

- The current placement of the people counter appears to be catching the vast majority of patrons. In September 24,011 people entered the Library vs. 22,949 in September 2024.

Self-Check Machines

- Since 2021 the Library has had two self-check machines on the first floor, and one in the Children's Library. The machines are at the end of their life for support as of October 2023. Two are still operating well, and we will continue to use them on the first floor. Two new machines have been ordered for the Children's Library. The new interface is slightly different.
- The number of items checked out on the self-check machines is about 60% in the Children's Library and 40% on the first floor. In August, 12,103 items were borrowed by self-check – 7336 in the Children's Library and 4767 on the first floor.

INVEST IN PEOPLE

Lunch and Learn

- A new Lunch & Learn staff training program was introduced, the first of which was hands on training with a Hannaford Registered Dietician who discussed healthy work snacks. Staff made and ate snack board. Hannaford provided this program free of charge (they have corporate sponsors). Future lunch and learns are to be scheduled quarterly.

Personnel

- Interviews for the three vacant Librarian I positions have been taking place in September and October. We anticipate offers will be made by the end of October for all three positions.
- The staff Walking Club is continuing and starting to branch out to walking/running local 5Ks.



September Incidents

- September 21 – man hit head on door
- September 22 – loose dog in parking lot
- September 26 – incident at Used Book Sale
- September 26 – shoelace caught in revolving door – no injury
- September 27 – Call from patron about possible incident the previous week

Prepared by: Alex Gutelius, Library Director

**Clifton Park - Halfmoon Public Library
Program Statistics - September 2025**

Title	Date	Primary Event Type	Attendance	Adults	Teens	Children	Online Views
Genealogy Assistance	September 04 2025	Adults	5	5			
Community Field Trip: Saratoga Automobile Museum	September 26 2025	Adults	24	24			9
Memories to Memoirs	September 02 2025	Adults	14	14			16
Therapy Dogs for Adults	September 17 2025	Adults	24	24			44
Memories to Memoirs	September 16 2025	Adults	11	11			21
Language Exchange Café	September 15 2025	Adults	7	7			
ZOOM: Intermediate English Language Learning (ELL)	September 25 2025	Adults	18	18			
ZOOM: Intermediate English Language Learning (ELL)	September 18 2025	Adults	19	19			
Memories to Memoirs	September 09 2025	Adults	5	5			
Memories to Memoirs	September 23 2025	Adults	12	12			
ELL Book Club - Planning	September 23 2025	Adults	3	3			
Digital Services Tabling	September 26 2025	Adults	32	32			
Tech Tutoring	Various	Adults	6	6			
Memories to Memoirs	September 30 2025	Adults	13	13			13
ELL Conversation Group	September 25 2025	Adults	10	10			13
ELL Conversation Group	September 18 2025	Adults	10	10			9
ELL Conversation Group	September 11 2025	Adults	10	10			5
ZOOM: Intermediate English Language Learning (ELL)	September 11 2025	Adults	19	19			
Jigsaw Puzzle & Board Game Swap	September 21 2025	Adults	57	57			
ZOOM: Virtual Author Talk with Jefferson Fisher	September 10 2025	Adults					
ZOOM: Virtual Author Talk with Gabe Henry	September 17 2025	Adults					
Read With Pride Book Group	September 09 2025	Adults	4	4			
ZOOM: Virtual Author Talk with Hannah Nicole Maehrer	September 03 2025	Adults					
Free Digital Newspapers: NYT, WSJ, & More	September 10 2025	Adults	1	1			
Stream Free Movies, TV, & Music	September 26 2025	Adults	3	3			
Find Your Next Read With NoveList Or Goodreads	September 22 2025	Adults	2	2			
Become a Libby Pro	September 08 2025	Adults	3	3			
Free Databases For Homeschooling	September 08 2025	Adults	4	3	1		
200 Years on the Erie Canal	September 05 2025	Adults	55	55			
Beginner English Language Learning (ELL)	September 16 2025	Adults	25	25			
Inclusible Adult Games	September 25 2025	Adults	15	15			
Learn to Knit	September 29 2025	Adults	11	11			
HYBRID: Meet-Cutes Book Group	September 23 2025	Adults	1	1			
Beginner English Language Learning (ELL)	September 09 2025	Adults	18	18			
Getting to Know Your iPhone	September 09 2025	Adults	7	7			
Intermediate English Language Learning (ELL)	September 24 2025	Adults	9	9			
The Grief Experience	September 18 2025	Adults	34	34			
Digital Genealogy Tools	September 25 2025	Adults	6	6			
Using Google Sheets	September 24 2025	Adults	4	4			
All Abilities Art Club	September 10 2025	Adults	34	34			
World Cinema: Lady in the Van (2015)	September 11 2025	Adults	16	16			
U.S. Citizenship Discussion Group	September 30 2025	Adults	11	11			
U.S. Citizenship Discussion Group	September 23 2025	Adults	12	12			
Introduction to Tarot Reading	September 25 2025	Adults	14	14			3
U.S. Citizenship Discussion Group	September 16 2025	Adults	11	11			
U.S. Citizenship Discussion Group	September 09 2025	Adults	9	9			
ELL Conversation Group	September 30 2025	Adults	12	12			
ELL Conversation Group	September 23 2025	Adults	16	16			

**Clifton Park - Halfmoon Public Library
Program Statistics - September 2025**

Title	Date	Primary Event Type	Attendance	Adults	Teens	Children	Online Views
ELL Conversation Group	September 16 2025	Adults	12	12			
ELL Conversation Group	September 09 2025	Adults	16	16			
Getting to Know Your Android Smartphone	September 08 2025	Adults	8	8			
Advanced Beginner English Language Learning (ELL)	September 17 2025	Adults	29	29			
Using Google Calendar	September 15 2025	Adults	9	9			
Using Google Sheets	September 23 2025	Adults	6	6			
Selling Online	September 16 2025	Adults	12	12			
Beginner English Language Learning (ELL)	September 23 2025	Adults	24	24			
Beginner English Language Learning (ELL)	September 30 2025	Adults	26	26			
Intermediate English Language Learning (ELL)	September 10 2025	Adults	12	12			
Advanced Beginner English Language Learning (ELL)	September 10 2025	Adults	29	29			
Advanced Beginner English Language Learning (ELL)	September 24 2025	Adults	28	28			
Radiant Morning Yoga	September 10 2025	Adults	12	12			
Radiant Morning Yoga	September 17 2025	Adults	14	14			
Radiant Morning Yoga	September 24 2025	Adults	5	5			
HYBRID: Daytime Book Group	September 18 2025	Adults	6	5			
ZOOM: Office Design Secrets: How to Make Your Document	September 24 2025	Adults	2				
HYBRID: Banned Book Club	September 08 2025	Adults	11	8			
Journaling for Adults	September 03 2025	Adults	13	10			
ZOOM: Spreadsheet Formatting Made Easy	September 10 2025	Adults	5				
Jigsaw Puzzle & Board Game Swap	September 20 2025	Adults	70				
Toddler Sensory Play Time	September 23 2025	Children	23	12		11	
Baby Story Time	September 12 2025	Children	23	12		11	
Preschool Story Time & Craft	September 17 2025	Children	24	11		13	
Baby Sensory Play Time	September 23 2025	Children	28	15		13	
Wonderful Walkers	September 12 2025	Children	28	14		14	
Preschool Story Time & Craft	September 24 2025	Children	30	14		16	
Family Story Time	September 18 2025	Children	36	17		19	
Family Story Time	September 08 2025	Children	56	26		30	
Family Story Time	September 29 2025	Children	64	33		31	
Family Story Time	September 22 2025	Children	59	28		31	
Family Story Time	September 11 2025	Children	60	29		31	
Family Story Time	September 15 2025	Children	77	35		42	
Music & Motion	September 19 2025	Children	94	43		51	
Make-It Monday: Paper Leaf Garland	September 29 2025	Children	3			3	
Awesome Animal Book Club: Chickens	September 23 2025	Children	3			3	
Monday Funday Craft: Paper Leaf Garland	September 15 2025	Children	12	6		6	
Kids Paint & Sip: Personal Book Stacks	September 22 2025	Children	9	2		7	
Adventures in STEAM: Buoyancy	September 22 2025	Children	24	9		15	
Saturday Story Time	September 27 2025	Children	43	22		21	
Reading Therapy Dogs	September 23 2025	Children	2	1		1	
Reading Therapy Dogs	September 09 2025	Children	2	1		1	
Reading Therapy Dogs	September 09 2025	Children	2	1		1	
Reading Therapy Dogs	September 09 2025	Children	2	1		1	
Reading Therapy Dogs	September 23 2025	Children	3	2		1	
Reading Therapy Dogs	September 23 2025	Children	2	1		1	
Reading Therapy Dogs	September 09 2025	Children	1			1	

**Clifton Park - Halfmoon Public Library
Program Statistics - September 2025**

Title	Date	Primary Event Type	Attendance	Adults	Teens	Children	Online Views
National Play-Doh Day	September 16 2025	Children	29	12		17	
National Play-Doh Day	September 16 2025	Children	33	13		20	
Scavenger Hunt	September 30 2025	Children	400			400	
Art Cart	September 30 2025	Children	450			450	
Monthly Coloring Pages	September 30 2025	Children	950			950	
1000 Books Before Kindergarten	September 30 2025	Children	17			17	
ZOOM: PJ Story Time	September 23 2025	Children	11	4		7	
ZOOM: PJ Story Time	September 09 2025	Children	18	9		9	
Kick Off to Farm Fest	September 20 2025	General	185	85		100	
Concert: Lost Radio Rounders	September 07 2025	General	53	53			
Shen Community Fair	September 13 2025	Outreach	75	45	15	15	
Cheryl's Lodge Outreach	September 18 2025	Outreach	40	6	10	24	
Helping Hands Outreach	September 17 2025	Outreach	88	21		67	

**Clifton Park-Halfmoon Public Library
2025 Activity Report**

		January	February	March	April	May	June	July	August	September	October	November	December	YTD 2025	YTD 2024	
Borrowers	New	212	180	213	188	212	200	252	227	289	0	0	0	1973	1,926	
	Purged*															
	TOTAL	33,334	33,306	32,948	32,885	32,889	32,887	32,880	32,611	32,604	0	0	0	32,880	33,512	
<hr/>																
Circulation	<i>Fiction</i>	Adult	9,029	8,316	8,797	8,827	9,005	9,395	10,463	10,335	8,769	0	0	0	82,936	81,381
		Young Adult	1,445	1,464	1,477	1,440	1,597	1,714	2,225	1,873	1,407	0	0	0	14,642	14,803
		Juvenile	14,057	13,769	16,470	15,033	15,395	15,669	18,350	17,809	15,551	0	0	0	142,103	128,727
	<i>Non-fiction</i>	Adult	5,703	4,932	5,673	5,383	5,672	5,524	5,897	5,620	4,987	0	0	0	49,391	45,386
		Young Adult	18	9	14	17	22	23	16	7	6	0	0	0	132	123
		Juvenile	1,720	1,783	2,136	1,895	2,103	2,118	2,326	2,437	1,964	0	0	0	18,482	17,070
	<i>Audio</i>	Adult	1,011	938	1,343	1,082	1,015	957	979	981	1,055	0	0	0	9,361	11,098
		Young Adult	21	20	19	31	38	32	31	44	16	0	0	0	252	220
		Juvenile	513	506	638	610	720	772	888	815	670	0	0	0	6,132	4,739
	<i>DVD</i>	Adult	3,591	3,366	4,289	3,596	3,470	3,038	3,638	3,385	2,979	0	0	0	31,352	37,311
		Juvenile	814	833	984	963	985	850	919	907	796	0	0	0	8,051	8,643
	<i>Digital Media</i>	eaudiobooks	4,141	3,804	3,998	3,987	4,190	4,157	4,401	3,602	4,793	0	0	0	37,073	33,443
		ebooks	3,682	3,558	3,535	3,544	3,542	3,428	3,804	3,745	3,117	0	0	0	31,955	30,718
		Music	109	105	105	108	90	88	102	108	86	0	0	0	901	960
		Serials*	2,418	2,190	2,305	2,322	2,370	2,288	2,382	1,360	2,442	0	0	0	20,077	14,410
		Comics (hoopla)	102	116	108	106	107	86	101	147	97	0	0	0	970	695
		Streaming Video/TV (hoopla)	441	438	446	410	441	344	294	353	362	0	0	0	3,529	3,631
	<i>Other</i>	Serials	520	411	544	444	454	373	462	469	372	0	0	0	4,049	3,877
		Computer Software/Games	450	401	506	456	460	497	521	3,212	423	0	0	0	6,926	3,680
		Uncatalogued	51	46	55	50	48	43	50	41	46	0	0	0	430	384
		Non-traditional	200	199	213	195	213	222	261	244	172	0	0	0	1,919	1,630
	TOTAL	Print	31,972	30,273	34,567	32,595	33,794	34,443	39,277	38,081	32,684	0	0	0	307,686	292,713
		AV	5,950	5,663	7,273	6,282	6,228	5,649	6,455	6,132	5,516	0	0	0	55,148	62,011
		Digital	10,893	10,211	10,497	10,477	10,740	10,391	11,084	9,315	10,897	0	0	0	94,505	83,857
		Other	1,221	1,057	1,318	1,145	1,175	1,135	1,294	3,966	1,013	0	0	0	13,324	9,571
		TOTAL	50,036	47,204	53,655	50,499	51,937	51,618	58,110	57,494	50,110	0	0	0	470,663	448,152
	<hr/>															
	Technology	Database Usage	6,714	4,808	4,797	5,279	5,821	5,189	4,979	4,979	4,105	0	0	0	46,671	26,326
		Computer Use (sessions)	1,620	1,611	1,914	1,803	1,702	1,489	1,506	1,621	1,636	0	0	0	14,902	13,475
		Wireless Use	6,045	5,805	7,261	7,107	7,917	7,359	7,266	7,368	7,936	0	0	0	64,064	50,396
PAC Use		13,991	11,883	13,464	12,885	13,137	12,750	14,104	13,562	13,073	0	0	0	118,849	130,041	
Website Visits		40,548	35,383	39,173	39,467	41,502	39,605	43,551	4,554	41,018	0	0	0	324,801	346,730	
iPad/Laptop/Device Use		38	23	32	28	36	35	39	44	0	0	0	0	275	224	

**Clifton Park-Halfmoon Public Library
2025 Activity Report**

	January	February	March	April	May	June	July	August	September	October	November	December	YTD 2025	YTD 2024
Programming														
	<i>Number of Programs</i>													
Adult	77	63	61	70	68	46	58	48	69	0	0	0	560	506
Teen	6	9	7	13	10	7	14	13	0	0	0	0	79	115
Child 0-5	11	13	19	17	16	9	3	4	13	0	0	0	105	107
Child 6-11	22	17	26	16	24	21	51	40	21	0	0	0	238	219
General	4	2	5	3	6	6	4	1	2	0	0	0	33	40
One-on-One	6	10	9	6	8	7	6	9	6	0	0	0	67	36
Grab & Go	0	0	0	4	0	0	0	0	0	0	0	0	4	350
Asynchronous	0	0	0	0	0	0	0	0	0	0	0	0	0	20
TOTAL	126	114	127	129	132	96	136	115	111	0	0	0	1,086	1,393
	<i>Attendance</i>													
Adult	989	576	1,390	1,071	986	628	1,033	650	1,117	0	0	0	8,440	6,940
Teen	89	187	159	263	408	284	374	101	0	0	0	0	1,865	924
Child 0-5	464	510	850	856	704	540	209	260	602	0	0	0	4,995	4,879
Child 6-11	3,060	3,883	4,095	4,538	3,359	3,312	5,317	3,630	2,016	0	0	0	33,210	24,964
General	229	65	317	0	1,991	964	908	523	238	0	0	0	5,235	5,555
One-on-One	6	11	9	6	8	8	6	9	6	0	0	0	69	43
Grab & Go	0	0	0	4	0	0	0	0	0	0	0	0	4	350
Asynchronous	0	0	0	0	0	0	0	0	0	0	0	0	0	17
TOTAL	4,837	5,232	6,820	6,738	7,456	5,736	7,847	5,173	3,979	0	0	0	53,818	43,672
Outreach														
Events / Programs	12	12	11	8	7	8	6	2	3	0	0	0	69	59
Attendance	716	332	249	645	487	790	187	22	203	0	0	0	3,631	2,439
Interlibrary Loan														
Borrowed	7,156	6,749	7,265	6,943	6,975	6,927	7,320	7,305	7,038	0	0	0	63,678	62,107
Loaned	3,000	2,632	2,858	2,798	2,627	2,516	2,854	2,727	2,853	0	0	0	24,865	28,652
TOTAL	10,156	9,381	10,123	9,741	9,602	9,443	10,174	10,032	9,891	0	0	0	88,543	90,759
Reference														
Ask Desk	2,507	2,439	2,558	2,321	2,430	2,420	2,697	2,775	2,096	0	0	0	22,243	22,807
Children's Library Desk	1,697	1,973	1,878	1,573	1,369	1,796	2,167	2,150	1,530	0	0	0	16,133	14,893
Computer Support	473	556	623	624	555	414	392	474	560	0	0	0	4,671	4,468
TOTAL	4,677	4,968	5,059	4,518	4,354	4,630	5,256	5,399	4,186	0	0	0	43,047	42,168
Museum Passes	51	49	56	56	74	82	99	131	73	0	0	0	671	580
Visitors	16,872	15,913	22,236	21,531	23,971	20,810	23,142	21,217	24,011	0	0	0	189,703	222,832
Room Use														
	<i>Hours</i>													
Library Programs	206	270	387	325	355	226	346	302	238	0	0	0	2,656	2,838
Board/FOL/Staff	85	29	54	50	43	51	29	20	123	0	0	0	483	587
Outside Organizations	90	271	329	260	255	196	149	130	156	0	0	0	1,834	1,626
Room Checkouts	243	205	263	253	240	252	265	231	250	0	0	0	2,202	1,901
Outside Organization Meetings/Programs (bookings)	63	78	99	84	68	70	49	42	52	0	0	0	605	539
Collection Size (print & media)														
Added	844	771	801	738	904	843	940	716	892	0	0	0	7,449	7,177
Withdrawn	517	721	875	480	417	760	2,304	837	607	0	0	0	7,518	11,736
TOTAL	147,061	147,123	146,981	147,319	147,823	148,052	146,615	146,486	146,500	0	0	0	146,500	146,486



September 24, 2025

7:00 pm

Committee Members: Suzanne Dugan, Chair; Megan Brown; Maria McMunn, Steve Meyer

Staff: Jim Foster; Alex Gutelius

1. Pandemic Operations Plan/Public Health Emergency Plan
 - Committee reviewed the policy
 - Title changed to Public Health Emergency Plan and updated to apply generally to public health emergencies.

2. Policy 4.2 Materials Selection Policy
 - Changed language from his or her to their.
 - Specified that CPH tax district residents may make suggestions for additions to the collection.

3. Policy 3.14 Solicitation Policy
 - The Committee discussed options for whether or not to allow donation boxes at the Library.
 - Staff will prepare a list of recent organizations who have had donation boxes at the Library.
 - The policy will be reviewed again in 2026.

4. Sustainability Certification policy considerations
 - <https://www.sustainablelibrariesinitiative.org/policy-resources>
 - There are several policies that will need to be developed as part of the Sustainability Certification process.
 - A partnership policy
 - A commitment to equity, diversity and inclusion
 - Staff will prepare drafts for consideration by the Policy Committee.

5. AI policy considerations
 - The Committee reviewed the need for an AI policy based on information from recent webinars. Staff have also attended training that strongly recommends developing a library policy around AI in order to guide staff use, protect patron privacy, and align AI tools with the Library's mission.
 - <https://the-digital-librarian.com/2025/04/08/policy-pressures-ai-and-public-libraries>

Clifton Park-Halfmoon Public Library
~~Pandemic~~ Public Health Emergency Operations
Plan

~~Date of Plan Approval: March 20, 2023~~

This plan has been developed in accordance with NY Labor Law §27-c.

PROMULGATION

This plan has been developed in accordance with the amended New York State Labor Law §27-c.

This plan has been approved in accordance with requirements applicable to the agency, jurisdiction, authority, or district, as represented by the signature of the authorized individual below.

As the Director of the Clifton Park-Halfmoon Public Library, I hereby attest that this plan has been developed, approved, and placed in full effect in accordance with New York State Labor Law §27-c, to address public health emergency planning requirements.

Signed on this day: March 15, 2021

By: Alexandra Gutelius

Signature:



Title:

Library Director

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PURPOSE, SCOPE, SITUATION OVERVIEW, AND ASSUMPTIONS

Purpose

This plan has been developed in accordance with amended New York State Labor Law §27-c. This law requires public employers to adopt a plan for operations in the event of a declared public health emergency involving a communicable disease. The plan includes the identification of essential positions, facilitation of remote work for non-essential positions, provision of personal protective equipment, and protocols for supporting contact tracing.

History

In March 2020, the outbreak of COVID-19 caused the Library to close the physical location effective March 16, 2020. Virtual services were provided and Library Reopening Services and Library Safety Plans were developed, allowing for a gradual reopening of services based on federal, state and local guidance. A Pandemic Response addendum to the Library's Disaster plan was approved by the Board of Trustees on March 19, 2020 providing Library employees the ability to work from home during the pandemic.

The Library Reopening Services Plan (initially approved 5/18/2020), the Library Safety Plan (initially approved 6/15/2020), and the Cluster Guidance Plan (approved 12/29/2020) have been incorporated into the Pandemic Operations Plan (the Plan) and were approved by the Library Board of Trustees on March 15, 2021.

The Plan has been updated several time to reflect then current COVID guidance. The Plan was updated in 2025 to apply generally to public health emergencies and renamed the Public Health Emergency Operations Plan (the Plan)

Scope

The ~~Pandemic Operations Plan (the Plan)~~ was developed for the Clifton Park-Halfmoon Public Library. This Plan is pertinent to a declared public health emergency in the State of New York which may impact our operations; and it is in the interest of the safety of our employees, patrons, and contractors, and the continuity of our operations that we have promulgated this Plan.

Situation Overview

On March 11, 2020 the World Health Organization declared a pandemic for the novel coronavirus which causes the COVID-19 severe acute respiratory syndrome. This Plan has been developed in accordance with law to support continued resilience for a continuation of the spread of this disease or for other infectious diseases which may emerge and cause a declaration of a public health emergency.

The health and safety of our employees and contractors is crucial to maintaining our mission essential operations. We encourage all employees and contractors to use current guidance from the CDC for preventing the spread of disease during a public health

emergency. CDC Guidance for Keeping Workplaces, Schools, Homes, and Commercial Establishments Safe. The fundamentals of reducing the spread of infection include:

- Using hand sanitizer and washing hands with soap and water frequently, including:
 - After using the restroom,
 - After returning from a public outing,
 - After touching/disposing of garbage,
 - After using public computers, touching public tables and countertops, etc.
- Practice social distancing when possible.
- If you are feeling ill or have a fever, notify your supervisor immediately and go home.
- If you start to experience coughing or sneezing, step away from people and food, cough or sneeze into the crook of your arm or a tissue, the latter of which should be disposed of immediately.
- Clean and disinfect workstations at the beginning, middle, and end of each shift.
- Other guidance which may be published by the CDC, the State Department of Health, or County health officials.

Planning Assumptions

This Plan was developed based on information, best practices, and guidance available as of publication. The Plan was developed to largely reflect the circumstances of the current Coronavirus pandemic but may also be applicable to other infectious disease outbreaks.

The following assumptions have been made in the development of this plan:

- The health and safety of our employees, contractors, patrons, and their families, is of utmost importance.
- The circumstances of a public health emergency may directly impact our own operations.
- Impacts of a public health emergency will take time for us to respond to, with appropriate safety measures put into place and adjustments made to operations to maximize safety.
- The public and our constituency expects us to maintain a level of mission essential operations.
- Resource support from other jurisdictions may be limited based upon the level of impact the public health emergency has upon them.

- Supply chains, particularly those for personal protective equipment (PPE) and cleaning supplies, may be heavily impacted, resulting in considerable delays in procurement.
- The operations of other entities, including the private sector (vendors, contractors, etc.), non-profit organizations, and other governmental agencies and services may also be impacted due to the public health emergency, causing delays or other disruptions in their services.
- Emergency measures and operational changes may need to be adjusted based upon the specific circumstances and impacts of the public health emergency, as well as guidance and direction from public health officials and the governor.
- Per Labor Law § 27-c, ‘essential employee’ is defined as a public employee or contractor that is required to be physically present at a work site to perform their job.
- Per Labor Law §27-c, ‘non-essential employee’ is defined as a public employee or contractor that is not required to be physically present at a work site to perform their job.

CONCEPT OF OPERATIONS

The Director of the Clifton Park-Halfmoon Public Library, their designee, or their successor holds the authority to execute and direct the implementation of this Plan. Implementation, monitoring of operations, and adjustments to plan implementation may be supported by additional personnel, at the discretion of the Director.

Upon the determination of implementing this Plan, employees of the Clifton Park-Halfmoon Public Library shall be notified, with details provided as soon as possible and necessary, with additional information and updates provided on a regular basis. Library patrons will be notified of pertinent operational changes by way of website updates, email, social media postings, or other means of communication. Other interested parties, such as vendors and contractors will be notified as necessary. The Director will maintain communications with the public and constituents as needed throughout the implementation of this Plan.

The Director of the Clifton Park-Halfmoon Public Library, their designee, or their successor will maintain awareness of information, direction, and guidance from public health officials and the Governor’s office, directing the implementation of changes as necessary.

Upon resolution of the public health emergency, the Director of the Clifton Park-Halfmoon Public Library, their designee, or their successor will direct the resumption of normal operations or operations with modifications as necessary.

ESSENTIAL POSITIONS

The table below identifies the positions or titles that are essential to be staffed on-site for the continued operation of the Clifton Park-Halfmoon Public Library. Note that while some functions and associated personnel may be essential, some of these can be conducted remotely and do not need to be identified in this section.

Essential Position/Title	Justification
Administration <ul style="list-style-type: none"> ➤ Director ➤ Assistant Directors 	Overseeing day-to-day library operations Retrieve files Access to physical personnel files
Business Office <ul style="list-style-type: none"> ➤ Business Manager ➤ Account Clerk 	Retrieve files Process and pay invoices Retrieve and distribute mail Access to physical personnel files
Communications/PR <ul style="list-style-type: none"> ➤ PR Specialist 	Access to printing equipment
Information Technology <ul style="list-style-type: none"> ➤ Senior IT Technician (Head of IT) ➤ IT Support Specialists 	Hardware and software updates and maintenance Equipment distribution Maintain network operation
Public Service <ul style="list-style-type: none"> ➤ Department Heads ➤ Librarians ➤ Clerks ➤ Pages 	Phone/email support Check materials in and out Materials and ILL processing Reshelving Generate patron bills
Facilities <ul style="list-style-type: none"> ➤ Facilities employees 	Day to day inspection and maintenance of building Cleaning and disinfection of building

REDUCING RISK THROUGH REMOTE WORK AND STAGGERED SHIFTS

Through assigning certain staff to work remotely and by staggering work shifts, we can decrease crowding and density at the work site.

Remote Work Protocols

Non-essential employees able to accomplish their functions remotely will do so to the greatest extent possible. A Telecommuting Policy was approved in November 2020 as a viable, flexible work option. Employees working remotely [during a public health emergency](#) will follow the Telecommuting Policy under its Emergency Telecommuting provision. Details are included below:

Emergency Telecommuting. This is a one-time-only arrangement whereby, during a crisis or emergency situation at the Library, the employee telecommutes because his or her job responsibilities must still be fulfilled to provide for continuity of operations. Examples of a crisis or emergency situation are a pandemic, natural disaster, weather emergency, or other situation that presents a significant overall threat to the Library staff and facilities.

Equipment

On a case-by-case basis, the Library will determine, with information supplied by the employee and the supervisor, the appropriate equipment needs (including hardware, software, modems, phone and data lines and other office equipment) for each telecommuting arrangement. The supervisor and IT Department will serve as resources in this matter.

Equipment supplied by the Library will be maintained by the Library. Equipment supplied by the employee, if deemed appropriate by the organization, will be maintained by the employee. The Library accepts no responsibility for damage or repairs to employee-owned equipment. The Library reserves the right to make determinations as to appropriate equipment, subject to change at any time. Equipment supplied by the Library is to be used for business purposes only. The telecommuter must sign an inventory of all library property received and agree to take appropriate action to protect the items from damage or theft. Upon termination of employment, all library property will be returned to the Library, unless other arrangements have been made.

The Library will supply the employee with appropriate office supplies (pens, paper, etc.) as deemed necessary. The Library may reimburse the employee for other business expenses (mailing letters or packages, etc.) that are reasonably incurred in carrying out the employee's job.

The employee will establish an appropriate work environment within his or her home for work purposes. The Library will not be responsible for costs associated with the setup of the employee's home office, such as remodeling, furniture or lighting, nor for repairs or modifications to the home office space.

Security

Consistent with the Library's expectations of information security for employees working at the Library, telecommuting employees will be expected to ensure the protection of library business and patron information accessible from their home office. Steps include the use of locked file cabinets and desks, regular password maintenance, any other measures appropriate for the job and the environment.

Safety

Employees are expected to maintain their remote workspace in a safe manner, free from safety hazards. Injuries sustained by the employee while working at a remote location and in conjunction with his or her regular work duties may be covered by the Library's workers' compensation policy. Telecommuting employees are responsible for notifying their supervisor of such injuries as soon as practicable. The Library is not liable for any injuries sustained by visitors to the employee's remote worksite.

Caregiving

Telecommuting is not designed to be a replacement for appropriate family care. Although an individual employee's schedule may be modified to accommodate family care needs, the focus of the arrangement must remain on job performance and meeting business demands. Prospective telecommuters are encouraged to discuss expectations of telecommuting with family members prior to entering a trial period.

Time Worked

Telecommuting employees will be required to accurately record all hours worked using the Library's timekeeping system. For those who are not exempt from the overtime requirements of the Fair Labor Standards Act, hours worked in excess of those scheduled per day and per workweek require the advance approval of the telecommuter's supervisor. Failure to comply with this requirement may result in the immediate termination of the telecommuting agreement.

Staggered Shifts

Implementing staggered shifts may be possible for personnel performing duties which are necessary to be performed on-site, but perhaps less sensitive to being accomplished only within core business hours. As possible, management will identify opportunities for staff to work outside core business hours as a strategy of limiting exposure. Staggering shifts requires:

1. Identification of positions for which work hours will be staggered.
2. Approval and assignment of changed work hours.
3. Approval of telecommuting.

Staggered scheduling will be at the discretion of Department Heads. Telecommuting requests will follow the Library's Telecommuting Policy.

PERSONAL PROTECTIVE EQUIPMENT

The use of personal protective equipment (PPE) to reduce the spread of infectious disease is important to supporting the health and safety of our employees and contractors. PPE which may be needed can include:

- Masks.
- Face shields.
- Gloves.
- Disposable gowns and aprons.

Note that while cleaning supplies are not PPE, there is a related need for cleaning supplies used to sanitize surfaces, as well as hand soap and hand sanitizer. The Coronavirus pandemic demonstrated that supply chains were not able to keep up with increased demand for these products early in the pandemic. As such, these supplies are included in this section as they are pertinent to protecting the health and safety of employees and contractors.

Protocols for providing PPE include the following:

- 1) Identification of need for PPE based upon job duties and work location
- 2) Procurement of PPE
 - a. As specified in the amended law, public employers must be able to provide at least two pieces of each required type of PPE to each essential employee and contractor during any given work shift for at least six months
 - b. Public employers must be able to mitigate supply chain disruptions to meet this requirement
- 3) Storage of, access to, and monitoring of PPE stock
 - a. PPE must be stored in a manner which will prevent degradation
 - b. Employees and contractors must have immediate access to PPE in the event of an emergency
 - c. The supply of PPE must be monitored to ensure integrity and to track usage rates

The Library will procure all equipment following its purchasing policy. Supplies will be purchased in bulk and stored at the Library. The Library will attempt to maintain a 30-day supply of PPE and cleaning supplies. All facilities staff will have immediate access to supplies. Facilities staff will monitor the inventory of PPE and cleaning supplies.

STAFF EXPOSURES, CLEANING, AND DISINFECTION

~~New York requires that each business or entity develop a written Safety Plan outlining how its workplace will prevent the spread of an infectious disease.~~ The Library's Safety Plan addresses staff exposures, cleaning, and disinfection, and is included below.

LIBRARY REOPENING SAFETY PLAN

The Library Reopening Safety Plan is based on guidance provided by New York State and adapted to meet the needs of the Clifton Park–Halfmoon Public Library. As additional guidance is provided, this plan will be reviewed and updated periodically.

People

Workplace Activity

- During the Library Reopening Services Plan, staffing levels may be limited to only those employees who are necessary for the services being offered.
- During later stages of the Library Reopening Services Plan, staffing levels may be limited to those employees required to support Library services to the public.
- Other employees may continue to work from home.

Physical Distancing

- During the Library reopening, each area of the Library may be limited to no more than 50% of the maximum occupancy set by the Town of Clifton Park Building and Development Department.
- Employees and patrons will maintain a 6 ft. distance from each other whenever possible.
- Where physical distancing is impossible, if mandated by the CDC or other governmental agencies, employees must wear a face covering that covers both their mouth and noseⁱ. Employees may be required to wear a face covering when in any public area of the Library, when working at a public service desk, and when moving through or working in common staff areas.
- Tightly confined space may be occupied by only one employee at a time (e.g. network room, supply room in TP).
- Employees may be required to wear a face covering at all times when in the Library except if they are alone, seated in an office or room with the door closed.
- Seating in the break room may be limited to ensure social distancing.
- If mandated by the CDC or other governmental agencies patrons will be required to wear a face covering when in the library building. Patrons shall not be permitted to enter the Library without a face coveringⁱⁱ, if medically able to tolerate one, and are over the age of two.

ADA Accommodations

- Employees will not request medical or other documentation from a patron who refuses to comply with Library or government mandates and will provide alternate methods of service including but not limited to:
 - Curbside pickup of Library materials,
 - Telephone reference and reader's advisory service,
 - Technical support via email or telephone.
- Patrons needing disability accommodations while the Library is operating under conditions to reduce the transmission of infectious disease, should call Alex Gutelius, Library Director at 518-348-7512 or write to cphdirector@sals.edu or Alex Gutelius 475 Moe Road, Clifton Park, NY 12065.

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Meetings/Trainings

- Staff and department meetings may be held via Zoom.
- When in person meetings or trainings are required, employees must maintain a 6 ft. distance from each other and wear face coverings, if required by law or the Library.

Signage and Social Distancing Markers - Staff Areas

- Employees must adhere to social distancing markers in areas such as the ~~ADP~~-time clock and health screening station.
- Signs and tape may be put in place to reduce bi-directional foot traffic where possible.
- Signs and distance markers will be posted in commonly used areas (circulation desks, ASK desk, YS Desk, Piracci Board Room).
- If recommended, only one person at a time will be allowed in the elevators.

Signage and Social Distancing Markers - Public Areas

- Signage will be posted outside the Library on the doors and on a sidewalk sign with instructions for ordering and pickup and hours of operation.
- Curbside pickup procedures will be no-contact, and social distancing markers will be placed outside the Piracci Board Room, or wherever curbside pick-up is taking place.
- Patrons will pick up materials one at a time while other patrons wait six feet away.
- In the early stages of the Services Reopening Plan, library materials return bins may be placed outside the Piracci Board Room for patrons to return materials and social distancing markers will be placed to keep a 6 ft. distance between patrons. Once the majority of the back log of materials are returned, the regular library book drops will be utilized. ~~Returned materials may need to be quarantined.~~
- If mandated by the CDC or other governmental agencies patrons will be reminded to wear face coverings[#] when picking up or returning library materials.
- Social distancing markers and/or signage may be placed in the public elevator. Elevator occupancy may be limited to one person or one family group at a time.
- Social distancing markers and stanchions will be used to guide patrons when lining up at a service desk.
- Signage and floor markings may be used to encourage directional traffic in and out of the Library and in book aisles.
- Signage will be placed on the doors of restrooms reminding patrons to practice social distancing.
- Signage will be posted inside and outside of the Library, consistent with DOH guidance, reminding employees and patrons to:
 - Cover nose and mouth with a mask or cloth face covering.
 - Properly store, and when necessary, discard PPE.
 - Adhere to physical distancing instructions.
 - Report symptoms of or exposure to an infectious disease to supervisor.
- Follow hand hygiene and cleaning guidelines.
- Information will be posted informing patrons how to request ADA accommodations.

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PLACES

Protective Equipment

- Reusable face coverings may be provided to employees for their use. If required, face coverings must be worn properly and discarded or washed properly. Employees are responsible for washing their own face coverings. Employees may also wear face coverings of their own including homemade cloth face coverings as long as it covers their mouth and nose and meets recommended requirements.
- Disposable gloves will be provided to employees when cleaning or handling materials, or on request.
- PPE will not be provided to patrons.
- Vendors and delivery people may be required to wear a face covering when entering the library building. The Library will not provide PPE to vendors or delivery people.
- Employees will be given training on how to put on, take off, clean (as applicable) and discard PPE.
- Patrons may be required to wear a cloth face covering¹ when entering the Library building and the face covering must remain in place at all times while in the building. If a face covering is required, patrons shall not be permitted to enter the Library without a face covering, if medically able to tolerate one, and are over the age of two.
- Plexiglas shields ~~will~~may be installed at all service desks (Welcome, ASK, Circulation and YS).
- Plexiglas shields may be installed between the public computer workstations.
- Plexiglas shields may be installed at all staff workstations including the Circulation, Adult Services, Youth Services, Technical Processing, Local History, and IT work rooms.

Services

- Vending machines may be disabled.
- Water fountains may be disabled.

Hygiene and Cleaning

- Cleaning logs will be maintained, documenting the date, time and scope of cleaning.
- The cleaning logs will be periodically reviewed by the area supervisor.
- The cleaning logs will be kept in the following locations:
 - Circulation workroom bulletin board,
 - Piracci room at sink,
 - ASK desk between workstations,
 - YS desk between workstations,
 - Welcome desk adjacent to workstation (this will also be the location for the public restroom cleaning log).
- Spray bottles of disinfectant cleaner and paper towels will be available for staff use in all staff areas of the Library including public service desks.
- Staff may be required to wash their hands at the beginning and end of their shift and when removing gloves or face coverings.

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Shared Workstations

- Shared workstations at the Circulation and Reference desks will be cleaned frequently.
- Items to be cleaned include but not limited to:
 - Keyboard,
 - plastic edge of monitor,
 - mouse,
 - phone,
 - case un-locker,
 - receipt printer,
 - counter area.

Circulation Workroom

- Frequently touched areas of the circulation workroom will be cleaned at the end of each shift.
- Items to be cleaned include but are not limited to:
 - Printers,
 - Copiers,
 - Bathroom door handles,
 - Push bars for the exit doors.

Book Carts

- Staff will wipe down the handles of book carts after moving the cart.

Personal Workstations

- Spray bottles of disinfectant cleaner and paper towels will be available in all staff areas (AS workroom, TP workroom, Administrative hall, YS workroom, IT workroom, Maintenance office and other areas where temporary workstations are set up).
- Employees will be responsible for cleaning off their desk after each shift and storing non-essential items in cabinets or drawers.
- Employees with personal workstations will be responsible for cleaning their workstation on a regular basis.
- Items to be cleaned include but not limited to:
 - Keyboard,
 - Plastic edge of monitor,
 - Mouse,
 - Phone,
 - Receipt printer,
 - Counter area.

Library Materials

- When library materials are returned, they may need to be quarantined before being checked in and re-shelved.
- Employees will wear gloves when handling returned materials.
- Sanitizing wipes will not be used unless materials are dirty.

Public Areas of the Library

- Hand sanitizer will be available for public use.

- Sanitizing wipes will be available on request for the public and will be provided to patrons using the public computers.
- Public and staff restrooms are equipped with soap and paper towels for handwashing. Faucets and paper towel dispensers in the public restrooms are touch free.
- The entire building will be thoroughly cleaned on a daily basis by the Library's contract cleaners each night after closing using products identified as effective against infectious disease.
- Frequently touched surfaces in the public restrooms may be wiped down mid-way through each day when the Library is open to the public by facilities staff.
- Handrails, door handles and push bars and other frequently touched surfaces will be wiped down mid-way through each day when the Library is open to the public by facilities staff. ~~Nanoseptic will be applied to door handles, push bars, and elevator buttons.~~
- Staff on the ASK Desk and YS Desk will regularly wipe down public workstations, PAC workstations, and the edge of the service desk accessible to the public.
- Staff on the Circulation desk will regularly wipe down the edge of the service desk accessible to public and the credit card terminals.
- Handles on the baskets and carts used by patrons will be wiped down at least once a day.

Common Staff Areas

- Employees using the break room must wipe down surfaces after using them including but not limited to:
 - Fridge door handle,
 - Microwave,
 - Faucets,
 - Kettle handle,
 - Coffee machine buttons,
 - Water cooler buttons,
 - Counters,
 - Lunch table.

Communication

- Information updates will be provided to employees via the Intranet, email, signage, and during staff meetings.
- Information updates for patrons will be posted on the Library's website, social media, via Constant Contact, and through press releases.
- Employees will be given scripts to help when providing patrons with instructions regarding the mitigation measures that are in place while in the building.
- Signage will be posted to remind employees and patrons to adhere to proper hygiene, social distancing rules, appropriate use of PPE and cleaning and disinfection protocols.
- A log will be maintained of contractors or service providers who will be working at the Library. Contractors and service providers must follow all mandated mitigation procedures.

- The employee health screening log and on site attendance logs will provide a list of employees who are working on site by date. These log will be maintained by the Business Office if required.
- The Library will not keep a log of patrons who enter the Library.
- If an employee tests positive for an infectious illness, the Library Director or Business Manager will notify the Saratoga County Department of Health and follow their directions for notification of other employees or visitors to the building.

PROCESSES

Screening and Testing

- Prior to beginning an on-site shift, a mandatory health screening may be required for employees on the days they are working at the Library.
- ~~Employees may be required to complete a questionnaire that determines if the employee has:~~
 - ~~knowingly been in close or proximate contact in the past 14 days with anyone who has tested positive for or who has or had symptoms of an infectious disease~~
 - ~~tested positive in the past 14 days or~~
 - ~~has experienced any symptoms in the past 14 days~~
 - ~~CDC guidance will be followed regarding symptoms of the specific disease that has caused the current pandemic.~~
- Employees who screen positive for disease symptoms will not be allowed to enter the Library and will be sent home with instructions to contact their healthcare provider for assessment and testing. If required, the Library will notify the Saratoga County Health Department about the suspected case.
- The Library will follow the most up-to-date guidance from the DOH or CDC regarding protocols and policies for employees seeking to return to work after a suspected or confirmed case of the infectious disease or after the employee had close or proximate contact with a person with the infectious disease.
- The Library will follow the most up-to-date travel advisory guidance from the DOH, CDC, NYS, or Federal government.
- The screening logs will be reviewed regularly to ensure employees are adhering to the screening requirements. Supervisors will periodically review the logs for their own department/staff members.

Tracing and Tracking

- The Library Director, Business Manager, or HR Staff member will notify the Saratoga County Department of Health and DOH upon being informed of any positive test result by an employee, if required.
- Library administration will cooperate with the local health department to trace all contacts in the Library and will notify the health department, maintaining confidentiality as required by law.
- Supervisors will notify employees that they may have been exposed. Employees will follow the protocols outlined above under Screening and Testing.

Cleaning and Disinfecting

- If an employee tests positive for the infectious disease, the Library will follow CDC guidelines for cleaning and disinfecting.
- The building may close for 24 hours before cleaning and disinfection.
- Contract cleaning staff will clean and disinfect all areas including offices, bathrooms, common areas, and shared workstations used by the ill person.
- If it has been more than 7 days since the person with the suspected/confirmed illness used the facility, additional cleaning and disinfecting may not be necessary.

The Safety Committee will be responsible for continuous compliance with all aspects of the site safety plan. Please contact Alex Gutelius cphdirector@sals.edu or 518-348-7512 with questions or concerns.

Contractor/Service Provider Protocol

- Meeting with Contractors or service providers should take place virtually as often as possible to ensure the protection of both employees and visitors.
- When business-critical, in-person visits do occur, such as to allow equipment or facilities to remain operational, a health screening form must be completed before an individual enters the Library, if required.
- Alternatively, a contractor/service provider may supply a one-time documentation that their organization requires daily health screenings. Submit this documentation to the Business Manager.
- Employees who have arranged for a contractor or service provider to enter the Library must complete the Contractors/Service Provider log and attach the health screening form to the log (located in the Maintenance Office). If there is any YES response to the screening checklist, visitation or contractor work is forbidden.
- Contractors and service providers that work onsite should limit exposure to employees to the extent feasible by:
 - Ensuring contractors/service providers take a direct route to work area and do not unnecessarily interact with employees.
 - Practice social distancing at all time.
 - Wear a face covering if required.
 - Practice expected hygiene regarding washing hands.

EMPLOYEE AND CONTRACTOR LEAVE

Public health emergencies are extenuating and unanticipated circumstances in which the Clifton Park-Halfmoon Public Library is committed to reducing the burden on our employees. ~~With respect to the Families First Coronavirus Response Act passed in response to the COVID-19 pandemic, the Clifton Park-Halfmoon Public Library will offer the benefits provided for under the law while it remains in effect to any employee who qualifies for them.~~

~~Additional provisions may be enacted based upon need and the guidance and requirements in place by federal and state employment laws, FMLA, executive orders, and other potential sources.~~

Contractors, either independent or affiliated with a contracted firm, are not classified as employees of the Clifton Park-Halfmoon Public Library, and as such are not provided with paid leave time by the Clifton Park-Halfmoon Public Library, unless required by law.

DOCUMENTATION OF WORK HOURS AND LOCATIONS

In a public health emergency, it may be necessary to document work hours and locations of each employee and contractor to support contact tracing efforts. Identification of locations shall include on-site work and off-site visits. This information may be used by the Clifton Park-Halfmoon Public Library to support contact tracing within the organization and may be shared with local public health officials.

Employees are expected to follow their assigned schedule. Employees are expected to complete the screening questionnaire on the days they are working at the library building, and sign in and out when arriving for and leaving their shifts.

HOUSING FOR ESSENTIAL EMPLOYEES

It is unlikely that housing will be required for essential Library employees. However, in the rare circumstance when housing would be required, hotel rooms are expected to be the most viable option.

ADMINISTRATIVE SUCCESSION PLAN

There may be cases where members of the administration may not be able to carry out their duties in relation to their position at the Clifton Park-Halfmoon Public Library. This is the established line of succession for the administration.

- If the Director (Gutelius) is unable to fulfill the duties of the office, the Assistant Director for Public Service (Foster) will temporarily take the duties of the Director.
- If the Assistant Director (Foster) is unable to fulfill the duties of the office, the Assistant Director for Planning and Communications ([StewartVerhayden](#)) will temporarily take the duties of the Director.
- They will fulfill these duties until the Director returns from their leave of absence or the Board of Trustees appoints an interim Director or new Director.

CONTINUATION OF SERVICE

The Library will take a staged approach to reduction and reintroduction of service, based on the prevalence of the infectious disease in the community and organizational capacity.

~~Based on the Center for Disease Control's (CDC) guidance and metrics for operating public-facing institutions, we will continue to provide quality library services while keeping staff and patrons safe. The Library will track metrics for up to 14 days before adjusting the level of library service.~~

~~This link provides up-to-date information on current Metrics:
<https://covid.cdc.gov/covid-data-tracker/#county-view>~~

CONTINUATION OF SERVICES

Based on ~~guidance from the CDC and NYS DOH the Center for Disease Control's (CDC) guidance and metrics for operating public-facing institutions, and using our collective experience from the last two years,~~ we will continue to provide quality library services while keeping staff and patrons safe. ~~The Library may track metrics for up to 14 days before adjusting the level of library service.~~

~~This link provides up-to-date information on current Metrics: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>~~

Continuation of Service Plan: COVID-19 <u>Public Health Emergency</u> Metrics and Impacted Services			
	<u>Low Risk of Transmission</u>	<u>Medium Risk of Transmission</u>	<u>High Risk of Transmission</u>
Services	<ul style="list-style-type: none"> • Browse & Borrow Collections • In-person Reference • Indoor Seating • Computers & Copy Room • Computer Assistance • Study Rooms • Meeting Rooms • Curbside Pickup • Appointments • Indoor, Outdoor & Virtual programs • Grab & Go projects 	<ul style="list-style-type: none"> • Browse & Borrow Collections • In-person Reference • Indoor Seating • Computers & Copy Room • Computer Assistance • Study Rooms • Select Meeting Rooms • Curbside Pickup • Appointments • Outdoor & Virtual programs • Indoor Programs (attendance may be capped) • Grab & Go projects 	<ul style="list-style-type: none"> • Browse & Borrow Collections • In-person Reference • Indoor Seating • Computers & Copy Room • Limited Computer Assistance • Study Rooms • Select Meeting Rooms • Curbside Pickup • Appointments – Zoom & phone preferred • Outdoor & Virtual programs • Limited indoor programs at Library's discretion • Grab & Go projects
Masks	The Library will follow CDC guidance, subject to federal, state, and local mandates.		

Food – LIGHT SNACKS	<ul style="list-style-type: none"> • Allowed in Library • Allowed for programs 	<ul style="list-style-type: none"> • Allowed in Library • Not allowed for indoor programs 	<ul style="list-style-type: none"> • Allowed in Library • Not allowed for indoor programs
Suspended Services	All services available	<ul style="list-style-type: none"> • Room A-B cannot be reserved by the public • Very large indoor programs (200+ i.e. author visits, concerts) are suspended 	<ul style="list-style-type: none"> • Room A-B cannot be reserved by the public • Indoor program attendance capped • No Programs in the C.A.R. • School tours suspended
Staffing	Full, but subject to local, state, or federal mandates		
Library Hours	70 hours/week	70 hours/week	70 hours/week

NOTES for Staff:

The Administration and the Safety Committee will regularly monitor metrics to determine if additional guidance or restrictions are necessary.

“Limited Computer Assistance” can include factors like time, social distance, mask compliance of patron, etc.

“Indoor program attendance capped” will differ depending on the room.

- Room A-B should not have more than 60-75 (or fewer) patrons under ‘Substantial’
- Room A-B should not have more than 20-30 patrons under ‘High’
- Other rooms would obviously have fewer patrons – based on size and type of program

At the discretion of the Library Director of the Library Board, the Clifton Park-Halfmoon Public Library may close, reduce its operating hours or limit services temporarily in the event that:

- There are not sufficient employees to maintain basic service levels.
- Public visitation is too low to warrant keeping the Library open.
- Any other condition exists which prevents the Library from operating safely and effectively.

MODIFICATIONS/UPDATES

Initial Adoption Date: 3/15/2021

Modified Date	Description of Modification
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4/19/2021	Updated screening questions in accordance with new travel guidelines; updated the DOH quarantine health advisory link most recent guidance.
December 13, 2021	Library Reopening Service Plan has been moved to an appendix; Continuation of Service metrics that were based on NY Forward guidance have been replaced with metrics based on current CDC guidance.
March 20, 2023	Continuation of Service Chart updated with newest plan. Most COVID references changed to “infectious disease” and many recommendations will be based on new guidance.
<u>October 18, 2025</u>	<u>Updated to apply generally to public health emergencies.</u>

ⁱ Masks or face coverings must be worn properly, with both the mouth and nose covered.

POLICY 4.2 MATERIALS SELECTION POLICY

Need for this Policy:

The Collection Development and Materials Selection Policy is necessary to provide a framework for the growth and development of collections in support of the Library's mission. The policy is needed to guide staff and inform the public about the principles on which selection is based.

Policy:

The Library's goal is to provide the community with materials that reflect a wide range of views, expressions, opinions and interests. The Library provides free access to materials in a variety of formats to all patrons. Library patrons make their own choices as to what they will use based on individual interests and concerns. Responsibility for a child's use of library materials lies with ~~their~~his or her parent or guardian.

The Library Board endorses and declares that the Library will adhere to the principles of intellectual freedom adopted by the American Library Association, enumerated in:

- Library Bill of Rights
- Freedom to Read
- Freedom to View
- Interpretations of the Library Bill of Rights

Scope of the Collection

The scope of the collection refers to the range and type of materials selected including the formats offered and the level of difficulty. The scope is as broad as possible to allow for free expression and free access to ideas. The Library's collections will focus on the general patron rather than the researcher. Materials of local significance or value may be digitized to expand access. The collection is not archival. No extraordinary efforts are made to retain or preserve last copies or out of print titles.

Objectives of Selection

Selection may be defined as the decision that must be made to add materials to the collection or to retain materials already in the collection. The primary objectives are:

- To maintain a well-balanced and broad collection of materials for information, reference and research. Emphasis will not be placed on scholarly works, but on materials which will be considered accessible to the general public.
- To provide materials which support educational, cultural and civic activities in the community.
- To collect materials of contemporary significance as well as permanent value.
- To provide materials for recreation and enlightenment.

Criteria for Selection

Resources are evaluated as a whole and not on the basis of a particular section or sections. A resource will not be excluded from the library's collection because it presents an aspect of life realistically or because of frankness of expression.

While a single standard cannot be applied, potential resources are judged by appropriate criteria. In some instances, these criteria include artistic or literary merit, scholarship or the value of the resource to the informational needs of the community. The Library's decision to acquire material does not constitute endorsement of the material's content.

General criteria for selecting library materials are listed below. An item need not meet all the criteria in order to be acceptable.

- Relevance to community needs
- Public demand, interest or need
- Contemporary significance, popular interest or permanent value
- Attention of critics and reviewers
- Prominence, authority and/or competence of author, creator or publisher
- Timeliness of material
- Relationship to present collections
- Statement of challenging, original or alternative point of view
- Accessibility for multiple users of electronic formats
- Availability and accessibility of the same resources in other Southern Adirondack Library System member libraries or through interlibrary loan.

Responsibility for Selection

The Director, or an employee designated by the Director, has authority and responsibility for the selection of library resources.

Budget

The materials budget is recommended by the Library Director and approved by the Board of Trustees annually.

Suggestions for Additions to the Collection

~~Patron suggestions~~ Purchase requests from CPH tax district residents are always considered for addition to the collection. Suggested materials are subject to the above selection criteria.

Collection Maintenance, Replacement and Weeding.

The process of removing items from the collection is an integral part of collection development. Materials that are worn, obsolete, unused, old editions or unnecessarily duplicated are removed in order to maintain the collection's usefulness, currency, relevance and condition. The Library Director and designated staff members are responsible for collection maintenance and for the disposition of withdrawn resources. Withdrawn items may be offered to the Friends of the Library for fundraising purposes, offered to other libraries or non-profit organizations, recycled or discarded.

Gifts

Gifts of books and other resources are accepted with the understanding that they may be used or disposed of at the Library's discretion. Gift materials are subject to the same selection criteria as purchased materials.

When a cash gift is given to the Library for the purchase of memorial books or other tributes, the selection will be made by the Library Director or designated staff with consideration given to the donor's wishes.

Responsibility:

It is the responsibility of the Director to maintain adequate procedures to implement this policy.

Initial Adoption Date: 3/13/1985

Modified Date	Description of Modification
2/15/1993	
4/7/1999	
9/19/2005	
12/18/2017	Expanded the policy to include details on scope, objectives, criteria, responsibility, budget, recommendations, collection maintenance, gifts, and request for reconsideration; removed Library Bill of Rights documents as attachments and referenced them in policy.
9/18/2023	Removed the section on Requests for Reconsideration of Materials to new Policy 3.20 reconsideration Policy and Procedures; made minor wording changes.
12/18/2023	Modified the responsibility for selection section to remove reference to "delegation" by Board of Trustees.
4/21/2025	Removed reference to specific mission statement.
<u>10/18/2025</u>	<u>Changed his or her to their; specified that CPH tax district residents may make purchase requests for additions to the collection</u>



The SECURE 2.0 Act of 2022 (SECURE 2.0) includes several new optional withdrawal provisions available for plan sponsors to add to their plan(s) for eligible participants to access. Fidelity, the Library's Plan administrator, developed an offering to support participants with the following optional withdrawals, including Qualified Birth or Adoption distribution made through the SECURE Act of 2019 (SECURE 1.0).

- Qualified Birth or Adoption Distributions (SECURE 1.0)
- Withdrawals for Federally Declared Disasters (SECURE 2.0)
- Eligible Distributions for Domestic Abuse Victims (SECURE 2.0)

In additional, the SECURE Act of 2022 harmonizes the 403(b) and 401(k) hardship rules, including permitting earnings on 403(b) salary reduction contributions (both Pre-tax and designate Roth contributions) to be available for hardship withdrawals.

The Library's Thirds-Party Administrator (TPA) - OMNI has made the following elections and the effective date of when the service will be available.

Plan Name	Plan Number	Provision	Elected by your TPA	Effective Date ²
CLIFTON PARK-HALFMOO	51769	403b Hardship Earnings	Yes	8/18/25
CLIFTON PARK-HALFMOO	51769	Qualified Birth or Adoption Distribution (SECURE 1.0)	Yes	10/21/25

CLIFTON PARK- HALFMOO	51769	Withdrawals for Federally Declared Disasters (SECURE 2.0)	Yes	10/21/25
CLIFTON PARK- HALFMOO	51769	Eligible Distributions for Domestic Abuse Victims ¹ (SECURE 2.0)	Yes	10/21/25

In addition to the above elections, the SECURE 2.0 Act of 2022 includes a mandatory provision requiring that if a participant earns more than \$145,000 in FICA wages in the prior calendar year, all catch-up contributions at age 50 or older must be on a Roth basis. Fidelity has added a Roth source to the Library's plan that can be used for Roth and Roth catch-up contributions.

Because of these changes, the Board must approve the restated plan document. It is item 10A on the agenda.

Due to the size of the restated plan document, it was emailed to trustees on October 10 and 17 and not included in the board meeting package.

403(b) Plan Document

Clifton Park-Halfmoon Public Library

**Section 403(b) Plan Document for
Public Schools, Community Colleges, and Public Universities and Colleges**

Article I – Purpose

- 1.01 **Purpose:** Section 403(b) of the Code of 1986 permits contributions to be made to annuity contracts and custodial accounts under a 403(b) Plan to provide retirement benefits for employees of certain non-profit educational, charitable, humane and religious organizations. The Employer whose name and signature appear on the Adoption Agreement hereby adopts a 403(b) Plan in the form of this Volume Submitter 403(b) Plan Document for Public Schools, as modified by the information provided and selections made in the Adoption Agreement, for the exclusive benefit of Employees and their beneficiaries.

Article II- Definitions

The following words and terms, when used in the Plan and the Adoption Agreement, shall have the meaning set forth below.

- 2.01 **Account:** The account or accumulation maintained for the benefit of any Participant or Beneficiary under one or more Annuity Contracts or Custodial Accounts. For purposes of this Plan a separate account (including a separate bookkeeping account) shall include separate accounting.
- 2.02 **Account Balance:** The bookkeeping account maintained for each Participant which reflects the aggregate amount credited to the Participant's Account under all Accounts, including the Participant's Elective Deferrals, the earnings or loss of each Annuity Contract or a Custodial Account (net of expenses) allocable to the Participant, any transfers for the Participant's benefit, and any distribution made to the Participant or the Participant's Beneficiary. If permitted in the applicable Annuity Contract or Custodial Account Agreement, in the case where a Participant has more than one Beneficiary at the time of the Participant's death, then a separate Account Balance shall be maintained for each Beneficiary. The Account Balance includes any account established under Article VIII for rollover contributions and plan-to-plan transfers or exchanges made for a Participant, the account established for a Beneficiary after a Participant's death, and any account or accounts established for an Alternate Payee (as defined in section 414(p)(8) of the Code).
- 2.03 **Accumulated Benefit:** the sum of a Participant's or Beneficiary's Account Balances under all Funding Vehicles under the Plan.
- 2.04 **Administrative Appendix (Appendix):** Persons to whom administrative functions have been allocated and the specific functions allocated to such persons shall be identified in an Administrative Appendix to the Plan. Service agreements and other records or information pertaining to the administration of the Plan may be included or incorporated by reference in the Administrative Appendix. The Appendix will also include a list of all the Vendors of Funding Vehicles approved for use under the Plan, including sufficient information to identify the approved Funding Vehicles. This Appendix may be modified from time to time. A modification of the Appendix is not an amendment of the Plan.
- 2.05 **Administrator:** The person, committee, or other organization named in the Adoption Agreement, appointed by the Employer to administer the Plan. If no such Entity is named, the Administrator shall be the Employer. Functions of the Administrator, including those described in the Plan, may be performed by Vendors, designated agents of the Administrator, or others (including Employees a substantial portion of whose duties is administration of the Plan) pursuant to the terms of the Individual Agreements, written service agreements or other documents under the Plan. For this purpose, an Employee is treated as having a substantial portion of his or her duties devoted to administration of the Plan if the Employee's duties with respect to administration of the Plan are a regular part of the Employee's duties and the Employee's duties relate to Participants and Beneficiaries generally (and the Employee only performs those duties for himself or herself as a consequence of being a Participant or Beneficiary). Such duties shall be outlined and provided to the Employer under the Administrative Appendix.
- 2.06 **Adoption Agreement:** The instrument completed and executed by the Employer, in which the Employer adopts this Volume Submitter 403(b) Plan and selects its options under the Plan. Such Agreement may be amended by the Employer from time to time.
- 2.07 **After-Tax (Nondeductible) Employee Contribution:** Any contribution made to the Plan by a Participant as an After-Tax Employee Contribution that is included in the Participant's gross income in the year in which made and that is maintained under a separate account or separate accounting to which earnings and losses are allocated. If elected by the Employer in the Adoption Agreement, After-Tax Employee Contributions may be designated as Mandatory Employee Contributions.

- 2.08 **Alternate Payee:** A spouse, former spouse, child or other dependent of a Participant who is assigned under a qualified domestic relations order (as defined in §414(p) of the Code) a right to receive all or a portion of the benefits payable with respect to a Participant.
- 2.09 **Annuity Contract:** A nontransferable group or individual contract as defined in sections 403(b)(1) and 401(g) of the Code, established for each Participant by the Employer, or by each Participant individually, that is issued by an insurance company qualified to issue annuities under any applicable State law and that includes payment in the form of an annuity.
- 2.10 **Beneficiary:** The designated person or persons entitled to receive benefits under the Plan after the death of a Participant, subject to such additional rules as may be set forth in the Individual Agreements. If no designation has been made, or if no beneficiary is living at the time of a Participant's death, his Beneficiary shall be:

- (a) His surviving spouse; but if he has no surviving spouse, then
- (b) His surviving children, in equal shares; but if he has no surviving children, then
- (c) His estate.

If the Individual Agreement permits, a Beneficiary may designate a subsequent Beneficiary(ies) to receive the remaining balance in the account upon such original Beneficiary's death.

2.11 **Break in Service**

- (a) Hour of Service Method - If the Employer has specified in the Adoption Agreement that the Hour of Service method shall be used, then a Break in Service shall mean a Plan Year during which an Employee does not complete more than 500 (or less, if so elected in the Adoption Agreement) Hours of Service with the Employer. However, in determining the Break in Service referenced in this paragraph, the computation period shall be the same as that which is used to determine a Year of Service for eligibility purposes.

Solely for the purpose of determining whether a Break in Service for eligibility and vesting purposes has occurred in a computation period, an individual who is absent from work for maternity or paternity reasons shall receive credit for the Hours of Service which would otherwise have been credited to such individual but for such absence, or in any case in which such hours cannot be determined, 8 Hours of Service per day of such absence. The Hours of Service credited under this paragraph shall be credited in the computation period in which the absence begins if the crediting is necessary to prevent a Break in Service in that period, or, in all other cases, in the following computation period.

- (b) Elapsed Time Method - If the Employer has specified in the Adoption Agreement that the elapsed time method shall be used, then a Break in Service shall mean a Period of Severance of at least twelve-consecutive months.

A Period of Severance is a continuous period of time during which the Employee is not employed by the Employer. Such period begins on the date the Employee retires, quits, or is discharged, or if earlier, the 12 month anniversary of the date on which the Employee was otherwise first absent from service.

In the case of an individual who is absent from work for maternity or paternity reasons, the twelve-consecutive month period beginning on the first anniversary of the first date of such absence shall not constitute a Break in Service.

- (c) For purposes of Section 2.11(a) and (b) above, an absence from work for maternity or paternity reasons means an absence (1) by reason of the pregnancy of the individual, (2) by reason of the birth of a child of the individual, (3) by reason of the placement of a child with the individual in connection with the adoption of such child by such individual, or (4) for the purpose of caring for such child for a period beginning immediately following such birth or placement. The total number of hours of service under this Section by reason of any such pregnancy or placement shall not exceed 501 hours.

- 2.12 **Code:** The Internal Revenue Code of 1986, as now in effect or as hereafter amended. All citations to sections of the Code are to such sections as they may from time to time be amended or renumbered.

- 2.13 **Collective Bargaining Agreement:** An agreement which the Secretary of Labor finds to be a Collective Bargaining Agreement between employee representatives and one or more employers, if there is evidence that retirement benefits were the subject of good faith bargaining and if less than two percent of the Employees of the Employer who are covered pursuant to that agreement are professionals as defined in section 1.410(b)(-9)(g) of the proposed regulations. For this purpose, the term "employee representatives" does not include any organization more than half of whose members are employees who are owners, officers, or executives of the Employer.

- 2.14 **Compensation:**
- (a) All cash compensation for services to the Employer, including salary, wages, fees, commissions, bonuses, and overtime pay, that is includible in the Employee's gross income for the calendar year, plus amounts that would be cash compensation for services to the Employer includible in the Employee's gross income for the calendar year but for a compensation reduction election under section 125, 132(f), 401(k), 403(b), or 457(b) of the Code (including an election under Article III made to reduce compensation in order to have Elective Deferrals under the Plan). Such Compensation shall be determined under the most recent year of service pursuant to Section 403(b)(4) of the Code and which precedes the taxable year by no more than five years.
 - (b) Notwithstanding section 2.14(a) above, if elected in the Adoption Agreement, the Employer may exclude certain forms of compensation for purposes of determining the maximum permitted Elective Deferrals, Employer Contributions, or any other contributions being made to this Plan.
- 2.15 **Custodial Account:** The group or individual custodial account or accounts, as defined in section 403(b)(7) of the Code, established for each Participant by the Employer, or by each Participant individually, to hold assets of the Plan.
- 2.16 **Disabled:** The definition of disability provided in the applicable Individual Agreement. If not defined in the Individual Agreement, "Disabled" shall mean, pursuant to section 72(m)(7) of the Code, the inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or to be of long continued and indefinite duration. The permanence and degree of such impairment shall be supported by medical evidence.
- 2.17 **Elective Deferral:** The Employer contributions made to the Plan at the election of the Participant in lieu of receiving cash compensation. If elected by the Employer in the Adoption Agreement, Elective Deferrals may include pre-tax salary reduction contributions and Designated Roth Elective Deferrals.
- 2.18 **Employee:** Each individual, whether appointed or elected, who is a common law Employee of the Employer performing services for a Public School of the State, as an Employee of the Employer. This definition is not applicable unless the Employee's Compensation for performing services for a Public School is paid by the Employer. Further, a person occupying an elective or appointive public office is not an Employee performing services for a Public School unless such office is one to which an individual is elected or appointed only if the individual has received training, or is experienced, in the field of education. A public office includes any elective or appointive office of a State or local government.
- 2.19 **Employer:** The entity whose name appears on the Adoption Agreement executed by it, any successor which elects to continue the Plan, and any predecessor which has maintained this Plan. Such Employer must be an organization which is a State or political subdivision of a State or an agency or instrumentality of either, that has employees who perform services for an educational institution (as defined in section 170(b)(1)(A)(ii) of the Code. For purposes of eligibility to participate in and make contributions to the Plan, "Employer" also includes any Related Employer that is an eligible employer within the meaning of section 1.403(b)-2(b)(8) of the Treasury Regulations and that is designated in the Adoption Agreement.
- 2.20 **Employer Contribution:** Amounts contributed by the Employer, other than Elective Deferrals, for the Participant pursuant to Article XII of the Plan.
- 2.21 **Employer Contribution Account:** The account established and maintained for each Participant consisting of the Participant's Employer Contribution Account and certain transfers, where no accounting has been maintained with respect to principal and interest on Elective Deferrals or other unknown amounts that are part of the Employee's 403(b) account.
- 2.22 **Entry Date:** The date designated by the Employer in the Adoption Agreement.
- 2.23 **Excess Deferral:** For any taxable year, that portion of an Employee's Elective Deferrals that exceeds the limits of Section 402(g) of the Code.
- 2.24 **Funding Vehicles:** The Annuity Contracts or Custodial Accounts that satisfy the requirements of section 1.403(b)-3 of the Treasury Regulations and that are issued or established for funding amounts held under the Plan. A list of Vendors of Funding Vehicles approved for use under the Plan, including sufficient information to identify the approved Funding Vehicles, shall be maintained in an appendix to the Plan. The terms governing each Individual Agreement for the Funding Vehicles under the Plan, excluding those terms that are inconsistent with the Plan or section 403(b) of the Code, are hereby incorporated by reference in the Plan.

2.25 **Hardship (Financial Hardship):** Hardship is defined as an immediate and heavy financial need of the Employee where such Employee lacks other available resources. Unless the Employer maintains a separate Hardship Policy, the following are the only financial needs considered immediate and heavy:

- (a) expenses (within the meaning of section 213(d) of the Code) incurred or necessary for medical care of the Participant, the Participant's spouse, or dependents or the Participant's primary beneficiary (as defined in Q&A-5 of IRS Notice 2007-7);
- (b) the purchase (excluding mortgage payments) of a principal residence for the Participant;
- (c) payment of tuition and related educational fees for the next 12 months of post-secondary education for the Participant, the Participant's spouse, children or dependents or the Participant's primary beneficiary;
- (d) payments necessary to prevent the eviction of the Participant from, or a foreclosure on the mortgage of, the Participant's principal residence;
- (e) payments for burial or funeral expenses for the Participant's deceased parent, spouse, child or dependent (as defined in Section 152, and, beginning on or after August 17, 2006, without regard to Section 152(d)(1)(B)) the Participant's primary beneficiary;
- (f) expenses to repair damage to the Participant's principal residence that would qualify for the casualty loss deduction under Code section 165 (determined without regard to whether the loss exceeds 10% of adjusted gross income); or
- (g) Other definitions of immediate and heavy financial needs promulgated by the Commissioner of Internal Revenue through the publication of revenue rulings, notices, and other documents of general applicability.

The Plan must demonstrate that it satisfies section 1.401(k)-(1)(d)(3)(iv)(E) of the Treasury Regulations.

2.26 **Hour of Service:**

- (a) Each hour for which an Employee is directly or indirectly compensated, or entitled to compensation, by the Employer for the performance of duties during the applicable computation period; each hour for which an Employee is directly or indirectly compensated or entitled to compensation by the Employer (irrespective of whether the employment relationship has terminated) for reasons other than performance of duties (such as vacation, holidays, sickness, jury duty, disability, lay-off, military duty, or Authorized Leave of Absence) during the applicable computation period; and, each hour for which back pay is awarded or agreed to by the Employer without regard to mitigation of damages.
- (b) Notwithstanding the above, (1) no more than 501 Hours of Service are required to be credited to an Employee on account of any single continuous period during which the Employee performs no duties (whether or not such period occurs in a single computation period), (2) an hour for which an Employee is directly or indirectly paid, or entitled to payment, on account of a period during which no duties are performed is not required to be credited to the Employee if such payment is made or due under a plan maintained solely for the purpose of complying with applicable workers' compensation, unemployment compensation, or disability insurance laws; and (3) Hours of Service are not required to be credited for a payment which solely reimburses an Employee for medical or for medically-related expenses incurred by the Employer.
- (c) For purposes of this Section, a payment shall be deemed to be made by, or due from, the Employer regardless of whether such payment is made by, or due from, the Employer directly or indirectly through, among others, a trust fund, or insurer, to which the Employer contributes or pays premiums, and regardless of whether contributions made or due to the trust fund, insurer, or other entity are for the benefit of particular Employees or are on behalf of a group of Employees in the aggregate.
- (d) An Hour of Service must be counted for the purpose of determining a year of participation for purposes of accrued benefits and the employment (or re-employment) commencement date. The provisions of Department of Labor Regulations 2530.200b 2 are incorporated herein by reference.

2.27 **Individual Agreement(s):** The agreements between a Vendor and the Employer or a Participant that constitutes or governs a Custodial Account or an Annuity Contract.

2.28 **Nonresident Alien:** A nonresident alien who receives no earned income from the Employer which constitutes income from sources within the United States (within the meaning of section 861(a)(3) of the Code).

- 2.29 **Participant:** An individual for whom Elective Deferrals or Employer Contributions are currently being made, or for whom Elective Deferrals or Employer Contributions have previously been made, under the Plan and who has not received a distribution of his or her entire benefit under the Plan. All Employees of the Employer will be eligible to participate in the Plan except for those Employees excluded in the Adoption Agreement.
- 2.30 **Plan:** The name of the Plan, as indicated on the Employer's Adoption Agreement.
- 2.31 **Plan Year:** The calendar year, unless a different 12 month period or a short Plan Year is specified by the Employer in the Adoption Agreement.
- 2.32 **Public School:** An educational organization described in section 170(b)(1)(A)(ii) of the Code (relating to educational organizations that normally maintain a regular faculty and curriculum and normally has a regularly enrolled body of pupils or students in attendance at the place where educational activities are regularly carried out). Such definition shall also include State Departments of Education pursuant to Revenue Ruling 73-607.
- 2.33 **Qualified Employee:** For purposes of the special section 403(b) Catch-up limitation (defined under section 4.02, an Employee who has completed at least 15 Years of Service taking into account only employment with the Employer.
- 2.34 **Qualified Organization:** An organization that is an educational organization described in section 170(b)(1)(A)(ii), a hospital, a health and welfare service agency (including a home health service agency), a church related organization, or any organization described in section 414(e)(3)(B)(ii).
- 2.35 **Related Employer:** The Employer and any other entity which is under common control with the Employer under section 414(b), (c), (m) or (o) of the Code as defined in section 1.403(b)-2(b)(8) of the Treasury Regulations and that is designated in the Adoption Agreement. For this purpose, the Employer shall determine which entities are Related Employers based on a reasonable, good faith standard and taking into account the special rules applicable under Notice 89-23, 1989-1 C.B. 654.
- 2.36 **Roth Elective Deferrals:** A Roth Elective Deferral is an Elective Deferral that is: (1) designated irrevocably by the Participant at the time of the cash or deferred election as a Roth Elective Deferral that is being made in lieu of all or a portion of the pre-tax Elective Deferrals the Participant is otherwise eligible to make under the Plan; and (2) treated by the employer as includible in the Participant's income at the time the Participant would have received that amount in cash if the Participant had not made a cash or deferred election.
- 2.37 **Salary Reduction Agreement:** A legally binding agreement between the Employer and Employee whereby the Employee authorizes a reduction in the Employee's future salary or foregoes an increase in salary with respect to amounts earned after the Plan's effective date, and whereby the Employer agrees to contribute the amount of salary reduced or foregone by the Employee to the Plan. The Salary Reduction Agreement may be terminated at any time by either the Employer or the Employee with respect to amounts not yet earned by the Employee.
- 2.38 **Severance from Employment:** For purpose of the Plan, Severance from Employment means that the Employee ceases to be employed by the Employer maintaining the Plan or a Related Employer that is eligible to maintain a section 403(b) Plan. However, a Severance from Employment also occurs on any date on which an Employee ceases to be an employee of a Public School, even though the Employee may continue to be employed by a Related Employer that is another unit of the State or local government that is not a Public School or in a capacity that is not employment with a public school (e.g., ceasing to be an employee performing services for a public school but continuing to work for the same State or local government employer).
- 2.39 **Sponsor of the 403(b) Volume Submitter Plan (Sponsor):** The entity identified in the Adoption Agreement and who has received an Advisory Letter from the IRS with respect to the Plan.
- 2.40 **State:** A State, a political subdivision of a State, or any agency or instrumentality of a State. "State" includes the District of Columbia (pursuant to section 7701(a)(10) of the Code). An Indian tribal government is treated as a State pursuant to section 7871(a)(6)(B) of the Code for purposes of section 403(b)(1)(A)(ii) of the Code.
- 2.41 **Valuation Date:** The date or dates specified by the Employer and communicated to the Administrator.
- 2.42 **Vendor:** The provider of an Annuity Contract or Custodial Account. The Vendors selected by the Employer to receive ongoing payroll contributions shall be specified in the Administrative Appendix. Such Plan Vendor Attachment shall specify the Vendors who have entered into Information Sharing Agreements. Such Attachment shall be construed to be a part of the 403(b) Plan, and may be amended at any time by the Employer by re-executing such Plan Vendor Attachment.
- 2.43 **Year of Service:**

- (a) For purposes of determining Includible Compensation or Special Catch-Up Contributions, "Year of Service" means each full year during which an individual is a full-time Employee of the Employer, plus fractional credit for each part of a year during which the individual is either a full-time Employee of the Employer for a part of a year or a part-time Employee of the Employer. The Employee must be credited with a full Year of Service for each year during which the Employee is a full-time Employee and a fraction of a year for each part of a work period during which the Employee is a full-time or part-time Employee of the Employer. An Employee's number of Years of Service equals the aggregate of the annual work periods during which the Employee is employed by the Employer. The work period is the Employer's annual work period.
- (b) For purposes of determining Eligibility and Vesting for Employer Contributions, Year of Service shall be determined by one of the following methods:
 - (1) Hours of Service Method: If the Employer has specified in the Adoption Agreement that service will be credited on the basis of hours, days, weeks, semi-monthly payroll periods, or months, a Year of Service is a 12-consecutive month computation period during which the Employee completes at least the number of Hours of Service (not to exceed 1,000) specified in the Adoption Agreement.
 - (2) Elapsed Time Method:
 - (A) If the Employer has specified in the Adoption Agreement (or if the Adoption Agreement default is) that service will be credited under the Elapsed Time Method, for purposes of determining an Employee's initial or continued eligibility to participate in the Plan or the nonforfeitable interest in a Participant's account balance derived from Employer Contributions, a Year of Service is a period of service of 365 days
 - (B) For purposes of determining an Employee's initial or continued eligibility to participate in the Plan or the nonforfeitable interest in the Participant's account balance derived from Employer Contributions, (except for periods of service which may be disregarded on account of the "rule of parity") an Employee will receive credit for the aggregate of all time period(s) commencing with the Employee's first day of employment or reemployment and ending on the date a Break in Service begins. The first day of employment or reemployment is the first day the Employee performs an Hour of Service. An Employee will also receive credit for any period of severance of less than 12 consecutive months. Fractional periods of a year will be expressed in terms of days.
 - (3) Except where specifically excluded under in the Adoption Agreement, all of an Employee's Years of Service shall be taken into account for eligibility and vesting purposes, including Years of Service for an employee to be aggregated with the Employer pursuant to section 414(b), (c), or (m) of the Code.

2.44 Definitions Related to Eligible Automatic Contribution Arrangements (EACAs):

- (a) EACA: An "EACA" is an automatic contribution arrangement that satisfies the uniformity requirement in Section 3 of this Article and the notice requirement in Section 4 of this Article.
- (b) Automatic Contribution Arrangement: An "automatic contribution arrangement" is an arrangement under which, in the absence of an affirmative election by a Covered Employee, a certain percentage of the Covered Employee's Compensation will be contributed to the Plan as an Elective Deferral in lieu of being included in the Covered Employee's pay.
- (c) Covered Employee: A "Covered Employee" is a Participant identified in the Adoption Agreement as being covered under the EACA.
- (d) Default Elective Deferrals: "Default Elective Deferrals" are the Elective Deferrals contributed to the Plan under the EACA on behalf of Covered Employees who do not have an affirmative election in effect regarding Elective Deferrals.
- (e) Default Percentage: The "Default Percentage" is the percentage of a Covered Employee's Compensation contributed to the Plan as a Default Elective Deferral for the Plan Year. The Default Percentage is specified in the Adoption Agreement.

2.45 Definitions Related to Limitation on Annual Additions:

- (a) Annual Additions: The following amounts credited to a Participant under the Plan or any other plan aggregated with the Plan under sections 5.01(b) and 5.01(c):

- (1) Employer contributions, including Elective Deferrals (other than age 50 Catch up contributions described in section 414(v) of the Code and contributions that have been distributed to the Participant as Excess Elective Deferrals);
- (2) After-tax Employee contributions;
- (3) Forfeitures allocated to the Participant's Account;
- (4) Amounts allocated to an individual medical account, as defined in section 415(l)(2) of the Code, which is part of a pension or annuity plan, and amounts derived from contributions paid or accrued which are attributable to post-retirement medical benefits, allocated to the separate account of a key employee, as defined in section 419A(d)(3) of the Code, under a welfare benefit fund, as defined in section 419(e) of the Code; and
- (5) Allocations under a simplified employee pension.

Amounts described in 2.45(a)(1), (2), (3) and (5) are annual additions for purposes of both the dollar limitation under section 2.45(d)(1) and the percentage of compensation limitation under section 2.45(d)(2). Amounts described in (d) are annual additions solely for purposes of the dollar limitation under section 2.45(d)(1).

(b) **Includible Compensation:**

- (1) An Employee's actual wages that are included in the Participant's gross income for Federal income tax purposes (computed without regard to section 911 of the Code, relating to United States citizens or residents living abroad), including differential wage payments under section 3401(h) of the Code for the most recent period that is a Year of Service. Includible Compensation also includes any Elective Deferral or other amount contributed or deferred by the Employer at the election of the Employee that would be includible in gross income but for the rules of section 125, 132(f)(4), 402(e)(3), 402(h)(1)(B), 402(k), or 457(b) of the Code. Includible Compensation does not include any compensation received during a period when the Employer was not an eligible employer within the meaning of section 1.403(b)-2(b)(8) of the Treasury Regulations. The amount of Includible Compensation is determined without regard to any community property laws. Except as provided in section 1.401(a)(17)-1(d)(4)(ii) of the Treasury Regulations with respect to eligible Participants in governmental plans, the amount of Includible Compensation of each Participant taken into account in determining contributions shall not exceed \$265,000, as adjusted for cost-of-living increases in accordance with section 401(a)(17)(B) of the Code for periods after 2016.
 - (2) For purposes of applying the limitations on Annual Additions to nonelective Employer contributions pursuant to section 415 of the Code, Includible Compensation for a Participant who is permanently and totally disabled (as defined in section 72(m)(7) of the Code) is the compensation such Participant would have received for the Limitation Year if the Participant had been paid at the rate of compensation paid immediately before becoming permanently and totally disabled.
- (c) **Limitation Year:** The Limitation Year means the Plan Year selected in the Adoption Agreement. However, if the Participant is in control of an Employer pursuant to section 5.01(c) above, the Limitation Year shall be the Limitation Year in the defined contribution plan controlled by the Participant.
- (d) **Maximum Annual Addition:** The Annual Addition that may be contributed or allocated to a Participant's account under the Plan for any Limitation Year shall not exceed the lesser of:
- (1) \$53,000, as adjusted for increases in the cost-of-living under section 415 (d) of the Code for 2015 or 2016 periods, or
 - (2) 100 percent of the Participant's Includible Compensation for the Limitation Year.
- (e) **Contributions for Medical Benefits After Separation of Service:** The Includible Compensation limit referred to in (d)(2) above shall not apply to any contribution for medical benefits after separation from service (within the meaning of section 401(h) or section 419A(f)(2) of the Internal Revenue Code) which is otherwise treated as an Annual Addition.
- (f) **Section 403(b) Prototype Plan:** A Section 403(b) Prototype Plan means a section 403(b) plan the form of which is the subject of a favorable opinion letter from the Internal Revenue Service.
- (g) **Employer:** Solely for purposes of this Article, "Employer" means the employer that has adopted the Plan and any employer required to be aggregated with that employer under section 414(b) and (c) (taking into account section 415(h)), (m), (o), of the Internal Revenue Code and section 1.414(c)-5 of the Treasury Regulations.
- (h) **Excess Annual Addition.** "Excess Annual Addition" means the excess of the Annual Additions credited to the Participant for the Limitation Year under the Plan and plans aggregated with the Plan under sections 5.01(b) (c) over the Maximum Annual Addition for the Limitation Year under section 5.01(d)

2.46 **Definitions Related to Employer Contributions:**

- (a) Vested Percentage: The nonforfeitable percentage of each Participant's Employer Contribution Account determined in accordance with the vesting formula specified in the Adoption Agreement.
- (b) For Vesting Purposes - For purposes of computing the Employee's nonforfeitable right to the account balance derived from Employer Contributions, Years of Service and Breaks in Service will be measured by the Plan Year.
- (c) If 100% vesting after 2 years of service is selected in the Adoption Agreement and if an Employee has a 1-year Break in Service before satisfying the Plan's requirement for eligibility, service before such break will not be taken into account.

Article III - Participation and Contributions

- 3.01 **Eligibility:** Each Employee shall be eligible to participate in the Plan and elect to have Elective Deferrals made on his or her behalf hereunder immediately upon becoming employed by the Employer, or if later, the Entry Date specified in the Adoption Agreement. If elected by the Employer in the Adoption Agreement the following Employees may also be excluded: (a) nonresident aliens who receive no earned income from the Employer which constitutes income from sources within the U.S.; (b) Employees who are participants in an eligible deferred compensation plan within the meaning of section 457 of the Code or a qualified cash or deferred arrangement of the Employer or another custodial account or annuity described in section 403(b) of the Code; (c) students performing services in the employee of a school, college, or university as described in section 3121(b)(10); and (d) an Employee who normally works fewer than 20 hours per week.

For exclusions outlined above under Section 3.01(c) and (d), if any Employee in one of these two categories is permitted to participate, then all employees in that category must be permitted to participate in the Plan.

An Employee normally works fewer than 20 hours per week if, for the 12-month period beginning on the date the Employee's employment commenced, the Employer reasonably expects the Employee to work fewer than 1,000 hours of service (as defined under section 410(a)(3)(C) of the Code) and, for each Plan Year ending after the close of that 12-month period, the Employee has worked fewer than 1,000 hours of service.

If the Employer has elected the "20 hour rule" in the Adoption Agreement as an exclusion for Employees to be eligible to defer, once the Employee is eligible they will remain eligible for future years.

3.02 **Compensation Reduction Election:**

- (a) General Rule: An Employee elects to become a Participant by executing an election to reduce his or her Compensation (and have that amount contributed as an Elective Deferral on his or her behalf) and filing it with the Administrator or its designated agent. This Compensation reduction election shall be made on the agreement provided by the Administrator under which the Employee agrees to be bound by all the terms and conditions of the Plan. The Administrator may establish an annual minimum deferral amount no higher than \$200, and may change such minimum to a different amount (but not in excess of \$200 or such lower amount so specified in the Adoption Agreement), from time to time. The participation election shall also include designation of the Funding Vehicles and Accounts therein to which Elective Deferrals are to be made. Any such election shall remain in effect until a new election is filed. Only an individual who performs services for the Employer as an Employee may reduce his or her Compensation under the Plan. An Employee shall become a Participant as soon as administratively practicable following the date applicable under the Employee's election, or if later, the Entry Date specified in the Adoption Agreement.
- (b) Compensation for Compensation Reduction Election: For purposes of the Compensation Reduction Election, unless elected otherwise in the Adoption Agreement, "Compensation" means all cash compensation for services to the Employer, including salary, wages, fees, commissions, bonuses and overtime pay, that is includible in the Employee's gross income for the calendar year and amounts that would be cash compensation includible in gross income but for a reduction election under section 125, 132(f), 401(k), 403(b), or 457(b) of the Code (including a Compensation Reduction Election under the Plan).
- (c) Leave of Absence: Unless an election is otherwise revised, if an Employee is absent from work by leave of absence, Elective Deferrals under the Plan shall continue to the extent that Compensation continues.
- (d) Timing of Elective Deferrals: Elective Deferrals must be transferred to the Plan within a period that is not longer than what is reasonable for the proper administration of the Plan. Since this Plan is not subject to ERISA, notwithstanding any policy adopted to the contrary, the applicable State laws requirements shall be used.

3.03 **Eligible Automatic Contribution Arrangement (EACA)**

(a) Rules of Application

- (1) Employer Election of EACA Option: If an EACA is permitted under the terms of an Individual Agreement and the Employer has elected the EACA option in the Adoption Agreement, the provisions of this Section 3.03 shall apply for the Plan Year and, to the extent that any other provision of the Plan is inconsistent with the provisions of this section, the provisions of this section shall govern.
- (2) Default Elective Deferrals: Default Elective Deferrals will be made on behalf of Covered Employees who do not have an affirmative election in effect regarding Elective Deferrals. The amount of Default Elective Deferrals made for a Covered Employee each pay period is equal to the Default Percentage specified in the Adoption Agreement multiplied by the Covered Employee's Compensation for that pay period. If the Employer has so elected in the Adoption Agreement, a Covered Employee's Default Percentage will increase by one percentage point each Plan Year, beginning with the second Plan Year that begins after the Default Percentage first applies to the Covered Employee. The increase will be effective beginning with the first pay period that begins in such Plan Year or, if elected by the Employer in the Adoption Agreement, the first pay period in such Plan Year that begins on or after the date specified in the Adoption Agreement.
- (3) Right to Make Affirmative Election: A Covered Employee will have a reasonable opportunity after receipt of the notice described in Section 3.03(d) of this Article to make an affirmative election regarding Elective Deferrals (either to have no Elective Deferrals made or to have a different amount of Elective Deferrals made) before Default Elective Deferrals are made on the Covered Employee's behalf. Default Elective Deferrals being made on behalf of a Covered Employee will cease as soon as administratively feasible after the Covered Employee makes an affirmative election to have no Elective Deferrals made or to have a different amount of Elective Deferrals made.

(b) **Definitions**: Refer to Article II, Section 2.43 for definitions related to Eligible Automatic Contribution Arrangements (EACAs).

(c) Uniformity Requirement

- (1) Non-increasing Default Percentage. Except as provided in Section 3.03(c)(2) below or if the Employer has elected an increasing Default Percentage in the Adoption Agreement, the same percentage of Compensation will be withheld as Default Elective Deferrals from all Covered Employees subject to the Default Percentage.
- (2) Required Reduction or Cessation of Default Elective Deferrals. Default Elective Deferrals will be reduced or stopped to meet the limitations under §§ 402(g), and 415 of the Code and to satisfy any suspension period required after a distribution.

(d) Notice Requirement

- (1) Timing of Notice. At least 30 days, but not more than 90 days, before the beginning of the Plan Year, the Employer will provide each Covered Employee a notice of the Covered Employee's rights and obligations under the EACA as described in section 3.03(d)(2), written in a manner calculated to be understood by the average Covered Employee. If an Employee becomes a Covered Employee after the 90th day before the beginning of the Plan Year and does not receive the notice for that reason, the notice will be provided no more than 90 days before the Employee becomes a Covered Employee but not later than the date the Employee becomes a Covered Employee.
- (2) Content of Notice: The notice must accurately describe:
 - (A) The amount of Default Elective Deferrals that will be made on the Covered Employee's behalf in the absence of an affirmative election;
 - (B) The Covered Employee's right to elect to have no Elective Deferrals made on his or her behalf or to have a different amount of Elective Deferrals made;
 - (C) How Default Elective Deferrals will be invested in the absence of the Covered Employee's investment instructions; and
 - (D) The Covered Employee's right under section 3.03(e)(1) to make a withdrawal of Default Elective Deferrals and the procedures for making such a withdrawal.

(e) Withdrawal of Default Elective Deferrals

- (1) 90-Day Withdrawal Period. No later than 90 days after a Covered Employee's pay is first reduced by Default Elective Deferrals, the Covered Employee may request a distribution of his or her Default Elective Deferrals. No spousal consent is required for a withdrawal under this Section 3.03(e).
 - (2) Amount of Withdrawal. The amount to be distributed from the Plan upon the Covered Employee's request is equal to the amount of Default Elective Deferrals made through the earlier of (a) the pay date for the second payroll period that begins after the Covered Employee's withdrawal request and (b) the first pay date that occurs after 30 days after the Covered Employee's request, plus attributable earnings through the date of distribution. Any fee charged to the Covered Employee for the withdrawal may not be greater than any other fee charged for a cash distribution.
 - (3) Effect of Withdrawal on Elective Deferrals. Unless the Covered Employee affirmatively elects otherwise, any withdrawal request will be treated as an affirmative election to stop having Elective Deferrals made on the Covered Employee's behalf as of the date specified in Section 3.03(e)(2) above.
 - (4) Treatment of Withdrawn Amounts. Default Elective Deferrals distributed pursuant to this Section 3.03 are not counted towards the dollar limitation on Elective Deferrals contained in Code § 402(g). Matching Contributions that might otherwise be allocated to a Covered Employee's Account on behalf of Default Elective Deferrals will not be allocated to the extent the Covered Employee withdraws such Elective Deferrals pursuant to this Section 3.03 and any Matching Contributions already made on account of Default Elective Deferrals that are later withdrawn pursuant to this Section 3.03 will be forfeited.
- (f) Special Rule for Distribution of Excess Aggregate Contributions: If the Employer has elected in the Adoption Agreement that all Participants are Covered Employees, then the Plan has until 6 months (rather than 2½ months) after the end of the Plan Year to distribute Excess Aggregate Contributions and avoid the Code section 4979 10% excise tax.

3.04 **Roth 403(b) Elective Deferrals**

(a) General Application

- (1) If the Employer has elected in the Adoption Agreement, this Section 3.04 will apply to contributions beginning with the effective date specified in the Adoption Agreement but in no event before the first day of the first taxable year beginning on or after January 1, 2006.
- (2) As of the effective date under section 3.04(a)(1), the Plan will accept Roth Elective Deferrals made on behalf of Participants. A Participant's Roth Elective Deferrals will be allocated to a separate account maintained for such deferrals as described in section 3.04(b).
- (3) Unless specifically stated otherwise, Roth Elective Deferrals will be treated as Elective Deferrals for all purposes under the Plan.

(b) Separate Accounting

- (1) Contributions and withdrawals of Roth Elective Deferrals will be credited and debited to the Roth Elective Deferral account maintained for each Participant.
- (2) The Plan will maintain a record of the amount of Roth Elective Deferrals in each Participant's account.
- (3) Gains, losses, and other credits or charges must be separately allocated on a reasonable and consistent basis to each Participant's Roth Elective Deferral account and the Participant's other accounts under the Plan.
- (4) No contributions other than Roth Elective Deferrals and properly attributable earnings will be credited to each Participant's Roth Elective Deferral account.

(c) Direct Rollovers

- (1) Notwithstanding any provision in this Plan, a direct rollover of a distribution from a Roth Elective Deferral account under the Plan will only be made to another Roth Elective Deferral account under an applicable retirement plan described in section 402A(e)(1) or to a Roth IRA described in section 408A, and only to the extent the rollover is permitted under the rules of section 402(c).
- (2) Notwithstanding any provision in this Plan, unless otherwise provided by the Employer in the Adoption Agreement, the Plan will accept a rollover contribution to a Roth Elective Deferral account only if it is a direct rollover from another Roth Elective Deferral account under an applicable retirement plan described in section 402A(e)(1) and only to the extent the rollover is permitted under the rules of section 402(c).
- (3) The Plan will not provide for a direct rollover (including an automatic rollover) for distributions from a Participant's Roth Elective Deferral account if the amounts of the distributions that are eligible rollover distributions are reasonably expected to total less than \$200 during a year. In addition, any distribution from a Participant's Roth Elective Deferral account is not taken into account in determining whether

distributions from a Participant's other accounts are reasonably expected to total less than \$200 during a year. However, eligible rollover distributions from a Participant's Roth Elective Deferral account are taken into account in determining whether the total amount of the Participant's account balances under the Plan exceeds \$1,000 for purposes of mandatory distributions from the Plan.

- 3.05 **Information Provided by the Employee:** Each Employee enrolling in the Plan should provide to the Administrator at the time of initial enrollment, and later if there are any changes, any information necessary or advisable for the Administrator to administer the Plan, including any information required under the Individual Agreements.
- 3.06 **Change in Elective Deferrals Election:** Subject to the provisions of the applicable Individual Agreements, an Employee may at any time revise his or her participation election, including a change of the amount of his or her Elective Deferrals, his or her investment direction, and his or her designated Beneficiary. A change in the investment direction shall take effect as of the date provided by the Administrator on a uniform basis for all Employees. A change in the Beneficiary designation shall take effect when the election is accepted by the Vendor, or if applicable, the Administrator.
- 3.07 **Contributions Made Promptly:** Elective Deferrals under the Plan shall be transferred to the applicable Funding Vehicle as soon as administratively feasible. An Employer may adopt a policy and procedure that will satisfy State Law requirements or adopt the IRS safe harbor rule of depositing the amounts within 15 business days following the end of the month in which the amount would otherwise have been paid to the Participant, as long as the IRS safe harbor is not a longer period than the applicable State law.

Article IV - Limitations on Amounts Deferred and Other Special Contribution Rules

- 4.01 **Basic Annual Limitation for Elective Deferrals:** Except as provided in Sections 4.02 and 4.03, the maximum amount of the Elective Deferral under the Plan for any calendar year shall not exceed the lesser of (a) the applicable dollar amount or (b) the Participant's Includible Compensation for the calendar year. The applicable dollar amount is the amount established under section 402(g)(1)(B) of the Code, which is \$18,000 for 2015 and 2016, and is adjusted for cost-of-living after 2016 to the extent provided under section 415(d) of the Code.
- 4.02 **Special Section 403(b) Catch-up Limitation for Employees With 15 Years of Service:** If elected by the Employer in the Adoption Agreement and if the Employer is a Qualified Organization (within the meaning of § 1.403(b)-4(c)(3)(ii) of the Income Tax Regulations), the applicable dollar amount under Section 4.01 for any "Qualified Employee" is increased (to the extent provided in the Individual Agreements) by the least of:
- (a) \$3,000;
 - (b) The excess of:
 - (1) \$15,000, over
 - (2) The total special 403(b) catch-up elective deferrals made for the Qualified Employee by the Qualified Organization for prior years; or
 - (c) The excess of:
 - (1) \$5,000 multiplied by the number of years of service of the employee with the qualified organization, over
 - (2) The total Elective Deferrals made for the employee by the qualified organization for prior years.
- 4.03 **Age 50 Catch-up Elective Deferral Contributions:** If elected by the Employer in the Adoption Agreement, an Employee who is a Participant who will attain age 50 or more by the end of the calendar year is permitted to elect an additional amount of Elective Deferrals, up to the maximum age 50 catch-up Elective Deferrals for the year. The maximum dollar amount of the age 50 catch-up Elective Deferrals for a year is \$6,000 for 2015 and 2016, and is adjusted for cost-of-living after 2016 to the extent provided under the Code.
- 4.04 **Coordination of Catch-up Contributions:** Amounts in excess of the limitation set forth in Section 4.01 shall be allocated first to the special 403(b) catch-up under Section 4.02 and next as an age 50 catch-up contribution under Section 4.03. However, in no event can the amount of the Elective Deferrals for a year be more than the Participant's Compensation for the year.
- 4.05 **Special Rule for a Participant Covered by Another Section 403(b) Plan:** For purposes of this Article IV, if the Participant is or has been a participant in one or more other plans under section 403(b) of the Code (and any other plan that permits elective deferrals under section 402(g) of the Code), then this Plan and all such other plans shall be considered as one plan for purposes of applying the foregoing limitations of this Article IV. For this purpose, the Administrator shall take into account any other such plan maintained by any Related Employer and shall also take into account any other such plan for which the Administrator receives from the Participant sufficient information concerning his or her participation in such other plan. Notwithstanding the foregoing, another plan

maintained by a Related Employer shall be taken into account for purposes of Section 4.02 only if the other plan is a section 403(b) plan.

4.06 **Correction of Excess Elective Deferrals in Multiple Plans:**

- (a) If any portion of an Employee's Elective Deferral exceeds the limitation on Elective Deferrals under this Article IV, such portion shall be included in the Employee's gross income and be considered an Excess Deferral. Notwithstanding any other provision of this Plan, Excess Deferrals assigned to this Plan, plus any income and minus any losses allocable thereto, shall be distributed no later than April 15 to Participants who claim Excess Deferrals for the preceding taxable year and assign them to the Plan for such preceding year.
- (b) A Participant may assign to this Plan any Excess Deferrals made during a taxable year of the Participant by notifying the Administrator on or before March 1 (unless a later date, but not after April 15th is outlined in the Individual Agreement) of the amount of the Excess Deferrals to be assigned to the Plan. The Participant's notice shall be in writing, shall specify the Participant's Excess Deferrals for the preceding taxable year, and shall be accompanied by the Participant's written statement that if such amounts are not distributed, such Excess Deferrals when added to amounts deferred under other plans or arrangements described in sections 401(k), 408(k), 408(p) or 403(b) of the Code, exceed the limit imposed on the Participant by section 402(g) of the Code for the year in which the deferral occurred. For years beginning after 2005, distribution of Excess Deferrals for a year shall be made first from the Participant's pre-tax Elective Deferral account to the extent pre-tax Elective Deferrals were made for such year, unless the Employer elects otherwise in the Adoption Agreement.
- (c) Excess Deferrals shall be adjusted for any income or loss up to the date of distribution. The income or loss allocable to Excess Deferrals is the income or loss allocable to the Participant's Employee Elective Deferral account for the taxable year multiplied by a fraction, the numerator of which is such Participant's Excess Deferrals for the year and the denominator is the Participant's account balance attributable to Elective Deferrals without regard to any income or loss occurring during such taxable year; and income or loss allocable to the Participant's Elective Deferral account from the beginning of the next Plan Year through the date of correction. If the Elective Deferral on behalf of a Participant for any calendar year exceeds the limitations described above, or the Elective Deferral on behalf of a Participant for any calendar year exceeds the limitations described above when combined with other amounts deferred by the Participant under another plan of the Employer under section 403(b) of the Code (and any other plan that permits elective deferrals under section 402(g) of the Code for which the Participant provides information that is accepted by the Administrator), then the Elective Deferral, to the extent in excess of the applicable limitation (adjusted for any income or loss in value, if any, allocable thereto), shall be distributed to the Participant.

4.07 **Return of Excess 415 Contributions:**

- (a) If, as a result of a reasonable error in estimating a Participant's annual compensation, a reasonable error in determining the amount of Elective Deferrals under Section 402(g)(3) of the Code, or any other circumstances that the Internal Revenue Service shall determine meets the requirements of Section 415 of the Code and the regulations thereunder, an excess annual addition occurs in any Participant's account, a distribution is permitted of such excess. Such corrections of 415 excesses shall also include any subsequent guidance provided by the Treasury and any correction procedure included under the Employee Plans Compliance Resolution System (EPCRS).
- (b) Excess annual addition amounts which are distributed shall not be deemed annual additions for the limitation year during which such contributions were made, and are disregarded for purposes of Section 402(g) of the Code.
- (c) Distributions made under this section 4.07 include distributions of Elective Deferrals or employee After-Tax contributions. Such distributions will also include the income attributable to the excess annual addition.

4.08 **Protection of Persons Who Serve in a Uniformed Service:** An Employee whose employment is interrupted by qualified military service under section 414(u) of the Code or who is on a leave of absence for qualified military service under section 414(u) of the Code may elect to make additional Elective Deferrals upon resumption of employment with the Employer equal to the maximum Elective Deferrals that the Employee could have elected during that period if the Employee's employment with the Employer had continued (at the same level of Compensation) without the interruption or leave, reduced by the Elective Deferrals, if any, actually made for the Employee during the period of the interruption or leave. Except to the extent provided under section 414(u) of the Code, this right applies for five years following the resumption of employment (or, if sooner, for a period equal to three times the period of the interruption or leave).

4.09 **Amounts Paid after Severance Treated as Compensation:**

- (a) Effective Date: The provisions of this Section 4.10 shall apply to limitation years beginning on or after July 1, 2007.
- (b) Compensation paid after severance from employment: If elected by the Employer in the Adoption Agreement, Compensation shall be adjusted, as set forth herein and as otherwise elected in this Section 4.10, for the following types of compensation paid after a Participant's severance from employment with the Employer maintaining the Plan (or any other entity that is treated as the Employer pursuant to sections 414(b), (c), (m) or (o)). However, amounts described in subsections (1i) and (2) below may only be included in Compensation to the extent such amounts are paid by the later of 2 1/2 months after severance from employment or by the end of the limitation year that includes the date of such severance from employment. Any other payment of compensation paid after severance of employment that is not described in the following types of compensation is not considered Compensation within the meaning of section 415(c)(3), even if payment is made within the time period specified above.
 - (1) Regular pay: Compensation shall include regular pay after severance of employment if (1) the payment is regular compensation for services during the participant's regular working hours, or compensation for services outside the participant's regular working hours (such as overtime or shift differential), commissions, bonuses, or other similar payments; and (2) the payment would have been paid to the participant prior to a severance from employment if the Participant had continued in employment with the Employer.
 - (2) Leave cashouts and deferred compensation: Leave cashouts shall be included in Compensation, unless otherwise elected in the Adoption Agreement, if those amounts would have been included in the definition of Compensation if they were paid prior to the Participant's severance from employment, and the amounts are payment for unused accrued bona fide sick, vacation, or other leave, but only if the Participant would have been able to use the leave if employment had continued. In addition, deferred compensation shall be included in Compensation, unless otherwise elected in the Adoption Agreement, if the compensation would have been included in the definition of Compensation if it had been paid prior to the Participant's severance from employment, and the compensation is received pursuant to a nonqualified unfunded deferred compensation plan, but only if the payment would have been paid at the same time if the Participant had continued in employment with the Employer and only to the extent that the payment is includible in the Participant's gross income.

4.10 **Salary continuation payments for military service participants**: Compensation does not include, unless otherwise elected in the Adoption Agreement, payments to an individual who does not currently perform services for the Employer by reason of qualified military service (as that term is used in Code section 414(u)(1)) to the extent those payments do not exceed the amounts the individual would have received if the individual had continued to perform services for the Employer rather than entering qualified military service.

4.11 **Administrative delay ("the first few weeks") rule**: Compensation for a limitation year shall not include, unless otherwise elected in the Adoption Agreement, amounts earned but not paid during the limitation year solely because of the timing of pay periods and pay dates. However, if elected, Compensation for a limitation year shall include amounts earned but not paid during the limitation year solely because of the timing of pay periods and pay dates, provided the amounts are paid during the first few weeks of the next limitation year, the amounts are included on a uniform and consistent basis with respect to all similarly situated Participants, and no compensation is included in more than one limitation year.

Article V – Limitation on Annual Additions

5.01 Limitations on Aggregate Annual Additions

- (a) General Limitation on Annual Additions: A Participant's Annual Additions under the Plan for a Limitation Year may not exceed the Maximum Annual Addition as set forth in section 5.02(d) below.
- (b) Aggregation of Section 403(b) Plans of the Employer. If Annual Additions are credited to a Participant under any section 403(b) plans of the Employer in addition to this Plan for a Limitation Year, the sum of the Participant's Annual Additions for the Limitation Year under this Plan and such other section 403(b) plans may not exceed the Maximum Annual Addition as set forth in section 5.02(d) below.
- (c) Aggregation Where Participant is in Control of Any Employer. If a Participant is in control of any employer for a Limitation Year, the sum of the Participant's Annual Additions for the Limitation Year under this Plan, any other section 403(b) plans of the Employer, any defined contribution plans maintained by controlled employers, and

any section 403(b) plans of any other employers may not exceed the Maximum Annual Addition as set forth in section 5.02(d) below. For purposes of this paragraph, a Participant is in control of an employer based upon the rules of sections 414(b), 414(c), and 415(h) of the Code; and a defined contribution plan means a defined contribution plan that is qualified under section 401(a) or 403(a) of the Code, a section 403(b) plan, or a simplified employee pension within the meaning of section 408(k) of the Code.

- (d) Notice to Participants. The Administrator will provide written or electronic notice to Participants that explains the limitation in section 5.01(c) in a manner calculated to be understood by the average Participant and informs Participants of their responsibility to provide information to the Administrator that is necessary to satisfy section 5.01(c). The notice will advise Participants that the application of the limitations in section 5.01(c) will take into account information supplied by the Participant and that failure to provide necessary and correct information to the Administrator could result in adverse tax consequences to the Participant, including the inability to exclude contributions to the Plan under section 403(b) of the Code. The notice will be provided annually, beginning no later than the year in which the Employee becomes a Participant.
- (e) Coordination of Limitation on Annual Additions Where Employer Has Another Section 403(b) Prototype Plan or Participant is in Control of Employer. The Annual Additions which may be credited to a Participant under this Plan for any Limitation Year will not exceed the Maximum Annual Addition under section 2.4, reduced by the Annual Additions credited to the Participant under any other Section 403(b) Prototype Plans of the Employer in addition to this Plan and, if the Participant is in control of an employer, any defined contribution plans maintained by controlled employers and section 403(b) plans of any other employers. Contributions to the Participant's Accounts under this Plan will be reduced to the extent necessary to prevent this limitation from being exceeded.
- (f) Excess Annual Additions:
 - (1) If, notwithstanding sections 5.01(a) through 5.01(e), a Participant's Annual Additions under this Plan, or under this Plan and plans aggregated with this Plan under sections 5.01(b) and 5.01(c), result in an Excess Annual Addition for a Limitation Year, the Excess Annual Addition will be deemed to consist of the Annual Additions last credited, except Annual Additions to a defined contribution plan qualified under section 401(a) of the Code or a simplified employee pension maintained by an employer controlled by the Participant will be deemed to have been credited first.
 - (2) If an Excess Annual Addition is credited to a Participant under this Plan and another Section 403(b) Prototype Plan of the Employer on the same date, the Excess Annual Addition attributable to this Plan will be the product of:
 - (A) the total Excess Annual Addition credited as of such date, times
 - (B) the ratio of (1) the Annual Additions credited to the Participant for the Limitation Year as of such date under this Plan to (2) the total Annual Additions credited to the Participant for the Limitation Year as of such date under this Plan and all other Section 403(b) Prototype Plans of the Employer.
 - (3) Any Excess Annual Addition attributable to this Plan will be corrected in the manner described in section 5.01(h).
- (g) Coordination of Limitation on Annual Additions Where Employer Has Another Section 403(b) Plan that is Not a Prototype Plan. If Annual Additions are credited to the Participant for the Limitation Year under another section 403(b) plan of the Employer which is not a Section 403(b) Prototype Plan, the Annual Additions which may be credited to the Participant under this Plan for the Limitation Year will be limited in accordance with sections 5.01(e) and 5.01(f) as though the other plan were a Section 403(b) Prototype Plan unless the Employer provides other limitations in the Adoption Agreement.
- (h) Correction of Excess Annual Additions. A Participant's Excess Annual Additions for a taxable year are includible in the Participant's gross income for that taxable year. A Participant's Excess Annual Additions attributable to this Plan will be credited in the year of the excess to a separate account under the Plan for such Excess Annual Additions which will be maintained by the Vendor until the Excess Annual Additions are distributed. This separate account will be treated as a separate contract to which section 403(c) (or another applicable provision of the Code) applies. Amounts in the separate account may be distributed at any time, notwithstanding any other provisions of the Plan.

5.02 **Definitions:** Refer to Article II, Section 2.45 for definitions related to Limitation on Annual Additions.

Article VI – Loans

6.01 **Loans:** Loans shall be permitted under the Plan to the extent permitted by the Individual Agreements controlling the Account assets from which the loan is made.

6.02 **Information Coordination Concerning Loan:** Each Vendor is responsible for all information reporting and tax withholding required by applicable federal and state laws in connection with distributions and loans. To minimize

the instances in which Participants have taxable income as a result of loans from the Plan, the Administrator shall take such steps as may be appropriate to coordinate the limitations on loans set forth in Section 6.03, including the collection of information from Vendors, and transmission of information requested by any Vendor, concerning the outstanding balance of any loans made to a Participant under the Plan or any other plan of the Employer. The Administrator shall also take such steps as may be appropriate to collect information from Vendors and transmission of information to any Vendor, concerning any failure by a Participant to repay timely any loans made to a Participant under the Plan or any other plan of the Employer.

6.03 **Maximum Loan Amount:** No loan to a Participant under the Plan may exceed the lesser of:

- (a) \$50,000, reduced by the greater of (1) the outstanding balance on any loan from the Plan to the Participant on the date the loan is made or (2) the highest outstanding balance on loans from the Plan to the Participant during the one-year period ending on the day before the date the loan is approved by the Administrator (not taking into account any payments made during such one-year period); or
- (b) one-half of the value of the Participant's vested Account Balance (as of the valuation date immediately preceding the date on which such loan is approved by the Administrator) or, if greater, the total accrued benefit up to \$10,000.

For purposes of this Section 6.03, any loan from any other plan maintained by the Employer and any Related Employer shall be treated as if it were a loan made from the Plan, and the Participant's vested interest under any such other plan shall be considered a vested interest under this Plan; provided, however, that the provisions of this paragraph shall not be applied so as to allow the amount of a loan to exceed the amount that would otherwise be permitted in the absence of this paragraph.

6.04 **Failure to Make Loan Payment:** If a Participant fails to make a loan payment when due, such Participant will have a reasonable period as described in the loan agreement and applied on a uniform basis, (but no longer than the end of the calendar quarter following the calendar quarter in which the loan payment was due) after such loan payment due date to cure such default.

6.05 **Suspension of Certain Loan Payments:** Loan payments may be suspended under this Plan:

- (a) as permitted under section 414(u)(4) of the Code during participants' periods of military service; and
- (b) during any Participants' leave of absence as defined in section 72(p) of the Code and the regulations thereunder, but in no event shall such suspension exceed one year.

6.06 **Term of Loan:** Any loan shall by its terms require that repayment (principal and interest) be amortized in level payments, not less frequently than quarterly, over a period not extending beyond five years from the date of the loan. If such loan is used to acquire a dwelling unit which within a reasonable time (determined at the time the loan is made) will be used as the principal residence of the Participant, the amortization period shall not extend beyond 30 years from the date of the loan.

6.07 **Assignment or Pledge:** An assignment or pledge of any portion of the Participant's interest in the Plan and a loan, pledge, or assignment with respect to any insurance contract purchased under the Plan, will be treated as a loan under this paragraph.

6.08 **Administration of Loans:** Any applicable loan will be administered based on the loan policy of the Vendor or the Employer, whichever is applicable, Such policy(ies) must satisfy section 72(p) and the regulations thereunder.

6.09 **Repayment of Loan:** The terms governing the applicable Investment Arrangement shall determine the method of repayment of loans.

Article VII - Benefit Distributions

7.01 **Benefit Distributions At Severance from Employment or Other Distribution Event:**

- (a) Except as permitted under Section 4.06 (relating to excess Elective Deferrals), Section 7.04 (relating to withdrawals of amounts rolled over into the Plan), Section 7.05 (relating to hardship), or Section 10.03 (relating to termination of the Plan), pre-1989 Elective Deferral contributions (excluding earnings thereon) to an Annuity Contract that are separately accounted for, amounts rolled over into the Plan, a qualified reservist distributions as defined in section 72(t)(2)(G) of the Code, a payment pursuant to a qualified domestic relations order, or an IRS Levy, or as may otherwise be provided by law and in regulations or other rules of general applicability published by the Department of the Treasury or the Internal Revenue Service, distributions from a Participant's Elective Deferral Account may not be made earlier than the earliest of the date on which the

Participation has a Severance from Employment, dies, becomes Disabled, or attains age 59 1/2. Distributions shall otherwise be made in accordance with the terms of the Individual Agreements.

For purposes of this paragraph, a Participant shall be treated as having a Severance from Employment during any period the Participant is performing service in the uniformed services described in section 3401(h)(2)(A) of the Code.

- (b) Except for a payment pursuant to section 7.01(a) of the Plan, or as may otherwise be provided by law in regulations or other rules of general applicability published by the Department of the Treasury or the Internal Revenue Service, Employer contributions held in a Custodial Account may not be distributed earlier than the earliest of the date on which the Participant has a Severance from Employment, dies, becomes Disabled, or attains age 59 1/2. The available forms of distribution will be based on the terms governing the applicable Investment Arrangement.
- (c) Except for a payment pursuant to section 7.01(a) of the Plan, or as may otherwise be provided by law in regulations or other rules of general applicability published by the Department of the Treasury or the Internal Revenue Service, Employer contributions held in an Annuity Contract may not be distributed earlier than the earliest of the date on which the Participant has a Severance from Employment or upon the prior occurrence of an event as specified in the Adoption Agreement such as after a fixed number of years, attainment of a stated age, or after the Participant becomes disabled. The available forms of distribution will be based on the terms governing the applicable Investment Arrangement.

7.02 **Small Account Balances:** To the extent permitted under the terms governing the applicable Funding Vehicles, and if elected in the Adoption Agreement, distributions may be made in the form of a lump-sum payment, without the consent of the Participant or Beneficiary, but not without the consent of the Participant or Beneficiary if the Participant's Accumulated Benefit (determined without regard to any separate account that holds rollover contributions) exceeds \$5,000 or any lesser amount specified in the Funding Vehicle, ("Small Account Balance"). Any such distribution shall comply with the requirements of section 401(a)(31)(B) of the Code (relating to automatic distribution as a direct rollover to an individual retirement plan for distributions in excess of \$1,000).

7.03 **Minimum Distributions:** The Plan shall comply with the distribution requirements of section 401(a)(9) of the Code and the regulations thereunder in accordance with the terms of each Individual Agreement, unless and to the extent otherwise permitted by law and on regulations or other rules of general applicability published by the Department of the Treasury or the Internal Revenue Service. For purposes of applying the distribution rules of section 401(a)(9) of the Code, each Individual Agreement is treated as an individual retirement account (IRA) and distributions shall be made in accordance with the provisions of §1.408-8 of the Treasury Regulations, except as provided in §1.403(b)-6(e) of the Treasury Regulations.

7.04 **In-Service Distributions From Rollover Account:** If a Participant has a separate account attributable to rollover contributions to the Plan, to the extent permitted by the applicable Individual Agreement, if elected by the Employer in the Adoption Agreement, the Participant may at any time elect to receive a distribution of all or any portion of the amount held in the rollover account.

7.05 **Hardship Withdrawals:**

- (a) Hardship withdrawals shall be permitted under the Plan to the extent elected in the Adoption Agreement and permitted by the Individual Agreements controlling the Account assets to be withdrawn to satisfy the hardship. If applicable under an Individual Agreement, no Elective Deferrals or After-Tax Employee Contributions (excluding Mandatory Employee Contributions) shall be allowed under the Plan during the 6-month period beginning on the date the Participant receives a distribution on account of hardship. A Participant who receives a distribution of Elective Deferrals on account of hardship shall be prohibited from making Elective Deferrals and/or After Tax Employee Contributions under this and all other plans of the Employer for 6 months after receipt of the distribution;
- (b) The Individual Agreements shall provide for the exchange of information among the Employer and the Vendors or the Administrator to the extent necessary to implement the Individual Agreements, including, in the case of a hardship withdrawal that is automatically deemed to be necessary to satisfy the Participant's financial need (pursuant to section 1.401(k)-1(d)(3)(iv)(E) of the Income Tax Regulations), the Vendor or the Administrator notifying the Employer of the withdrawal in order for the Employer to implement the resulting 6-month suspension of the Participant's right to make Elective Deferrals under the Plan. In addition, in the case of a hardship withdrawal that is not automatically deemed to be necessary to satisfy the financial need (pursuant to section 1.401(k)-1(d)(3)(iii)(B) of the Income Tax Regulations), the Vendor or the Administrator, if applicable shall obtain information from the Employer or other Vendors to determine the amount of any plan loans and rollover accounts that are available to the Participant under the Plan to satisfy the financial need;

- (c) The distribution is not in excess of the amount of the immediate and heavy financial need (including amounts necessary to pay any federal, state or local income taxes or penalties reasonably anticipated to result from the distribution); and
- (d) If required by Treasury regulations, the Participant has obtained all distributions, other than hardship distributions, and all nontaxable loans under all plans maintained by the Employer (except to the extent such actions would be counterproductive to alleviating the financial need).
- (e) In applying the overall permitted Hardship distribution, such amounts shall be limited to the aggregate dollar amount of the Participant's section 403(b) elective deferrals under the applicable custodial agreements and contracts (and may not include any income thereon), reduced by the aggregate dollar amount of Elective Deferral distributions previously made to the Participant from the custodial agreements and/or contracts.

7.06 Rollover Distributions:

- (a) A Participant or the Beneficiary of a deceased Participant (or a Participant's spouse or former spouse who is an Alternate Payee under a domestic relations order, as defined in section 414(p) of the Code) who is entitled to an eligible rollover distribution may elect to have any portion of an eligible rollover distribution (as defined in section 402(c)(4) of the Code) from the Plan paid directly to an eligible retirement plan (as defined in section 402(c)(8)(B) of the Code) specified by the Participant in a direct rollover. In the case of a distribution to a Beneficiary who at the time of the Participant's death was neither the spouse of the Participant nor the spouse or former spouse of the Participant who is an Alternate Payee under a domestic relations order, a direct rollover is payable only to a traditional individual retirement account or traditional individual retirement annuity (IRA) that has been established on behalf of the Beneficiary as an inherited traditional IRA (within the meaning of section 408(d)(3)(C) of the Code).
- (b) For distributions made after December 31, 2007, Participants must be given the option to directly rollover to a Roth IRA as a qualified rollover contribution pursuant to section 408A(e) of the Code.
- (c) Pursuant to section 402(c)(11) of the Code and section 108(f) of WRERA, for Plan Years after December 31, 2009, a plan must permit rollovers by nonspouse Beneficiaries and a rollover by a nonspouse Beneficiary must be made in a Direct Rollover to either a Roth IRA or traditional IRA. A surviving spouse Beneficiary who makes a rollover to a Roth IRA or a traditional IRA from this Plan may elect either to treat the Roth IRA or traditional IRA as his or her own or establish the Roth IRA or traditional IRA in the name of the decedent with the surviving spouse as the Beneficiary.
- (d) Each Vendor shall be separately responsible for providing, within a reasonable time period before making an initial eligible rollover distribution, an explanation to the Participant of his or her right to elect a direct rollover and the income tax withholding consequences of not electing a direct rollover.

7.07 Nonspouse Beneficiary Direct Rollover

- (a) A direct trustee-to-trustee transfer of any portion of a benefit payable upon the death of a Participant may be distributed from this Plan to an individual retirement plan described in section 408(a) or (b) of the Code (an "IRA") that is established for the purpose of receiving the distribution on behalf of a Designated Beneficiary who is a nonspouse beneficiary. The transfer is treated as a direct rollover of an eligible rollover distribution for purposes of section 402(c) of the Code.

The IRA of the nonspouse beneficiary is treated as an inherited IRA within the meaning of section 408(d)(3)(C) of the Code.

- (b) This Plan shall offer a direct rollover of a distribution to a nonspouse beneficiary who is a Designated Beneficiary within the meaning of section 401(a)(9)(E) of the Code, provided that the distributed amount satisfies all the requirements to be an eligible rollover distribution other than the requirement that the distribution be made to the participant or the participant's spouse. The direct rollover must be made to an IRA established on behalf of the Designated Beneficiary that will be treated as an inherited IRA pursuant to the provisions of section 402(c)(11) of the Code. If a nonspouse beneficiary elects a direct rollover, the amount directly rolled over is not includible in gross income in the year of the distribution.
- (c) Section 402(c)(11) of the Code provides that a direct rollover of a distribution by a nonspouse beneficiary is a rollover of an eligible rollover distribution only for purposes of section 402(c) of the Code. Therefore, the distribution is not subject to the direct rollover requirements of section 401(a)(31) of the Code, the notice requirements of section 402(f) of the Code, or the mandatory withholding requirements of section 3405(c) of the Code. If an amount distributed from a plan is received by a nonspouse beneficiary, the distribution is not eligible for rollover.

- (d) This Plan may make a direct rollover to an IRA on behalf of a trust where the trust is the named beneficiary of a decedent, provided the beneficiaries of the trust meet the requirements to be designated beneficiaries within the meaning of section 401(a)(9)(E) of the Code. In such a case, the beneficiaries of the trust are treated as having been designated as beneficiaries of the decedent for purposes of determining the distribution period under section 401(a)(9) of the Code, if the trust meets the requirements set forth in Treasury Regulation section 1.401(a)(9)-4, Q&A-5, with respect to the IRA.

- (e) Determination of Required Minimum Distributions:

General rule. If the Employee dies before his or her Required Beginning Date, the required minimum distributions for purposes of determining the amount eligible for rollover with respect to a nonspouse beneficiary are determined under either the 5-year rule described in section 401(a)(9)(B)(ii) of the Code or the life expectancy rule described in section 401(a)(9)(B)(iii) of the Code. Under either rule, no amount is a required minimum distribution for the year in which the Employee dies. The rule in Treasury Regulation section 1.402(c)-2, Q&A-7(b) (relating to distributions before an Employee has attained age 70½) does not apply to nonspouse beneficiaries.

Five-year rule. Under the 5-year rule described in section 401(a)(9)(B)(ii) of the Code, no amount is required to be distributed until the fifth calendar year following the year of the Employee's death. In that year, the entire amount to which the beneficiary is entitled under the plan must be distributed. Thus, if the 5-year rule applies with respect to a nonspouse beneficiary who is a designated beneficiary within the meaning of section 401(a)(9)(E) of the Code, for the first 4 years after the year the Employee dies, no amount payable to the beneficiary is ineligible for direct rollover as a required minimum distribution. Accordingly, the beneficiary is permitted to directly roll over the beneficiary's entire benefit until the end of the fourth year (but, the 5-year rule must also apply to the IRA to which the rollover contribution is made). On or after January 1 of the fifth year following the year in which the Employee died, no amount payable to the beneficiary is eligible for rollover.

Life expectancy rule. (1) *General rule.* If the life expectancy rule described in section 401(a)(9)(B)(iii) of the Code applies, in the year following the year of death and each subsequent year thereafter, there is a required minimum distribution. The amount not eligible for rollover includes all undistributed required minimum distributions for the year in which the direct rollover occurs and any prior year (even if the excise tax under section 4974 of the Code has been paid with respect to the failure in the prior years). (2) *Special rule.* If, under Treasury Regulation section 1.401(a)(9)-3, Q&A, paragraph (b) or (c) the 5-year rule applies, the nonspouse Designated Beneficiary may determine the required minimum distribution under the plan using the life expectancy rule in the case of a distribution made prior to the end of the year following the year of death. However, in order to use this rule, the required minimum distributions under the IRA to which the direct rollover is made must be determined under the life expectancy rule using the same Designated Beneficiary.

- (f) If an Employee dies on or after his or her Required Beginning Date, within the meaning of section 401(a)(9)(C) of the Code, for the year of the Employee's death, the required minimum distribution not eligible for rollover is the same as the amount that would have applied if the Employee were still alive and elected the direct rollover. For the year after the year of the Employee's death and subsequent years thereafter, see Q&A-5 of Treasury Regulation section 1.401(a)(9)-5, Q&A-5, to determine the applicable distribution period to use in calculating the required minimum distribution. As in the case of death before the Employee's Required Beginning Date, the amount not eligible for rollover includes all undistributed required minimum distributions for the year in which the direct rollover occurs and any prior year, including years before the Employee's death.
- (g) Under section 402(c)(11) of the Code, an IRA established to receive a direct rollover on behalf of a nonspouse Designated Beneficiary is treated as an inherited IRA within the meaning of section 408(d)(3)(C) of the Code. The required minimum distribution requirements set forth in section 401(a)(9)(B) of the Code and the regulations thereunder apply to the inherited IRA. The rules for determining the required minimum distributions under the Plan with respect to the nonspouse beneficiary also apply under the IRA. Thus, if the Employee dies before his or her Required beginning Date and the 5-year rule in section 401(a)(9)(B)(ii) of the Code applied to the nonspouse Designated Beneficiary under the plan making the direct rollover, the 5-year rule applies for purposes of determining required minimum distributions under the IRA. If the life expectancy rule applied to the nonspouse Designated Beneficiary under the plan, the required minimum distribution under the IRA must be determined using the same applicable distribution period as would have been used under the plan if the direct rollover had not occurred. Similarly, if the Employee dies on or after his or her Required Beginning Date, the required minimum distribution under the IRA for any year after the year of death must be determined using the same applicable distribution period as would have been used under the plan if the direct rollover had not occurred.

7.08 Qualified Reservist Distribution:

- (a) This provision applies to individuals ordered or called to active duty after September 11, 2001. The two-year period for making repayments of Qualified Reservist Distributions does not end before the date that is two years after the date of enactment.
- (b) A Qualified Reservist Distribution is a distribution (1) from an IRA or attributable to elective deferrals under a 401(k) plan, 403(b) plan, or certain similar arrangements, (2) made to an individual who (by reason of being a member of a reserve component as defined in section 101 of title 37 of the U.S. Code) was ordered or called to active duty for a period in excess of 179 days or for an indefinite period, and (3) that is made during the period beginning on the date of such order or call to duty and ending at the close of the active duty period. A 401(k) plan or 403(b) plan does not violate the distribution restrictions applicable to such plans by reason of making a Qualified Reservist Distribution.
- (c) An individual who receives a Qualified Reservist Distribution may, at any time during the two-year period beginning on the day after the end of the active duty period, make one or more contributions to an IRA of such individual in an aggregate amount not to exceed the amount of such distribution. The dollar limitations otherwise applicable to contributions to IRAs do not apply to any contribution made pursuant to the provision. No deduction is allowed for any contribution made under the provision.

Article VIII - Rollovers to the Plan and Transfers from the Plan

8.01 **Eligible Rollover Contributions to the Plan:**

- (a) Eligible Rollover Contributions: If elected by the Employer in the Adoption Agreement and to the extent provided in the Individual Agreements, an Employee who is a Participant who is entitled to receive an eligible rollover distribution from another eligible retirement plan may request to have all or a portion of the eligible rollover distribution paid to the Plan. The Vendor or the Administrator, if applicable, may require such documentation from the distributing plan as it deems necessary to effectuate the rollover in accordance with section 402 of the Code and to confirm that such plan is an eligible retirement plan within the meaning of section 402(c)(8)(B) of the Code. If elected by the Employer in the Adoption Agreement and permitted in the Individual Agreements, the Plan may accept a rollover contribution from a Roth elective deferral account under an applicable retirement plan described in section 402A(e)(1) of the Code.
- (b) Eligible Rollover Distribution: For purposes of Section 8.01(a), an eligible rollover distribution means any distribution of all or any portion of a Participant's benefit under another eligible retirement plan, except that an eligible rollover distribution does not include (1) any installment payment for a period of 10 years or more, (2) any distribution made as a result of an unforeseeable emergency or other distribution which is made upon hardship of the employee, or (3) for any other distribution, the portion, if any, of the distribution that is a required minimum distribution under section 401(a)(9) of the Code. In addition, an eligible retirement plan means an individual retirement account described in section 408(a) of the Code, an individual retirement annuity described in section 408(b) of the Code, a qualified trust described in section 401(a) of the Code, an annuity plan described in section 403(a) or 403(b) of the Code, or an eligible governmental plan described in section 457(b) of the Code, that accepts the eligible rollover distribution.
- (c) Eligible Retirement Plan. An Eligible Retirement Plan means a qualified trust described in section 401(a) of the Code, an annuity plan described in section 403(a) or 403(b) of the Code, an individual retirement account described in section 408(a) of the Code, an individual retirement annuity described in section 408(b) of the Code, or an eligible governmental plan described in section 457(b) of the Code.
- (d) Separate Accounts: The Vendor, or the Administrator if applicable, shall establish and maintain for the Participant a separate account for any eligible rollover distribution paid to the Plan.
- (e) Roth Rollovers: If provided by the Employer in the Adoption Agreement, the plan will accept a rollover contribution to a Roth Elective Deferral account only if it is a direct rollover from another Roth elective deferral account under an applicable retirement plan described in section 402A(e)(1) of the Code and only to the extent the rollover is permitted under the rules of section 402(c) of the Code.
- (f) Information Regarding Participant Basis Required. A rollover of an Eligible Rollover Distribution that includes after-tax employee contributions or Roth Elective Deferrals will only be accepted if the Administrator obtains information regarding the Participant's tax basis under section 72 of the Code in the amount rolled over.

8.02 **Plan-to-Plan Transfers to the Plan:** If elected in the Adoption Agreement, plan-to-plan transfers for a Participant shall be permitted as provided in this section.

- (a) At the direction of the Employer, for a class of Employees who are Participants or Beneficiaries in another plan under section 403(b) of the Code, the Administrator may permit a transfer of part or all of the assets to the Plan as provided in this Section 8.02. Such a transfer is permitted only if the other plan provides for the direct transfer of each person's interest therein (entire or partial interest) to the Plan and the participant is an employee or former employee of the Employer. The Administrator and any Vendor accepting such transferred amounts may require that the transfer be in cash or other property acceptable to it. The Administrator or any Vendor accepting such transferred amounts may require such documentation from the other plan as it deems necessary to effectuate the transfer in accordance with §1.403(b)-10(b)(3) of the Income Tax Regulations and to confirm that the other plan is a plan that satisfies section 403(b) of the Code.
- (b) The amount so transferred shall be credited to the Participant's Account Balance, so that the Participant or Beneficiary whose assets are being transferred has an accumulated benefit immediately after the transfer at least equal to the accumulated benefit with respect to that Participant or Beneficiary immediately before the transfer.
- (c) To the extent provided in the Individual Agreements holding such transferred amounts, the amount transferred shall be held, accounted for, administered and otherwise treated in the same manner as an Elective Deferral by the Participant under the Plan, except that (1) the Individual Agreement which holds any amount transferred to the Plan must provide that, to the extent any amount transferred is subject to any distribution restrictions required under section 403(b) of the Code, the Individual Agreement must impose restrictions on distributions to the Participant or Beneficiary whose assets are being transferred that are not less stringent than those imposed on the transferor plan and (2) the transferred amount shall not be considered an Elective Deferral under the Plan in determining the maximum deferral under Article IV. The Employer reserves the right to establish procedures with respect to former employees.
- (d) Plan-to-Plan transfer may not be made between this Plan and a qualified plan or a 457(b) Plan. Notwithstanding the previous sentence if the Plan Sponsor is a church, or church related organization transfers and mergers may be made between a qualified plan and a 403(b) or vice versa.

8.03 **Plan-to-Plan Transfers from the Plan:** If elected in the Adoption Agreement, plan-to-plan transfers for a Participant shall be permitted as provided in this section.

- (a) At the direction of the Employer, the Administrator may permit a class of Participants and Beneficiaries to elect to have all or any portion of their Account Balance transferred to another plan that satisfies section 403(b) of the Code in accordance with §1.403(b)-10(b)(3) of the Income Tax Regulations. A transfer is permitted under this Section 8.03(a) only if the Participants or Beneficiaries are employees or former employees of the employer (or the business of the employer) under the receiving plan and the other plan provides for the acceptance of plan-to-plan transfers with respect to the Participants and Beneficiaries and for each Participant and Beneficiary to have an amount under the other plan immediately after the transfer at least equal to the amount transferred.
- (b) The other plan must provide that, to the extent any amount transferred is subject to any distribution restrictions required under section 403(b) of the Code, the other plan shall impose restrictions on distributions to the Participant or Beneficiary whose assets are transferred that are not less stringent than those imposed under the Plan. In addition, if the transfer does not constitute a complete transfer of the Participant's or Beneficiary's interest in the Plan, the other plan shall treat the amount transferred as a continuation of a pro rata portion of the Participant's or Beneficiary's interest in the transferor plan (e.g., a pro rata portion of the Participant's or Beneficiary's interest in any after-tax employee contributions).
- (c) Upon the transfer of assets under this Section 8.03, the Plan's liability to pay benefits to the Participant or Beneficiary under this Plan shall be discharged to the extent of the amount so transferred for the Participant or Beneficiary. The Administrator may require such documentation from the receiving plan as it deems appropriate or necessary to comply with this Section 8.03 (for example, to confirm that the receiving plan satisfies section 403(b) of the Code and to assure that the transfer is permitted under the receiving plan) or to effectuate the transfer pursuant to § 1.403(b)-10(b)(3) of the Income Tax Regulations.

8.04 **Contract and Custodial Account Exchanges:**

- (a) A Participant or Beneficiary is permitted to change the investment of his or her Account Balance among the Vendors under the Plan, subject to the terms of the Individual Agreements. However, an investment change that includes an investment with a Vendor that is not eligible to receive contributions under Article III (referred to below as an exchange) is not permitted unless the conditions in paragraphs (b) through (d) of this Section 8.04 are satisfied.

- (b) The Participant or Beneficiary must have an Account Balance immediately after the exchange that is at least equal to the Account Balance of that Participant or Beneficiary immediately before the exchange (taking into account the Account Balance of that Participant or Beneficiary under both section 403(b) contracts and custodial accounts immediately before the exchange).
- (c) The Individual Agreement with the receiving Vendor has distribution restrictions with respect to the Participant that are not less stringent than those imposed on the investment being exchanged.
- (d) The Employer or the Administrator enters into an agreement with the receiving Vendor for the other contract or custodial account under which the Employer and the Vendor will from time to time in the future provide each other with the following information:
 - (1) Information necessary for the resulting contract or custodial account, or any other contract or custodial accounts to which contributions have been made by the Employer, to satisfy section 403(b) of the Code, including the following: (1) the Employer providing information as to whether the Participant's employment with the Employer is continuing, and notifying the Vendor when the Participant has had a Severance from Employment (for purposes of the distribution restrictions in Section 7.01); (2) the Vendor notifying the Employer of any hardship withdrawal under Section 7.05 if the withdrawal results in a 6-month suspension of the Participant's right to make Elective Deferrals under the Plan; and (3) the Vendor providing information to the Employer or other Vendors concerning the Participant's or Beneficiary's section 403(b) contracts or custodial accounts or qualified employer plan benefits (to enable a Vendor to determine the amount of any plan loans and any rollover accounts that are available to the Participant under the Plan in order to satisfy the financial need under the hardship withdrawal rules of Section 7.05); and
 - (2) Information necessary in order for the resulting contract or custodial account and any other contract or custodial account to which contributions have been made for the Participant by the Employer to satisfy other tax requirements, including the following: (1) the amount of any plan loan that is outstanding to the Participant in order for a Vendor to determine whether an additional plan loan satisfies the loan limitations of Section 603, so that any such additional loan is not a deemed distribution under section 72(p)(1); and (2) information concerning the Participant's or Beneficiary's after-tax employee contributions in order for a Vendor to determine the extent to which a distribution is includible in gross income.
- (e) If any Vendor ceases to be eligible to receive Elective Deferrals under the Plan, the Employer or the Administrator will enter into an information sharing agreement as described in Section 8.04(d) to the extent the Employer's contract with the Vendor does not provide for the exchange of information described in Section 8.04(d)(1) and (2).
- (f) Notwithstanding anything to the contrary in this section, if the Employer does not permit Exchanges under this Plan, an invalid exchange (an exchange that occurs after September 24, 2007) shall be permitted to be re-exchanged into an approved Vendor under this Plan.

8.05 Permissive Service Credit Transfers:

- (a) If a Participant is also a participant in a tax-qualified defined benefit governmental plan (as defined in section 414(d) of the Code) that provides for the acceptance of plan-to-plan transfers with respect to the Participant, then the Participant may elect to have any portion of the Participant's Account Balance transferred to the defined benefit governmental plan. A transfer under this Section 8.05(a) may be made before the Participant has had a Severance from Employment.
- (b) A transfer may be made under Section 8.05(a) only if the transfer is either for the purchase of permissive service credit (as defined in section 415(n)(3)(A) of the Code) under the receiving defined benefit governmental plan or a repayment to which section 415 of the Code does not apply by reason of section 415(k)(3) of the Code.
- (c) In addition, if a plan-to-plan transfer does not constitute a complete transfer of the Participant's or Beneficiary's interest in the transferor plan, the Plan shall treat the amount transferred as a continuation of a pro rata portion of the Participant's or Beneficiary's interest in the transferor plan (e.g., a pro rata portion of the Participant's or Beneficiary's interest in any after-tax employee contributions).

8.06 Transfer by Employer. To the extent permitted by applicable law and the underlying Individual Agreements, and subject to rules and procedures established by the Administrator, an Employer may request a transfer of all Accounts maintained under its Plan to another section 403(b) plan that it has established.

Article IX - Investment of Contributions

- 9.01 **Manner of Investment:** All Elective Deferrals or other amounts contributed to the Plan, all property and rights purchased with such amounts under the Funding Vehicles, and all income attributable to such amounts, property, or rights shall be held and invested in one or more Annuity Contracts or Custodial Accounts. Each Custodial Account shall provide for it to be impossible, prior to the satisfaction of all liabilities with respect to Participants and their Beneficiaries, for any part of the assets and income of the Custodial Account to be used for, or diverted to, purposes other than for the exclusive benefit of Participants and their Beneficiaries.
- 9.02 **Investment of Contributions:** Each Participant or Beneficiary shall direct the investment of his or her Account among the investment options available under the Annuity Contract or Custodial Account in accordance with the terms of the Individual Agreements. Transfers and Exchanges among Annuity Contracts and Custodial Accounts may be made to the extent provided in the Individual Agreements, the Plan and permitted under applicable Income Tax Regulations.
- 9.03 **Current and Former Vendors:** The Administrator shall maintain a list of all Vendors under the Plan. Each Vendor and the Administrator shall exchange such information as may be necessary to satisfy section 403(b) of the Code or other requirements of applicable law. In the case of a Vendor which is not eligible to receive Elective Deferrals under the Plan (including a Vendor which has ceased to be a Vendor eligible to receive Elective Deferrals under the Plan and a Vendor holding assets under the Plan in accordance with Plan Vendor Attachment which is incorporated in the Administrative Appendix), the Employer shall keep the Vendor informed of the name and contact information of the Administrator in order to coordinate information necessary to satisfy section 403(b) of the Code or other requirements of applicable law.

Article X - Amendment and Plan Termination

- 10.01 **Termination of Contributions:** The Employer has adopted the Plan with the intention and expectation that contributions will be continued indefinitely. However, the Employer has no obligation or liability whatsoever to maintain the Plan for any length of time and may discontinue contributions under the Plan at any time without any liability hereunder for any such discontinuance.
- 10.02 **Amendment and Termination By Employer:** The Employer reserves the authority to amend or terminate this Plan at any time. An Employer that amends the Plan, other than to change the choice of options or procedures in the Adoption Agreement or to add certain sample or model amendments published by the Internal Revenue Service which specifically provide that their adoption will not cause the Plan to be treated as individually designed, will no longer participate in this section 403(b) volume submitter plan and will be considered to have an individually designed 403(b) plan.
- 10.03 **Distribution upon Termination of the Plan:** The Employer may provide that, in connection with a termination of the Plan and subject to any restrictions contained in the Individual Agreements, all Accounts will be distributed, provided that the Employer and any Related Employer on the date of termination do not make contributions to an alternative section 403(b) contract that is not part of the Plan during the period beginning on the date of plan termination and ending 12 months after the distribution of all assets from the Plan, except as permitted by the Income Tax Regulations. Upon Termination of the Plan all nonvested amounts under the Plan shall become fully vested. In addition, all accumulated benefits for a Participant must be distributed to Participants and Beneficiaries as soon as administratively feasible as described in section 1.403(b)-10(b)(1)(i) of the Treasury regulations.
- 10.04 **Amendment by Sponsor of Volume Submitter:**
- (a) The Sponsor reserves the right to amend the Plan from time to time on behalf of all adopting employers, including those Employers who have adopted the Plan prior to this amendment, for changes in the Code, regulations, revenue rulings, other statements published by the Internal Revenue Service, including model, sample or other required good faith amendments, but only if their adoption will not cause such Plan to be individually designed, and for corrections of prior approved plans. These amendments will be applied to all Employers who have adopted the plan and such amendments will comply with section 12.03 of Revenue Procedure 2013-22. The Mass Submitter, as agent for the Sponsor, shall have the right to unilaterally amend the Plan on behalf of the Sponsors of the Volume Submitter for purposes of any amendments mandated for changes in the Code, regulations, or other guidance issued from the IRS, Department of Labor or other government entity, as it may deem appropriate.

Notwithstanding the paragraph above, if the amendment that is being made requires an election by the Employer, then the Sponsor will maintain, or have maintained on its behalf, a record of the Employers that have adopted the Plan, and the Sponsor will make reasonable and diligent efforts to ensure that adopting Employers have actually received and are aware of all Plan amendments and that such Employers adopt new documents when necessary. This amendment supersedes other provisions of the Plan to the extent those other provisions are inconsistent with this amendment.

(b) The Sponsor may preselect options on the Adoption Agreements where necessary, from time to time. The Sponsor also reserves the right to amend the "Defaults" that are in the Adoption Agreements to reflect the administration of the plans, or to only permit certain options to be available to adopting Employers. The "Defaults" that may appear on the Adoption Agreements below certain items are not to be considered a part of the Plan and may be amended or removed at the discretion of the Employer, Sponsor, or Administrator.

10.05 **Amendment of Vesting Schedule:** If the Plan's vesting schedule is amended, or the Plan is amended in any way that directly or indirectly affects the computation of a Participant's nonforfeitable percentage, each Participant with at least 3 years of service with the Employer may elect, within a reasonable period after the adoption of the amendment or change, to have the nonforfeitable percentage computed under the Plan without regard to such amendment or change. For Participants who do not have at least 1 Hour of Service in any Plan Year beginning after December 31, 1988, the preceding sentence shall be applied by substituting "5 Years of Service" for "3 Years of Service" where such language appears.

The period during which the election may be made shall commence with the date the amendment is adopted or deemed to be made and shall end on the latest of:

- (a) 60 days after the amendment is adopted;
- (b) 60 days after the amendment becomes effective; or
- (c) 60 days after the Participant is issued written notice of the amendment by the Employer or Administrator.

Article XI – Miscellaneous and Administration of the Plan

11.01 **Non-Assignability:** Except as provided in Section 10.02 and 10.03, the interests of each Participant or Beneficiary under the Plan are not subject to the claims of the Participant's or Beneficiary's creditors; and neither the Participant nor any Beneficiary shall have any right to sell, assign, transfer, or otherwise convey the right to receive any payments hereunder or any interest under the Plan, which payments and interest are expressly declared to be nonassignable and nontransferable.

11.02 **Domestic Relation Orders:** Notwithstanding Section 10.01, if a judgment, decree or order (including approval of a property settlement agreement) that relates to the provision of child support, alimony payments, or the marital property rights of a spouse or former spouse, child, or other dependent of a Participant is made pursuant to the domestic relations law of any State ("domestic relations order"), then the amount of the Participant's Account Balance shall be paid in the manner and to the person or persons so directed in the domestic relations order. Such payment shall be made without regard to whether the Participant is eligible for a distribution of benefits under the Plan. The Administrator shall establish reasonable procedures for determining the status of any such decree or order and for effectuating distribution pursuant to the domestic relations order.

11.03 **IRS Levy:** Notwithstanding Section 10.01, the payor or the Administrator, as applicable may pay from a Participant's or Beneficiary's Account Balance the amount that the Administrator finds is lawfully demanded under a levy issued by the Internal Revenue Service with respect to that Participant or Beneficiary or is sought to be collected by the United States Government under a judgment resulting from an unpaid tax assessment against the Participant or Beneficiary.

11.04 **Tax Withholding:** Contributions to the Plan are subject to applicable employment taxes (including, if applicable, Federal Insurance Contributions Act (FICA) taxes with respect to Elective Deferrals, which constitute wages under section 3121 of the Code). Any benefit payment made under the Plan is subject to applicable income tax withholding requirements (including section 3405 of the Code and the Employment Tax Regulations thereunder). A payee shall provide such information as the payor or the Administrator, if applicable may need to satisfy income tax withholding obligations, and any other information that may be required by guidance issued under the Code.

11.05 **Payments to Minors and Incompetents:** Subject to any State law requirements, if a Participant or Beneficiary entitled to receive any benefits hereunder is a minor or is adjudged to be legally incapable of giving valid receipt and discharge for such benefits, or is deemed so by the payor or the Administrator, if applicable, benefits will be paid to such person as the payor or the Administrator may designate for the benefit of such Participant or Beneficiary. Such payments shall be considered a payment to such Participant or Beneficiary and shall, to the extent made, be deemed a complete discharge of any liability for such payments under the Plan.

11.06 **Mistaken Contributions:** If any contribution (or any portion of a contribution) is made to the Plan by a good faith mistake of fact, then within one year after the payment of the contribution, and upon receipt in good order of a proper request approved by the Administrator, the amount of the mistaken contribution (not adjusted for any income but adjusted for loss in value, if any, allocable thereto) shall be returned directly to the Employer.

11.07 **Procedure When Distributee Cannot Be Located:** The Administrator shall make all reasonable attempts to determine the identity and address of a Participant or a Participant's Beneficiary entitled to benefits under the Plan. For this purpose, a reasonable attempt means (a) the mailing by certified mail of a notice to the last known address shown on the Employer's or the Administrator's records, (b) notification sent to the Internal Revenue Service, the Social Security Administration or the Pension Benefit Guaranty Corporation (under their respective programs to identify payees under retirement plans), and (c) the payee has not responded within 6 months. If the Administrator is unable to locate such a person entitled to benefits hereunder, or if there has been no claim made for such benefits, the funding vehicle shall continue to hold the benefits due such person.

11.08 **Plan Administration:** The Plan shall be administered, and the provisions of the various documents comprising the Plan shall be coordinated, in accordance with the terms of the Plan and the requirements of section 403(b) of the Code. These provisions and requirements (as outlined in the Administrative Appendix) include but are not limited to:

- (a) Determining whether an employee is eligible to participate in the Plan
- (b) Determining whether contributions comply with the applicable limitations
- (c) Determining whether hardship withdrawals and loans comply with applicable requirements and limitations
- (d) Determining that any transfers, rollovers, or purchases of service credit comply with applicable requirements and limitations
- (e) Determining that the requirements of the Plan and section 403(b) of the Code are properly applied, including whether the Employer is a member of a controlled group
- (f) Determining the status of domestic relations orders or qualified domestic relations orders

Administrative functions, including functions to comply with section 403(b) of the Code and other tax requirements may be allocated among various persons pursuant to service agreements or other written documents, including the Administrative Appendix. However, in no case shall administrative functions be allocated to Participants (other than permitting Participants to make investment elections for self-directed accounts). Any administrative functions not allocated to other persons are reserved to the Employer.

In the event there is a conflict between the provisions of this Plan (including the Adoption Agreement) and the underlying Custodial Accounts and/or the Annuity Contracts, the provisions of this Plan shall govern.

11.09 **Responsibilities of Employer:** The Employer shall have the following responsibilities with respect to administration of the Plan:

- (a) The Employer shall make any Employer Contributions required under the Plan.
- (b) The Employer shall serve as Administrator of the Plan, unless the Employer designates in writing another person to administer the Plan on behalf of the Employer. The Employer may remove and reappoint a Plan Administrator from time to time in the Employer's discretion.
- (c) The Employer shall supply the Administrator in a timely manner with all information necessary for the Administrator to fulfill its responsibilities under the Plan, including Compensation of Participants and other pertinent facts.

11.10 **Responsibilities of Administrator:** The Administrator shall administer the Plan according to its terms for the exclusive benefit of Participants, former Participants, and their Beneficiaries in accordance with the following provisions:

- (a) The Administrator's responsibilities shall include, but shall not be limited to, the following:
 - (1) To determine all questions relating to the eligibility of Employees to participate or remain Participants hereunder.
 - (2) To maintain all records necessary for administration of the Plan.
 - (3) To interpret the provisions of the Plan and prepare and publish rules and regulations for the Plan.
 - (4) To comply with all reporting, disclosure, and notice requirements of the Code.
- (b) In order to fulfill its responsibilities, the Plan Administrator shall have all powers necessary or appropriate to accomplish its duties under the Plan, including the power to determine all questions arising in connection with

the administration, interpretation, and application of the Plan. Any such determination shall be conclusive and binding upon all persons. However, all discretionary acts, interpretations, and constructions shall be done in a nondiscriminatory manner based upon uniform principles consistently applied.

- (c) In order to fulfill its responsibilities hereunder, the Administrator shall be specifically authorized to employ such agents, or attorneys, or contract for such assistance, as the Plan Administrator may from time to time deem necessary or advisable in connection with its responsibilities hereunder and to pay the fees, commission, or salaries incurred on account thereof as an expense of administration of the Plan. The Administrator is authorized to delegate administrative duties to the Custodian when not inconsistent with the terms of this Plan.
- (d) The Administrator shall serve as the designated agent for legal purposes under the Plan.

- 11.11 **Resignation and Removal of Administrator:** The Administrator may resign at any time by giving the Employer thirty (30) days prior written notice. The Employer may waive such notice. The Employer may remove the Administrator from office at any time by giving written notice to the Administrator, which removal shall be effective as of the date specified in the notice.
- 11.12 **Expenses of Administration:** All costs and expenses of administering this Plan shall be paid pursuant to the service agreement(s) entered into by the Employer. Expenses shall be paid: directly by the Employer; or where applicable, shall be paid pro rata or per capita from each Participant's Account; or where applicable shall be paid by the Vendors. Payment of such expenses shall not be considered to be Employer Contributions.
- 11.13 **Incorporation of Individual Agreements:** The Plan, together with the Individual Agreements, is intended to satisfy the requirements of section 403(b) of the Code and the Income Tax Regulations thereunder. Terms and conditions of the Individual Agreements are hereby incorporated by reference into the Plan, excluding those terms that are inconsistent with the Plan or section 403(b) of the Code.
- 11.14 **Governing Law:** The Plan will be construed, administered and enforced according to the Code and the laws of the State in which the Employer has its principal place of business.
- 11.15 **Headings:** Headings of the Plan have been inserted for convenience of reference only and are to be ignored in any construction of the provisions hereof.
- 11.16 **Gender:** Pronouns used in the Plan in the masculine or feminine gender include both genders unless the context clearly indicates otherwise.
- 11.17 **This Plan Is Not An Employment Contract:** Neither the adoption of the Plan by the Employer, nor any action of the Employer or the Administrator under this Plan, nor the establishment of any custodial account, nor the payment of any benefits, shall be construed to confer upon any person any legal right to be continued as an Employee of the Employer or any affiliated or related employer. All Employees shall be subject to discharge to the same extent as they would have been had this Plan never have been adopted.
- 11.18 **USERRA - Military Service Credit:** Notwithstanding any provision of this Plan to the contrary, contributions, benefits and service credit with respect to qualified military service will be provided in accordance with section 414(u) of the Internal Revenue Code. In addition, the survivors of any Participant who dies on or after January 1, 2007, while performing qualified military service, are entitled to any additional benefits (other than benefit accruals relating to the period of qualified military service) that would have been provided under the Plan had the Participant resumed employment and then terminated employment on account of death.

Article XII – Employer Contributions

- 12.01 **Employer Contributions:** If the Adoption Agreement provides that this Plan shall accept Employer Contributions, then the following rules shall apply.
 - (a) Unless otherwise elected by the Employer in the Adoption Agreement, Employer Contributions shall be an amount, if any, determined annually in the sole discretion of the Employer.
 - (b) Post-Employment Employer Contributions shall follow the rules of Section 12.03.
 - (c) Optional Retirement Plan (ORP) Provisions:
 - (1) General Application. This Section 12.01(c) shall apply only if the Employer has indicated that it offers an Optional Retirement Program (ORP) on the Adoption Agreement and only if permitted under the Adoption Agreement being completed. Not all Adoption Agreements that accompany this Plan will permit this selection.

- (2) Incorporation of ORP. The ORP is established and governed by separate plan documentation which may include a plan document, statutory language and/or regulatory guidance. The terms and conditions of the ORP are incorporated herein by reference. If there is a conflict between the Plan and the requirements of the ORP, the ORP shall govern with respect to those provisions that are exclusive to the ORP. The Plan shall govern in all other circumstances.
 - (3) ORP Contributions. Employer shall make contributions under the ORP to the Accounts of Participants that are also participating in the ORP in accordance with the terms of the ORP and/or as authorized by the Employer on the Adoption Agreement. Unless otherwise provided by the ORP, such contributions shall be treated as Employer Contributions and are therefore subject to the requirements and limitations imposed by section 415(c) of the Code.
 - (4) Separate Accounting Requirements. ORP contributions and withdrawals, including any earnings or losses thereon, shall be credited and debited to each participating Participant's Account and shall be separately accounted for under each Employee's Account.
 - (5) Deposit Requirements. ORP contributions shall be deposited with the applicable Funding Vehicles as soon as practicable in conformity with any requirements established in the ORP, or if applicable by the State law.
- (d) Supplemental 403(b) Contributions:
- (1) General Application. This Section 12.01(d) shall apply only if the Employer has indicated that it offers a Supplemental 403(b) Program on the Adoption Agreement and only if permitted under the Adoption Agreement being completed. Not all Adoption Agreements will permit this optional provision.
 - (2) Incorporation of Supplemental 403(b) Program. The Supplemental 403(b) Program is established and governed by a separate plan document. The Plan includes the Adoption Agreement and the document establishing the Supplemental 403(b) Program, as identified on the Adoption Agreement. If there is a conflict between the Plan and the Supplemental 403(b) Program document, the Supplemental 403(b) Program shall govern with respect to those provisions that are exclusive to the Supplemental Program. The Plan shall govern in all other circumstances.
 - (3) Supplemental 403(b) Contributions. Employer shall make contributions as required under the Supplemental 403(b) Contributions to the Accounts of Participants that are participating in the Supplemental 403(b) Program in accordance with the terms of the Supplemental 403(b) Program. Such contributions shall be subject to the appropriate annual contribution limitations based on the type of contribution required under the Supplemental 403(b) Program.
 - (4) Separate Accounting Requirements. Supplemental 403(b) Program contributions and withdrawals, including any earnings or losses thereon, shall be credited and debited to each participating Participant's Account and shall be separately accounted for under each Employee's Account.
 - (5) Deposit Requirements. Supplemental 403(b) Program Contributions shall be deposited with the applicable Funding Vehicles as soon as practicable in conformity with the Supplemental 403(b) Program document, or if applicable State law.
- (e) The Employer has evidenced its intent to adopt this Plan by executing the Adoption Agreement which is a part of this 403(b) Plan document. This Plan document, the Adoption Agreement, documents governing ORPs and Supplemental 403(b) Programs, as applicable, and any underlying Annuity Contracts and Custodial Accounts provided by the Vendors authorized by the Employer, as well as necessary forms and administrative policies and procedures incorporated by the Employer, an Administrator or any Funding Vehicle shall constitute the entire Plan.

12.02 **Correction of Allocations:**

- (a) In the event that the Administrator learns that Employer allocations have not been made on behalf of an Employee for whom an allocation should have been made pursuant to the terms of this Plan, the Participant's account for such Employee shall be restored to its proper balance as soon as is reasonably possible.
- (b) In the event that the Administrator learns that contributions or allocations have been made on behalf of an Employee for whom allocations should not have been made pursuant to the terms of the Plan; and if such contributions were made pursuant to a mistake of fact, such contributions shall be returned to the Employer within one year of the contributions. Earnings attributable to the mistaken contribution shall not be returned to the Employer, but losses attributable to the mistaken contribution shall reduce the amount to be returned to the Employer.

12.03 Employer Contributions for former Employees:

- (a) Includible compensation deemed to continue for post-employment Employer Contributions - For purposes of applying paragraph (b) of this section, a former Employee is deemed to have monthly includible compensation for the period through the end of the taxable year of the Employee in which he or she ceases to be an Employee and through the end of each of the next five taxable years. The amount of the monthly Includible Compensation is equal to one twelfth of the former Employee's Includible Compensation during the former Employee's most recent year of service. Accordingly, post-employment Employer Contributions for a former Employee must not exceed the limitation of section 415(c)(1) up to the lesser of the dollar amount in section 415(c)(1)(A) or the former Employee's annual Includible Compensation based on the former Employee's average monthly compensation during his or her most recent year of service.
- (b) If a Participant who is a former Employee dies during the first 5 calendar years following the date on which the Participant ceases to be an Employee, and Employer contributions are being made pursuant to this Section 12.03, then any additional contributions made after the death of the Participant or former Employee may not exceed the lesser of –
 - (1) The excess of the former Employee's Includible Compensation for the year of death over the contributions previously made for the former Employee for that year; or
 - (2) The total contributions that would have been made on the former Employee's behalf thereafter if he or she had survived to the end of the 5-year period.

12.04 Service: Service will be computed on the basis designated by the Employer in the Adoption Agreement. Except where specifically excluded under this section, all of an Employee's Years of Service will be taken into account for purposes of eligibility, including:

- (a) Years of Service for employment with an employer required to be aggregated with the Employer under section 414(b), (c), (m), or (o) of the Code;
- (b) Years of Service for an employee required under section 414(n) or 414(o) of the Code to be considered an employee of any employer aggregated with the Employer under section 414(b), (c), or (m) of the Code;
- (c) Years of Service with the predecessor Employer, if the Adoption Agreement allows and the Employer so specifies; and
- (d) Years of Service with the predecessor employer during the time a qualified plan was maintained, if the Adoption Agreement allows and the Employer so specifies. If the Employer maintains the Plan of a predecessor Employer, Service with such Employer will be treated as Service for the Employer.

12.05 Eligibility Computation Periods:

- (a) Hours of Service Method - If the Employer has specified in the Adoption Agreement that service will be credited on the basis of hours, days, weeks, semi-monthly payroll periods, or months, the initial eligibility computation period is the 12-consecutive month period beginning on the date the Employee first performs an Hour of Service for the Employer ("employment commencement date"). Pursuant to the Employer's election in the Adoption Agreement, the succeeding 12-consecutive month periods shall commence with either:
 - (1) the first anniversary of the Employee's employment commencement date; or
 - (2) the first Plan Year which commences prior to the first anniversary of the Employee's employment commencement date regardless of whether the Employee is entitled to be credited with 1,000 Hours of Service (or any lesser number specified by the Employer in the Adoption Agreement) during the initial eligibility computation period. An employee who is credited with 1,000 Hours of Service (or such lesser number specified by the Employer in the Adoption Agreement) in both the initial eligibility computation

period and the first Plan Year which commences prior to the first anniversary of the Employee's initial eligibility computation period will be credited with two Years of Service for purposes of eligibility to participate.

- (b) Elapsed Time Method - If the Employer has specified in the Adoption Agreement (or if the Adoption Agreement default is) that service will be credited under the elapsed time method, an Employee will receive credit for the aggregate of all time periods commencing with the Employee's first day of employment or reemployment and ending on the date a Break in Service begins. The first day of employment or reemployment is the first day an Employee performs an Hour of Service. An Employee shall also receive credit for any Period of Severance of less than twelve consecutive months. Fractional periods of a year will be expressed in terms of days. For purposes of this paragraph, Hour of Service shall mean each hour for which an Employee is paid or entitled to payment for the performance of duties for the Employer.

12.06 **Use of Computation Periods:** Years of Service and Breaks in Service shall be measured on the same eligibility computation period.

12.07 **Eligibility Break in Service:** In the case of any Participant who has a 1-year Break in Service, years of eligibility service before such break will not be taken into account until the Employee has completed a Year of Service after returning to employment. Pursuant to the Employer's election in the Adoption Agreement, such Year of Service will be measured by the 12-consecutive month period beginning on an Employee's reemployment commencement date and, if necessary, either:

- (a) subsequent 12-consecutive month periods beginning on anniversaries of the reemployment commencement date; or
- (b) Plan Years beginning with the Plan Year which includes the first anniversary of the reemployment commencement date. The reemployment commencement date is the first day on which the Employee is credited with an Hour of Service for the performance of duties after the first eligibility computation period in which the Employee incurs a one year Break in Service.

If a Participant completes a Year of Service in accordance with this provision, his or her participation will be reinstated as of the reemployment commencement date.

12.08 **Entry into Plan:** Each Employee who is a member of an eligible class of employees specified in the Adoption Agreement will participate on the Entry Date selected by the Employer in the Adoption Agreement after such Employee has met the minimum age and service requirements, if any, in the Adoption Agreement.

12.09 **Participation upon Return to Eligible Class:** In the event a Participant is no longer a member of an eligible class of employees and becomes ineligible to participate but has not incurred a Break in Service, such Employee will participate immediately upon returning to an eligible class of employees. If such Participant incurs a Break in Service, eligibility will be determined under the Break in Service rules of the Plan.

In the event an Employee who is not a member of an eligible class of employees becomes a member of an eligible class, such Employee will participate immediately if such Employee has satisfied the minimum age and service requirements and would have otherwise previously become a Participant.

12.10 **Participation during an Authorized Leave of Absence:** All contributions on behalf of the Participant shall be suspended, but membership in the Plan shall be deemed to be continuous, unless otherwise terminated, for the period of any Authorized Leave of Absence, provided that the Employee returns to work for the Employer upon completion of such Authorized Leave of Absence.

12.11 **Eligibility upon Reemployment:**

- (a) A former Participant will become a Participant immediately upon returning to the employ of the Employer if such former Participant had a nonforfeitable right to all or a portion of his accrued benefit attributable to Employer Contributions at the time of termination from service.
- (b) For a former Participant who did not have a nonforfeitable right to any portion of his accrued benefit attributable to Employer Contributions or for a former Employee (other than an Employee required to complete more than one Year of Service in order to become eligible to participate in the Plan) who had not yet become a Participant at the time of termination from service, the Participant's Years of Service prior to the Break(s) in Service will be disregarded if the number of consecutive 1-year Breaks in Service equal or exceed the greater of five (5) or the aggregate number of Years of Service before such Breaks in Service.

- (c) If an Employee is required to complete more than one Year of Service for in order to become eligible to participate in the Plan, and such an Employee incurs a 1-year Break in Service before satisfying the Plan's eligibility requirements, service prior to such 1-year Break in Service shall not be taken into account in the determination of the Employee's eligibility to participate in the Plan upon reemployment.
- (d) A former Participant who's Years of Service before termination from service cannot be disregarded pursuant to Section 12.11(b) shall participate immediately upon reemployment.
- (e) A former Employee who had met the eligibility requirements specified in the Adoption Agreement before termination from service but who had not become a Participant and who's Years of Service before termination from service cannot be disregarded pursuant to Section 12.11(b) will become a Participant as of the later of:
 - (1) his date of reemployment; or
 - (2) the Entry Date next following his date of termination from service.
- (f) A former Employee (including a former Participant) who's Years of Service before termination from service can be disregarded pursuant to Section 12.11(b) will be treated as a new Employee for eligibility purposes and will be eligible to participate once he has met the requirements under the Plan following his most recent date of employment.

12.12 Vesting and Forfeitures

- (a) Each type of contribution made by the Employer on behalf of a Participant that is subject to a different vesting schedule will be credited to a separate bookkeeping account. Any portion of such account in which the participant is not vested shall be accounted for separately and treated as a contract to which section 403(c) (or another applicable provision under the Internal Revenue Code) applies.
- (b) Employee Contribution Accounts: A Participant's Elective Deferral Account, After-Tax Employee Contribution Account and Rollover/Transfer Account, and all earnings, appreciations, and additions thereto, less any losses, depreciation, and distributions allocable thereto, shall be fully vested and nonforfeitable at all times.
- (c) Employer Contribution Account: A Participant's Vested Percentage in his Employer Contribution Account shall be determined as follows:
 - (1) Death or Disability: A Participant's interest in his Employer Contribution Account shall become fully vested upon his death or Disability prior to Retirement Age.
 - (2) Termination of Employment: A Participant's Vested Percentage in his Employer Contribution Account shall be determined according to the vesting formula specified in the Adoption Agreement when the Participant terminates his employment.
 - (3) Plan Termination: A Participant's interest in his Employer Contribution Account shall become fully vested in the event of termination or partial termination (but only if the partial termination applies to the Participant) of this Plan.

12.13 Vesting at Termination: When a Participant's employment is terminated on account of retirement, death, disability, or otherwise, the Vested Percentage of his Employer Contribution Account (after all required adjustments thereto) shall be determined in accordance with this Article and the vesting formula specified in the Adoption Agreement as of termination of employment. The difference between the balance of the Participant's Employer Contribution Account and the Participant's Vested Percentage shall be forfeiture and shall be allocated pursuant to Section 12.15 below.

12.14 Computation of Vested Account Balance:

- (a) Service will be computed on the basis designated by the Employer in the Adoption Agreement. Except where specifically excluded under this Article XII, all of the Employee's Years of Service will be taken into account for purposes of vesting, including:
 - (1) Years of service for employment with an employer required to be aggregated with the Employer under section 414(b), (c), (m), or (o) of the Code;
 - (2) Years of Service for an employee required under section 414(n) or 414(o) of the Code to be considered any employee of any employer aggregated with the Employer under section 414(b), (c), or (m) of the Code;
 - (3) Years of Service with the predecessor Employer, if the Adoption Agreement allows and the Employer so specifies; and

- (4) Years of Service with the predecessor employer during the time a qualified plan was maintained, if the Adoption Agreement allows and the Employer so specifies.
- (b) The Employer shall designate in the Adoption Agreement the period described in either (1) or (2) below as the Vesting Computation Period:
 - (1) For purposes of computing the Employee's nonforfeitable right to the account balance derived from Employer Contributions, Years of Service and Breaks in Service will be measured by the Plan Year.
 - (2) For purposes of determining Years of Service and Breaks in Service for purposes of computing an Employee's nonforfeitable right to the account balance derived from Employer Contributions, the 12-consecutive month period will commence on the date the Employee first performs an Hour of Service and each subsequent 12-consecutive month period will commence on the anniversary of such date.
- (c) In the case of a Participant who has incurred a 1-year Break in Service, Years of Service before such break will not be taken into account until the Participant has completed a Year of Service after such Break in Service.

12.15 **Forfeitures:** Notwithstanding the Employer's election in the Adoption Agreement, Forfeitures may be allocated as follows:

- (a) to restore Participant's Employer Contribution Accounts pursuant to the buy-back provisions of Section 12.18;
- (b) used to pay any expenses of administration of the Plan; and/or
- (c) used to make or reduce Employer Contributions required under the terms of the Plan.

12.16 **Forfeitures - Withdrawal of Employee Contributions:** No Forfeitures will occur solely as a result of an Employee's withdrawal of Employee Contributions.

12.17 **Vesting for Pre-Break and Post-Break Account:** In the case of a Participant who has 5 or more consecutive 1-year Breaks in Service, all service after such Breaks in Service will be disregarded for the purpose of vesting the employer-derived account balance that accrued before such Breaks in Service. Such Participant's pre-break service will count in vesting the post-break employer-derived account balance only if either:

- (a) such Participant has any nonforfeitable interest in the account balance attributable to Employer Contributions at the time of separation from service; or
- (b) upon returning to service, the number of consecutive 1-year Breaks in Service is less than the number of Years of Service.

Separate accounts will be maintained for the Participant's pre-break and post-break employer derived account balance. Both accounts will share in the earnings and losses of the fund..

12.18 **Buy-back:** If a former Participant is reemployed by the Employer before the former Participant incurs five consecutive 1-year Breaks in Service, and such former Participant has received a distribution of the entire Vested Percentage of his Employer Contribution Account prior to his reemployment, any forfeited amounts shall be reinstated only if he repays the full amount of his Employer Contribution Account distributed to him before he incurs five consecutive 1-year Breaks in Service after the date of the distribution. In the event the former Participant does repay the full amount distributed to him, his Employer Contribution Account balance will be restored to the amount on the date of distribution.

12.19 **Missing Participants:** If a benefit is forfeited because the Participant or Beneficiary cannot be found, such benefit will be reinstated if a claim is made by the Participant or Beneficiary.

12.20 **Definitions:** Refer to Article II, Section 2.45 for definitions related to Employer Contributions.

Article XIII - Deemed IRAs

13.01 **Applicability and Effective Date:** This section shall apply if elected by the Employer in the Adoption Agreement and shall be effective for Plan Years beginning after the date specified in the Adoption Agreement.

13.02 **Definitions**

- (a) **Deemed IRAs:** Each Participant may make voluntary employee contributions to the Participant's "traditional" or "Roth" IRA under the Plan, as elected by the Employer in the Adoption Agreement. The Plan shall establish a separate account or annuity for the designated IRA contributions of each Participant and any earnings properly allocable to the contributions, and maintain separate recordkeeping with respect to each such IRA.

- (b) **Deemed IRA contributions:** For purposes of this section, Deemed IRA contributions means any contribution (other than a mandatory contribution within the meaning of section 411(c)(2) of the Code) that is made by the Participant and which the Participant has designated, at or prior to the time of making the contribution, as a contribution to which this section applies.
- (c) **Deemed IRA Participant:** Any Participant or Employee or group of Employees eligible to make Deemed IRA Contributions to the Plan.
- (d) **IRA Trustee (or Custodian or Issuer):** The entity that provides the separate trust agreement, custodial agreement or annuity contract which the Participant executes to establish the IRA account. Throughout this document where IRA Trustee is mentioned, it shall also include an IRA Custodian; or if applicable an Issuer of the IRA Annuity Contract.

13.03 **Separate Accounting**

- (a) IRAs established pursuant to this Article XIII shall be held in a trust, custodial account or an annuity (as evidenced by the separate trust, custodial agreement or annuity contract established by the Participant and shall be separate from the Trust established under this Plan to hold contributions other than deemed IRA contributions and shall satisfy the applicable requirements of sections 408 and 408A of the Code, which requirements are set forth in sections 13.04 through 13.16 below.
- (b) Separate records will be maintained for the interest of each Participant or Beneficiary.

13.04 **Individual's Interest is Nonforfeitable:** The interest of an individual in the balance in his or her Deemed IRA account is nonforfeitable at all times.

13.05 **Prohibited Investments:**

- (a) If the trust acquires collectibles within the meaning of Code § 408(m) after December 31, 1981, trust assets will be treated as a distribution in an amount equal to the cost of such collectibles.
- (b) No part of the trust funds will be invested in life insurance contracts.

13.06 **Reporting Duties:**

- (a) The Trustee, Custodian or Issuer of the Deemed IRA shall be subject to the reporting requirements of section 408(i) of the Internal Revenue Code with respect to all Deemed IRAs that are established and maintained under the plan.
- (b) The Trustee, Custodian or Issuer of a Deemed IRA shall furnish annual calendar-year reports concerning the status of the account and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.

13.07 **Non-Bank Trustee or Custodian:** If the Deemed IRA is held by a non-bank Trustee or Custodian, the non-bank Trustee or Custodian shall substitute another trustee or custodian if the non-bank Trustee or Custodian receives notice from the Commissioner of Internal Revenue that such substitution is required because it has failed to comply with the requirements of § 1.408-2(e) of the Income Tax Regulations.

13.08 **Traditional IRA Maximum Permissible Annual Contributions:**

- (a) Except in the case of a rollover contribution (as permitted by Internal Revenue Code §§ 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) and 457(e)(16)) or a contribution made in accordance with the terms of a Simplified Employee Pension (SEP) as described in § 408(k), no contributions will be accepted unless they are in cash, and the total of such contributions shall not exceed \$5,000 for any taxable year beginning in 2008 and years thereafter. After 2008, the limit will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code § 219(b)(5)(D). Such adjustments will be in multiples of \$500.
- (b) In the case of an individual who is 50 or older, the annual cash contribution limit is increased by \$1,000 for any taxable year beginning in 2006 and years thereafter.
- (c) In addition to the amounts described in paragraphs (a) and (b) above, an individual may make additional contributions specifically authorized by statute – such as repayments of qualified reservist distributions,

repayments of certain plan distributions made on account of federally declared disasters and certain amounts received in connection with the Exxon Valdez litigation.

- (d) No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to § 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the individual first participated in that employer's SIMPLE IRA plan.
- (e) If this is an inherited IRA within the meaning of § 408(d)(3)(C), no contributions will be accepted.

13.09 Roth IRA Maximum Permissible Annual Contributions:

- (a) Except in the case of a qualified rollover contribution (as defined in (g) below) or a recharacterization (as defined in (f) below), no contribution will be accepted unless it is in cash and the total of such contributions to all the individual's Roth IRAs for a taxable year does not exceed the applicable amount (as defined in (b) below), or the individual's compensation (as defined in (h) below), if less, for that taxable year. The contribution described in the previous sentence that may not exceed the lesser of the applicable amount or the individual's compensation is referred to as a "regular contribution." However, notwithstanding the preceding limits on contributions, an individual may make additional contributions specifically authorized by statute – such as repayments of qualified reservist distributions, repayments of certain plan distributions made on account of a federally declared disaster and certain amounts received in connection with the Exxon Valdez litigation. Contributions may be limited under (c) through (e) below.
- (b) Applicable Amount: The applicable amount is determined below:
 - (1) If the individual is under age 50, the applicable amount is \$5,000 for any taxable year beginning in 2008 and years thereafter. After 2008, the \$5,000 amount will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code §219(b)(5)(D). Such adjustments will be in multiples of \$500.
 - (2) If the individual is 50 or older, the applicable amount under paragraph (1) above is increased by \$1,000 for any taxable year beginning in 2006 and years thereafter.
- (c) Regular Contribution Limit. The maximum regular contribution that can be made to all the individual's Roth IRAs for a taxable year is the smaller amount determined under (1) or (2) below.
 - (1) The maximum regular contribution is phased out ratably between certain levels of modified adjusted gross income in accordance with the following table:

Filing Status	Full Contribution	Phase-out Range	No Contribution
Single or Head of Household	\$95,000 or less	Between \$95,000-\$110,000	\$110,000 or more
Joint Return or Qualifying Widow(er)	\$150,000 or less	Between \$150,000-\$160,000	\$160,000 or more
Married- Separate Return	\$0	Between \$0-\$10,000	\$10,000 or more

An individual's modified adjusted gross income ("modified AGI") for a taxable year is defined in Code § 408A(c)(3) and does not include any amount included in adjusted gross income as a result of a qualified rollover contribution. If the individual's modified AGI for a taxable year is in the phase-out range, the maximum regular contribution determined under this table for that taxable year is rounded up to the next multiple of \$10 and is not reduced below \$200. After 2006, the dollar amounts above will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code § 408A(c)(3). Such adjustments will be in multiples of \$1,000.

- (2) If the individual makes regular contributions to both Roth and non-Roth IRAs for a taxable year, the maximum regular contribution that can be made to all of the individual's Roth IRAs for that taxable year is reduced by the regular contributions made to the individual's non-Roth IRAs for the taxable year.
- (d) SIMPLE IRA Limits: No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to §408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction

with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the individual first participated in that employer's SIMPLE IRA plan.

- (e) Inherited Roth IRA. If this is an inherited Roth IRA within the meaning of § 408(d)(3)(C), no contributions will be accepted.
- (f) Recharacterization. A regular contribution to a non-Roth IRA may be recharacterized pursuant to the rules in § 1.408A-5 of the regulations as a regular contribution to this Roth IRA, subject to the limits in (c) above.
- (g) Qualified Rollover Contribution. A "qualified rollover contribution" is a rollover contribution of a distribution from an eligible retirement plan described in § 402(c)(8)(B). If the distribution is from an IRA, the rollover must meet the requirements of Code § 408(d)(3), except the one-rollover-per-year rule of § 408(d)(3)(B) does not apply if the distribution is from a non-Roth IRA. If the distribution is from an eligible retirement plan other than an IRA, the rollover must meet the requirements of Code § 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) or 457(e)(16), as applicable. A qualified rollover contribution also includes (1) and (2) below.
 - (1) All or part of a military death gratuity or service members' group life insurance ("SGLI") payment may be contributed if the contribution is made within 1 year of receiving the gratuity or payment. Such contributions are disregarded for purposes of the one-rollover-per-year rule under § 408(d)(3)(B).
 - (2) All or part of an airline payment (as defined in § 125 of the Worker, Retiree, and Employer Recovery Act of 2008 ("WRERA"), Pub. L. 110-458) received by certain airline employees may be contributed if the contribution is made within 180 days of receiving the payment, or such other dates as provided by the Treasury Department.
- (h) Compensation. For purposes of (a) above, compensation is defined as wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in Code §401(c)(2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan). For purposes of this definition, §401(c)(2) shall be applied as if the term trade or business for purposes of §1402 included service described in subsection (c)(6). Compensation does not include amounts derived from or received as earnings or profits from property (including but not limited to interest and dividends) or amounts not includible in gross income (determined without regard to §112). Compensation also does not include any amount received as a pension or annuity or as deferred compensation. The term "compensation" shall include any amount includible in the individual's gross income under §71 with respect to a divorce or separation instrument described in subparagraph (A) of §71(b)(2). In the case of a married individual filing a joint return, the greater compensation of his or her spouse is treated as his or her own compensation, but only to the extent that such spouse's compensation is not being used for purposes of the spouse making an IRA contribution. The term "compensation" also includes any differential wage payments as defined in §3401(h)(2).

13.10 **Deemed IRA Annuity Contract Requirements for Roth and Traditional IRAs:**

- (a) This contract is nontransferable by the individual.
- (b) Any refund of premiums (other than those attributable to excess contributions) will be applied, before the close of the calendar year following the year of the refund, toward the payment of future premiums or the purchase of additional benefits.
- (c) If the premium payments are interrupted, the contract will be reinstated at any date prior to maturity upon payment of a premium to the Company, and the minimum premium amount for reinstatement shall be determined by the underlying Individual Agreement of the Annuity Contract; however, the Issuer may at its option either accept additional future payments or terminate the contract by payment in cash of the then present value of the paid up benefit if no premiums have been received for two full consecutive policy years and the paid up annuity benefit at maturity would be less than \$20 per month.

13.11 **Required Minimum Distributions from a Traditional IRA:**

- (a) Notwithstanding any provision of this IRA to the contrary,
 - (1) The distribution of the individual's interest in the Deemed IRA Custodial Account shall be made in accordance with the requirements of Code §408(a)(6) and the regulations thereunder, the provisions of

which are herein incorporated by reference. If distributions are made from an annuity contract purchased from an insurance company, distributions thereunder must satisfy the requirements of Q&A-4 of § 1.401(a)(9)-6 of the Income Tax Regulations, rather than paragraphs (b), (c) and (d) below and section 13.12. The required minimum distributions calculated for this IRA may be withdrawn from another IRA of the individual in accordance with Q&A-9 of § 1.408-8 of the Income Tax Regulations.

- (2) The distribution of the individual's interest in the Deemed IRA Annuity Contract shall be made in accordance with the requirements of Code § 408(b)(3) and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under section 13.13(c) must satisfy the requirements of Code §408(a)(6) and the regulations thereunder, rather than paragraphs (b), (c) and (d) below and section 13.13.
- (b) The entire value or interest of the Deemed IRA Account of the individual for whose benefit the account is maintained will commence to be distributed no later than:
- (1) In the case of a Trust or Custodial Account, the first day of April following the calendar year in which such individual attains age 70½ (the "required beginning date") over the life of such individual or the lives of such individual and his or her designated beneficiary.
 - (2) In the case of an Annuity Contract, the first day of April following the calendar year in which such individual attains age 70½ (the "required beginning date") over (A) the life of such individual or the lives of such individual and his or her designated beneficiary or (B) a period certain not extending beyond the life expectancy of such individual or the joint and last survivor expectancy of such individual and his or her designated beneficiary. Payments must be made in periodic payments at intervals of no longer than 1 year and must be either nonincreasing or they may increase only as provided in Q&As-1 and -4 of §1.401(a)(9)-6 of the Income Tax Regulations. In addition, any distribution must satisfy the incidental benefit requirements specified in Q&A-2 of §1.401(a)(9)-6. If this is an inherited IRA within the meaning of §408(d)(3)(C), this paragraph and paragraphs (c) & (d) below do not apply.
- (c) The amount to be distributed each year, beginning with the calendar year in which the individual attains age 70½ and continuing through the year of death, shall not be less than the quotient obtained by dividing the value of the IRA (as determined under section 13.12(c) as of the end of the preceding year by the distribution period in the Uniform Lifetime Table in Q&A-2 of §1.401(a)(9)-9 of the Income Tax Regulations, using the individual's age as of his or her birthday in the year. However, if the individual's sole designated beneficiary is his or her surviving spouse and such spouse is more than 10 years younger than the individual, then the distribution period is determined under the Joint and Last Survivor Table in Q&A-3 of § 1.401(a)(9)-9, using the ages as of the individual's and spouse's birthdays in the year.
- (d) The required minimum distribution for the year the individual attains age 70½ can be made as late as April 1 of the following year.
- (1) For distributions from a Custodial Account, the required minimum distribution for any other year must be made by the end of such year
 - (2) For distributions from an Annuity Contract, the first required payment can be made as late as April 1 of the year following the year the individual attains age 70½ and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.
 - (3) In the case of an Annuity Contract, the distribution periods described in paragraph (b) above cannot exceed the periods specified in § 1.401(a)(9)-6 of the Income Tax Regulations.

13.12 **Distributions Due to Death from a Traditional Deemed IRA Custodial Account:**

- (a) Death On or After Required Beginning Date: If the individual dies on or after the required beginning date, the remaining portion of his or her interest will be distributed at least as rapidly as follows:
- (1) If the designated beneficiary is someone other than the individual's surviving spouse, the remaining interest will be distributed over the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the beneficiary's age as of his or her birthday in the year following the year of the individual's death, or over the period described in paragraph (a)(3) below if longer.
 - (2) If the individual's sole designated beneficiary is the individual's surviving spouse, the remaining interest will be distributed over such spouse's life expectancy or over the period described in paragraph (a)(3) below if longer. Any interest remaining after such spouse's death will be distributed over such spouse's remaining life expectancy determined using the spouse's age as of his or her birthday in the year of the

- spouse's death, or, if the distributions are being made over the period described in paragraph (a)(3) below, over such period.
- (3) If there is no designated beneficiary, or if applicable by operation of paragraph (a)(1) or (a)(2) above, the remaining interest will be distributed over the individual's remaining life expectancy determined in the year of the individual's death.
 - (4) The amount to be distributed each year under paragraph (a)(1), (2) or (3), beginning with the calendar year following the calendar year of the individual's death, is the quotient obtained by dividing the value of the IRA as of the end of the preceding year by the remaining life expectancy specified in such paragraph. Life expectancy is determined using the Single Life Table in Q&A-1 of § 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's or individual's age in the year specified in paragraph (a)(1), (2) or (3) and reduced by 1 for each subsequent year.
- (b) Death Before Required Beginning Date: If the individual dies before the required beginning date, his or her entire interest will be distributed at least as rapidly as follows:
- (1) If the designated beneficiary is someone other than the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death, over the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the beneficiary as of his or her birthday in the year following the year of the individual's death, or, if elected, in accordance with paragraph (b)(3) below. If this is an inherited IRA within the meaning of Code § 408(d)(3)(C) established for the benefit of a nonspouse designated beneficiary by a direct trustee-to-trustee transfer from a retirement plan of a deceased individual under §402(c)(11), then, notwithstanding any election made by the deceased individual pursuant to the preceding sentence, the nonspouse designated beneficiary may elect to have distributions made under this paragraph (b)(1) if the transfer is made no later than the end of the year following the year of death.
 - (2) If the individual's sole designated beneficiary is the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death (or by the end of the calendar year in which the individual would have attained age 70½, if later), over such spouse's life expectancy, or, if elected, in accordance with paragraph (b)(3) below. If the surviving spouse dies before distributions are required to begin, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with paragraph (b)(3) below. If the surviving spouse dies after distributions are required to begin, any remaining interest will be distributed over the spouse's remaining life expectancy determined using the spouse's age as of his or her birthday in the year of the spouse's death.
 - (3) If there is no designated beneficiary, or if applicable by operation of paragraph (b)(1) or (b)(2) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the individual's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph (b)(2) above).
 - (4) The amount to be distributed each year under paragraph (b)(1) or (2) is the quotient obtained by dividing the value of the IRA as of the end of the preceding year by the remaining life expectancy specified in such paragraph. Life expectancy is determined using the Single Life Table in Q&A-1 of § 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in paragraph (b)(1) or (2) and reduced by 1 for each subsequent year.
- (c) IRA Value: The "value" of the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of § 1.408-8 of the Income Tax Regulations.
- (d) Spouse as Sole Beneficiary: If the sole designated beneficiary is the individual's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary.
- (e) Distribution may be met in another IRA: The required minimum distributions payable to a designated beneficiary from this IRA may be withdrawn from another IRA the beneficiary holds from the same decedent in accordance with Q&A-9 of §1.408-8 of the Income Tax Regulations.

13.13 **Distributions Due to Death from a Traditional Deemed IRA Annuity Contract:**

- (a) Death On or After Required Distributions Commence. If the individual dies on or after required distributions commence, the remaining portion of his or her interest will continue to be distributed under the contract option chosen.
- (b) Death Before Required Distributions Commence. If the individual dies before required distributions commence, his or her entire interest will be distributed at least as rapidly as follows:
 - (1) If the designated beneficiary is someone other than the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death, over the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the beneficiary as of his or her birthday in the year following the year of the individual's death, or, if elected, in accordance with paragraph (b)(3) below. If this is an inherited IRA within the meaning of Code § 408(d)(3)(C) established for the benefit of a nonspouse designated beneficiary by a direct trustee-to-trustee transfer from a retirement plan of a deceased individual under § 402(c)(11), then, notwithstanding any election made by the deceased individual pursuant to the preceding sentence, the nonspouse designated beneficiary may elect to have distributions made under this paragraph (b)(1) if the transfer is made no later than the end of the year following the year of death.
 - (2) If the individual's sole designated beneficiary is the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death (or by the end of the calendar year in which the individual would have attained age 70½, if later), over such spouse's life expectancy, or, if elected, in accordance with paragraph (b)(3) below. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with paragraph (b)(3) below. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the contract option chosen.
 - (3) If there is no designated beneficiary, or if applicable by operation of paragraph (b)(1) or (b)(2) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the individual's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph (b)(2) above).
 - (4) Life expectancy is determined using the Single Life Table in Q&A-1 of § 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in paragraph (b)(1) or (2) and reduced by 1 for each subsequent year.
- (c) The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of § 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.
- (d) For purposes of paragraphs (a) and (b) above, required distributions are considered to commence on the individual's required beginning date or, if applicable, on the date distributions are required to begin to the surviving spouse under paragraph (b)(2) above. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of § 1.401(a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.
- (e) If the sole designated beneficiary is the individual's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary.
- (f) The required minimum distributions payable to a designated beneficiary from this IRA may be withdrawn from another IRA the beneficiary holds from the same decedent in accordance with Q&A-9 of § 1.408-8 of the Income Tax Regulations.

- 13.14 **No Required Minimum Distribution from Roth Deemed IRA Account:** No amount is required to be distributed prior to the death of the individual for whose benefit the account was originally established. If this is an inherited IRA within the meaning of Code § 408(d)(3)(C), this paragraph does not apply.
- 13.15 **Distributions Due to Death from a Roth Deemed IRA Custodial Account:**
- (a) Notwithstanding any provision of this IRA to the contrary, the distribution of the individual's interest in the account shall be made in accordance with the requirements of Code § 408(a)(6), as modified by § 408A(c)(5), and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are made from an annuity contract purchased from an insurance company, distributions thereunder must satisfy the requirements of § 1.401(a)(9)-6 of the Income Tax Regulations (taking into account Code § 408A(c)(5)), rather than the distribution rules in paragraphs (b), (c) and (d) below.
 - (b) Upon the death of the individual, his or her entire interest will be distributed at least as rapidly as follows:
 - (1) If the designated beneficiary is someone other than the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death, over the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the beneficiary as of his or her birthday in the year following the year of the individual's death, or, if elected, in accordance with paragraph (b)(3) below. If this is an inherited IRA within the meaning of Code § 408(d)(3)(C) established for the benefit of a nonspouse designated beneficiary by a direct trustee-to-trustee transfer from a retirement plan of a deceased individual under § 402(c)(11), then, notwithstanding any election made by the deceased individual pursuant to the preceding sentence, the nonspouse designated beneficiary may elect to have distributions made under this paragraph (b)(1) if the transfer is made no later than the end of the year following the year of death.
 - (2) If the individual's sole designated beneficiary is the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death (or by the end of the calendar year in which the individual would have attained age 70½, if later), over such spouse's life expectancy, or, if elected, in accordance with paragraph (b)(3) below. If the surviving spouse dies before distributions are required to begin, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with paragraph (b)(3) below. If the surviving spouse dies after distributions are required to begin, any remaining interest will be distributed over the spouse's remaining life expectancy determined using the spouse's age as of his or her birthday in the year of the spouse's death.
 - (3) If there is no designated beneficiary, or if applicable by operation of paragraph (b)(1) or (b)(2) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the individual's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph (b)(2) above).
 - (4) The amount to be distributed each year under paragraph (b)(1) or (2) is the quotient obtained by dividing the value of the IRA as of the end of the preceding year by the remaining life expectancy specified in such paragraph. Life expectancy is determined using the Single Life Table in Q&A-1 of § 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in paragraph (b)(1) or (2) and reduced by 1 for each subsequent year.
 - (c) The "value" of the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of § 1.408-8 of the Income Tax Regulations.
 - (d) If the sole designated beneficiary is the individual's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary.
 - (e) The required minimum distributions payable to a designated beneficiary from this IRA may be withdrawn from another IRA the beneficiary holds from the same decedent in accordance with Q&A-9 of § 1.408-8 of the Income Tax Regulations.

13.16 **Distributions Due to Death from a Roth Deemed IRA Annuity Contract:**

- (a) Notwithstanding any provision of this IRA to the contrary, the distribution of the individual's interest in the IRA shall be made in accordance with the requirements of Code § 408(b)(3), as modified by § 408A(c)(5), and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under section 13.16(c) must satisfy the requirements of Code § 408(a)(6), as modified by § 408A(c)(5), and the regulations thereunder, rather than the distribution rules in paragraphs (b), (c), (d) and (e) below.
- (b) Upon the death of the individual, his or her entire interest will be distributed at least as rapidly as follows:
- (1) If the designated beneficiary is someone other than the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death, over the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the beneficiary as of his or her birthday in the year following the year of the individual's death, or, if elected, in accordance with paragraph (b)(3) below. If this is an inherited IRA within the meaning of Code § 408(d)(3)(C) established for the benefit of a nonspouse designated beneficiary by a direct trustee-to-trustee transfer from a retirement plan of a deceased individual under § 402(c)(11), then, notwithstanding any election made by the deceased individual pursuant to the preceding sentence, the nonspouse designated beneficiary may elect to have distributions made under this paragraph (b)(1) if the transfer is made no later than the end of the year following the year of death.
 - (2) If the individual's sole designated beneficiary is the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death (or by the end of the calendar year in which the individual would have attained age 70½, if later), over such spouse's life expectancy, or, if elected, in accordance with paragraph (b)(3) below. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with paragraph (b)(3) below. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the contract option chosen.
 - (3) If there is no designated beneficiary, or if applicable by operation of paragraph (b)(1) or (b)(2) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the individual's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph (b)(2) above).
 - (4) Life expectancy is determined using the Single Life Table in Q&A-1 of § 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in paragraph (b)(1) or (2) and reduced by 1 for each subsequent year.
- (c) The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of § 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.
- (d) For purposes of paragraph (b)(2) above, required distributions are considered to commence on the date distributions are required to begin to the surviving spouse under such paragraph. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of § 1.401(a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.
- (e) If the sole designated beneficiary is the individual's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary
- (f) The required minimum distributions payable to a designated beneficiary from this IRA may be withdrawn from another IRA the beneficiary holds from the same decedent in accordance with Q&A-9 of § 1.408-8 of the Income Tax Regulations.

Article XIV - Multiple Employer Plans

- 14.01 **Multiple Employer Plans:** If elected by the Employer in the Adoption Agreement, the Plan may also be adopted, by other employers that are not aggregated with the Employer under §414(b), (c), (m), or (o) of the Code. Such employers shall adopt the Plan by executing a separate Participation Agreement. In this case, the adopting Employer and each Participating Employer acknowledge that the Plan is a multiple employer plan subject to the rules of §413(c) and the regulations thereunder which are herein incorporated by reference, specific annual reporting requirements, and different procedures for obtaining determination letters from the Internal Revenue Service regarding the qualified status of the plan.
- 14.02 **Plan Participation and Vesting:** For purposes of plan participation and vesting, the adopting Employer and all Participating Employers shall be considered a single employer. An Employee's service includes all service with the adopting Employer or any Participating Employer (or with any employer aggregated with the adopting or Participating Employer under §414(b), (c), (m), or (o)). An Employee who discontinues service with a Participating Employer but then resumes service with another Participating Employer shall not be considered to have severed employment.
- 14.03 **Separate Elections:** Except to the extent that the Participation Agreement allows, and the Participating Employer makes, separate elections with respect to its employees, the Participating Employer shall be bound by the terms of the Plan and Trust, including amendments thereto and any elections made by the adopting Employer.
- 14.04 **Plan Limitations:** The limitation under the Plan relating to the requirements of §§415, 402(g) and 414(v) of the Code shall be applied to the plan as a whole. The requirements of §§410(b), 401(a)(4), 401(m)(2)(A), and 414(q), where applicable shall be applied separately to each Participating Employer.
- 14.05 **Forfeitures:** If elected by the Adopting Employer in the Adoption Agreement, Forfeitures shall be applied to the Participating Employer who incurred the Forfeiture.

403(b) PLAN AMENDMENT FOR HARDSHIP DISTRIBUTIONS FOR 403(b) PLAN DOCUMENT #04

(Note: No signatures are required unless noted below. The Volume Submitter Plan Sponsor adopted these Amendments on the date indicated below.)

PLAN ADDENDUM FOR HARDSHIP DISTRIBUTION AMENDMENTS

SECTION 1

PREAMBLE - AMENDMENT OF THE PLAN FOR HARDSHIP DISTRIBUTIONS

- 1.01 **Adoption and Effective Date of Amendment:** This Amendment of the Plan is adopted to reflect certain provisions in Final Treasury Regulations issued September 23, 2019 under sections 401(k) and 401(m) relating to Hardship distributions. This Amendment is intended as good faith compliance with the requirements of the Treasury Regulations and is to be construed in accordance with the Treasury and guidance issued thereunder.
- 1.02 **Supersession of Inconsistent Provisions:** This Amendment shall supersede the provisions of the Plan to the extent those provisions are inconsistent with the provisions of this Amendment.
- 1.03 **Adoption by the Mass Submitter.** Pursuant to the provisions of the Plan and section 8.09 of Revenue Procedure 2013-22, the Mass Submitter hereby adopts this Amendment on behalf of all adopting Employers.
- 1.04 **Effective Date of the Amendment:** The Mass Submitter has adopted this amendment on behalf of all Volume Submitter Plan Sponsors and adopting Employers to be effective on the date of the intended provision as described in the Employer's hardship policy. No further action is required by the adopting Employer with respect to the Plan document.
- 1.05 **Construction.** Except as otherwise provided in this Amendment, any reference to "Section" in this Amendment refers only to sections within this Amendment, and is not a reference to the Plan. The Article and Section numbering in this Amendment is solely for purposes of this Amendment, and does not relate to any Plan article, section or other numbering designations.
- 1.06 **Employer's Hardship Policy.** Notwithstanding the amendments to the Plan document that are outlined in this amendment, the Employer's hardship policy must describe the Employee's method of (a) representation on availability of cash and other liquid assets; (b) whether Hardship source documentation will be received by the Plan Administrator or summary of source documents is received from the Employee but documents maintained by the Employee; and (c) any optional provisions such as requiring a Participant Loan prior to a Hardship distribution.

SECTION 2

PLAN AMENDMENTS

- 2.01 **Section 2.25 of the Plan.** Section 2.25 of the Plan shall be amended to re-designate 2.25(g) as 2.25(h) and insert a new section 2.25(g) to read as follows:
- (g) Expenses and losses (including loss of income) incurred by the employee on account of a disaster declared by the Federal Emergency Management Agency (FEMA) under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, Public Law 100-707, provided that the employee's principal residence or principal place of employment at the time of the disaster was located in an area designated by FEMA for individual assistance with respect to the disaster; or

Sections 2.02 through 2.04 below provide amendments to certain sections of the Plan that reference the 6-month suspension of all employee contributions, including Elective Deferrals and After-tax Contributions, to all Employer Plans after having elected to take a hardship distribution described in Section 9.04 of the Plan. If a Participant received a distribution under this provision prior to 1/1/2020, the Participant's Elective Deferrals (and Employee Contributions) may be suspended for 6 months after receipt of the distribution, if required by the Employer. After 12/31/2019, the 6-month suspension no longer applies. In addition, certain sections, where noted, have been amended to remove the mandate that loans must be taken prior to a hardship distribution.

2.02 **Section 3.03 of the Plan.** Section 3.03(c)(2) is amended and shall read as follows:

(c) Uniformity Requirement

- (1) Non-increasing Default Percentage. Except as provided in Section 3.03(c)(2) below or if the Employer has elected an increasing Default Percentage in the Adoption Agreement, the same percentage of Compensation will be withheld as Default Elective Deferrals from all Covered Employees subject to the Default Percentage.
- (2) Required Reduction or Cessation of Default Elective Deferrals. Default Elective Deferrals will be reduced or stopped to meet the limitations under §§ 402(g), and 415 of the Code.

2.03 **Section 7.05 of the Plan.** Sections 7.05(a) and (b) have been amended to remove references to the 6-month suspension of all employee contributions, including Elective Deferrals and After-tax Contributions to all Employer Plans.

Sections 7.05(b) and (d) have been amended to remove the mandate that loans must be taken prior to a Hardship distribution. The effective date of this section is for loans acquired after 12/31/2019. The Employer may continue to require loans pursuant to Section 7.05, if such requirement is outlined in the Employer's hardship policy.

Section 7.05(a) through (d), therefore, shall read as follows:

- (a) Hardship withdrawals shall be permitted under the Plan to the extent elected in the Adoption Agreement and permitted by the Individual Agreements controlling the Account assets to be withdrawn to satisfy the hardship;
- (b) The Individual Agreements shall provide for the exchange of information among the Employer and the Vendors or the Administrator to the extent necessary to implement the Individual Agreements. In addition, in the case of a hardship withdrawal that is not automatically deemed to be necessary to satisfy the financial need (pursuant to section 1.401(k)-1(d)(3)(iii)(B) of the Income Tax Regulations), the Vendor or the Administrator, if applicable shall obtain information from the Employer or other Vendors to determine the amount of any plan loans and rollover accounts, if applicable, that are available to the Participant under the Plan to satisfy the financial need;
- (c) The distribution is not in excess of the amount of the immediate and heavy financial need (including amounts necessary to pay any federal, state or local income taxes or penalties reasonably anticipated to result from the distribution); and
- (d) If required by Treasury regulations, the Participant has obtained all distributions, other than hardship distributions, and all nontaxable loans, if required by the Employer, under all plans maintained by the Employer (except to the extent such actions would be counterproductive to alleviating the financial need).

2.04 **Section 8.04 of the Plan.** Section 8.04(d)(1) subsection (2) is deleted as it references the 6-month suspension. Section 8.04(d)(1) subsection (3) is now subsection (2), and is amended to provide that the requirement that a loan be taken first before a hardship is requested is optional. Section 8.04(d)(1) shall read as follows:

- (1) Information necessary for the resulting contract or custodial account, or any other contract or custodial accounts to which contributions have been made by the Employer, to satisfy section 403(b) of the Code, including the following: (1) the Employer providing information as to whether the Participant's employment with the Employer is continuing, and notifying the Vendor when the Participant has had a Severance from Employment (for purposes of the distribution restrictions in Section 7.01); and (2) the Vendor providing information to the Employer or other Vendors concerning the Participant's or Beneficiary's section 403(b) contracts or custodial accounts or qualified employer plan benefits (to enable a Vendor to determine the amount of any plan loans and any rollover accounts, if applicable, that are available to the Participant under the Plan in order to satisfy the financial need under the hardship withdrawal rules of Section 7.05); and

AMENDMENT ADOPTION

The Mass Submitter has adopted this amendment on behalf of all adopting Employers on May 28, 2021, to be effective for Plan Years beginning on or after January 1, 2020, unless otherwise noted above. No further action is required by the adopting Employer with respect to the Plan document. Earlier effective dates may be applied to certain provisions if described and noted in the Employer's hardship policy.

INSTRUCTIONS TO EMPLOYERS

The enclosed amendment updates certain sections of your Plan document to reflect changes that were made under the Bipartisan Budget Act of 2018, the Final 401(k) Regulations in September of 2019 and Revenue Procedure 2020-9 issued December 12, 2019, which reflects the deadline to amend Plan documents for the new Hardship Distribution rules.

The deadline to amend Plans is December 31, 2021. The attached amendment meets this requirement. Keep this with your Plan documents file for future reference.

Some of the changes are mandatory, such as the 6-month suspension rule, which must be removed from hardship policies no later than 12/31/2019; some are optional, such as requiring a loan be taken first before a hardship is requested. All optional items should be highlighted in the Employer's hardship policy.

Attached is a chart outlining the various provisions, whether they are mandatory or optional, and the date that they can be or must be applied to the Employer's hardship policy.

The update to the Employer's hardship policy may be provided by the vendor or TPA, and all annuity contracts and custodial agreements must be updated as well.

403(b) Adoption Agreement

Clifton Park-Halfmoon Public Library

**Non-ERISA VOLUME SUBMITTER 403(b) PLAN DOCUMENT
FOR PUBLIC SCHOOLS, ADOPTION AGREEMENT #04002**

The undersigned Employer hereby adopts a section 403(b) plan in the form a Volume Submitter 403(b) plan attached hereto, and agrees that the following terms, definitions, and elections shall be part of such 403(b) Plan. Where applicable, certain Items have a Default Provision indicated below the Item number that will apply if no election is made by the Employer.

EMPLOYER INFORMATION

1. Employer Name: Clifton Park-Halfmoon Public Library

Address: 475 Moe Road

City: Clifton Park

State: NY

Zip Code: 12065

Phone: 518-371-8622

2. Contact Person: Lisa Marie Oddo

Phone: 518-371-8622
ext. 2272

Email: loddo@sals.edu

3. Employer Identification Number: 14-1510789

4. The Administrator shall be (entity that administers the Plan):

- | | | | |
|---|---|------------------------------|---------------------------------------|
| <input type="checkbox"/> (a) | The Employer | <input type="checkbox"/> (b) | The Employer Jointly with the Vendors |
| <input checked="" type="checkbox"/> (c) | A designated Administrator (specify): <u>U.S OMNI & TSACG Compliance Services</u> | | |

PLAN INFORMATION

5. Sponsor of the 403(b) Volume Submitter Plan: U.S. OMNI & TSACG Compliance Services

Address: 220 Alexander St., Ste. 400, Rochester NY 14607

Phone: 877-544-6664

E-mail: plansupport@omni403b.com

6. (a) Name of Plan: Clifton Park-Halfmoon Public Library 403(b) Plan

(b) This Plan is a Multiple Employer Plan Yes; No. If Yes, name of Plan Sponsor: _____

7. (a) Plan Year:

- (1) The calendar year;
- (2) The 12-consecutive month period beginning on _____; or
- (3) An initial short Plan Year beginning on _____ and ending on _____ and thereafter the 12-consecutive month period beginning on _____ and ending on _____
- (4) A short Plan Year beginning on _____ and ending on _____

(b) Limitation Year:

- (1) The Plan Year
- (2) The calendar year
- (3) The 12-consecutive month period beginning on _____
- (4) An initial short Plan Year beginning on _____ and ending on _____ and thereafter the 12-consecutive month period beginning on _____ and ending on _____
- (5) A short Plan Year beginning on _____ and ending on _____

8. Effective Date: The Employer has completed and signed this Adoption Agreement in order to:

		Initial Effective Date	Amendment/Restatement Effective Date
<input type="checkbox"/> (a)	Establish a new 403(b) plan (not earlier than the 1 st day of current Plan Year)		N/A
<input type="checkbox"/> (b)	Restate a 403(b) plan previously adopted by the Employer (restatement date cannot be earlier than 1-01-2009, but not later than 1-01-2010 unless the initial effective date is after 1-01-2010)	_____	_____
<input checked="" type="checkbox"/> (c)	Amend a 403(b) plan previously adopted by the Employer (Amendments made, if applicable: <u>permit Roth contributions</u>)	<u>01/01/2009</u>	<u>06/16/2025</u>

9. The Plan shall accept the following contribution types (check all that apply and complete the corresponding section(s) of the Adoption Agreement, if applicable):

- | | | | |
|---|----------------------------------|---|--|
| <input checked="" type="checkbox"/> (a) | Pre-Tax Elective Deferrals | <input checked="" type="checkbox"/> (j) | Rollovers |
| <input checked="" type="checkbox"/> (b) | Post-Tax Roth Elective Deferrals | <input type="checkbox"/> (k) | Plan-to-Plan Transfers |
| <input checked="" type="checkbox"/> (c) | Age 50 Catch-up Contributions | <input checked="" type="checkbox"/> (l) | Exchanges (as outlined in the Administrative Appendix) |

<input type="checkbox"/> (d)	Special Catch-up after 15 years of service	<input type="checkbox"/> (m)	PTO – Sick Leave
<input type="checkbox"/> (e)	Nondeductible Employee (After-Tax) Contributions	<input type="checkbox"/> (n)	PTO – Vacation
<input type="checkbox"/> (f)	Mandatory Employee Contribution	<input type="checkbox"/> (o)	Social Security Replacement
<input type="checkbox"/> (g)	Employer Nonelective Contributions pursuant to the Collective Bargaining Agreement and/or the employment contract	<input type="checkbox"/> (p)	ORP Contributions subject to Article XII of the Plan
<input type="checkbox"/> (h)	Employer Matching Contributions pursuant to the Collective Bargaining Agreement and/or the employment contract	<input type="checkbox"/> (q)	Supplemental 403(b) Contributions (subject to Article XII of the Plan)
<input type="checkbox"/> (i)	Post-Employment Employer Contributions	<input type="checkbox"/> (r)	Deemed IRA

10. In computing a Participant's Compensation (as defined under Section 2.14 of the Plan, the following shall be excluded:

		All Contributions	Elective Deferrals	Mandatory Contributions	Employer Contributions
<input checked="" type="checkbox"/> (a)	No exclusions. All compensation will be included.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (b)	Overtime	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (c)	Bonuses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (d)	Other (describe another exclusion, for example, stipends):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. (a) Compensation shall be determined over the following Determination period: (1) the Plan Year; or (2) a consecutive 12-month period ending with or within the Plan Year. Enter the day and the month this period begins: 01 (day) 01 (month). For Employees whose date of hire is less than 12 months before the end of the 12-month period designated, compensation will be determined over the Plan Year.

(b) For purposes of allocating Employer Contributions, Compensation (1) shall (2) shall not include amounts paid prior to a Participant's Entry Date.

12. Allocation Periods for Contributions (This will determine if additional contributions need to be made for a given year:

		All Contributions	Matching	Nonelective
<input type="checkbox"/> (a)	Weekly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (b)	Bi-Weekly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (c)	Quarterly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (d)	Annual	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> (e)	Per Pay	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (f)	Other (specify): _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ELIGIBILITY AND PARTICIPATION – ELECTIVE DEFERRALS

13. The following Employees shall be eligible under the Plan to make Elective Deferrals (Check (a) or (b)):

- (a) All Employees of the Employer.
- (b) All Employees of the Employer except the following category(ies):
 - (1) Nonresident aliens described in section 410(b)(3)(C) of the Code, who receive no earned income from the Employer which constitutes income from sources within the U.S.
 - (2) Employees who normally work less than 20 hours per week. An Employee normally works fewer than 20 hours per week if, for the 12-month period beginning on the date the Employee's employment commenced, the Employer reasonably expects the Employee to work fewer than 1,000 hours of service (as defined under section 410(a)(3)(C) of the Internal Revenue Code) in such period, and, for each Plan Year ending after the close of that 12-month period, the Employee has worked fewer than 1,000 hours of service in the preceding 12- month period. Under this provision, an Employee who works 1,000 or more hours of service in the 12-month period beginning on the date the Employee's employment commenced or in a Plan Year ending after the close of that 12- month period shall then be eligible to participate in the

- Plan. Once an Employee becomes eligible to have Elective Deferrals made on his or her behalf under the Plan under this standard, the Employee cannot be excluded from eligibility to have Elective Deferrals made on his or her behalf in any later year under this standard.
- (3) Employees who are eligible to make Elective Deferrals under another plan, including an IRC section 457(b) eligible governmental plan; a 401(k) qualified cash or deferred arrangement of the Employer or another section 403(b) Plan of the Employer
 - (4) Employees who are students performing services described in section 3121(b)(10) of the Code.

(c) If 13(b)(2) is elected above, then the following rule will apply for subsequent years in determining whether the Employee is eligible for the Plan. The initial computation period shall begin on the date of hire and end on the anniversary thereof. Subsequent eligibility computation periods shall commence with:

- (1) the anniversary of the Employee's employment commencement date; or
- (2) the Plan Year which commences prior to the Employee's first anniversary of his employment commencement date.

- (d) (1) The Employer elects to reduce the required Hours of Service per year in 13(b)(2) to _____ (not to exceed 1000) Hours; or
- (2) N/A.

14. The Entry Date of a Participant with respect to Elective Deferrals shall be:

- (a) On the first day of the month following date of employment;
- (b) After the completion of _____ days (may be 30 or 60 days, if Employee receives information on the Plan within the first 30 days of employment)
- (c) Entry Date shall mean the Employee's employment commencement date and deferrals elections shall be effective in the next pay period.
- (d) Other (Specify. May not exceed 60 days from satisfaction of eligibility requirements): _____

15. Employees are permitted to make Pre-Tax Elective Deferrals to the Plan as follows:

- (a) Elective Deferrals of up to the maximum amount permitted under sections 403(b) and 415 of the Code are permitted.
- (b) Elective Deferrals of up to _____ % (not to exceed 100%) of a Participant's Compensation are permitted.

16. If Roth 403(b) Elective Deferrals are permitted under the Plan then Excess Deferrals will first be corrected from the:

- (a) regular Pre-tax Elective Deferral Account; or
- (b) Roth Elective Account
- (c) N/A.

AUTOMATIC ENROLLMENT

In consideration of the following provisions, an Employer should determine whether automatic enrollment is permitted under the applicable State law prior to adopting this provision.

17. The Eligible Automatic Contribution Arrangement (EACA) provisions of Article 3.03 of the Plan:

- (a) shall not apply
- (b) shall apply and the Default Percentage indicated below shall be automatically withheld and contributed to the Plan as a Pre-Tax Elective Deferral.

18. (a) Covered Employee for Purposes of Eligible Automatic Contribution Arrangement (EACA): Employees covered under the EACA are (Check one of the options below.):

- (1) All Participants
- (2) All Participants who do not have an affirmative election in effect regarding Elective Deferrals
- (3) All Participants who become Participants on or after the effective date of the EACA and who do not have an affirmative election in effect regarding Elective Deferrals

(b) Default Percentage (Check one of the options below and insert a percentage or percentages and, if applicable, a date.):

- (1) The Default Percentage is _____% (a uniform percentage of each Covered Employee's Compensation for the applicable pay period)
- (2) The initial Default Percentage is _____% (a uniform percentage of each Covered Employee's Compensation for the applicable pay period) and will increase by one percentage point as described in Section 3.03 of Article III of the Plan until the Default Percentage is _____%. (Insert the highest default percentage that will apply) Each increase will be effective with the first pay period of the Plan Year or the first pay period after the date inserted here: _____.

ROLLOVER/TRANSFER AND OTHER EMPLOYEE CONTRIBUTION PROVISIONS

19. (a) Direct Rollovers: The Plan will accept a Direct Rollover of an Eligible Rollover Distribution from (check each that applies or N/A):

- (1) N/A. The Plan will not accept Direct Rollovers from any plan.
- (2) a qualified plan described in section 401(a) or 403(a) of the Code, excluding After-Tax employee contributions.
- (3) an annuity contract described in section 403(b) of the Code, including After-Tax employee contributions.
- (4) an annuity contract described in section 403(b) of the Code, excluding After-Tax employee contributions.
- (5) an eligible plan under section 457(b) of the Code which is maintained by a state, political subdivision of a state, or any agency or instrumentality of a state or political subdivision of a state.

(b) The Plan (1) will (2) will not accept Designated Roth accounts from any of the plans selected in 19(a)

20. Participant Rollover Contributions

(a) Participant Rollover Contributions from Other Employer Plans: The Plan will accept a Participant contribution of an Eligible Rollover Distribution from (check each that applies or N/A):

- (1) N/A. The Plan will not accept Rollover Contributions from any employer plan.
- (2) a qualified plan described in section 401(a) or 403(a) of the Code, excluding after-tax employee contributions.
- (3) an annuity contract described in section 403(b) of the Code, excluding after-tax employee contributions.
- (4) an eligible plan under section 457(b) of the Code which is maintained by a state, political subdivision of a state, or any agency or instrumentality of a state or political subdivision of a state.

(b) The Plan (1) will (2) will not accept Designated Roth accounts from any of the plans selected in 20(a)

(c) Participant Rollover Contributions from IRAs: The Plan (choose one):

(1) will (2) will not accept a Participant Rollover Contribution of the portion of a distribution from an individual retirement account or annuity described in section 408(a) or 408(b) of the Code that is eligible to be rolled over and would otherwise be includible in gross income.

21. In-Plan Roth Rollovers:

(a) The Plan (1) will (2) will not permit In-Plan Roth Rollovers of distributable amounts.

(b) The Plan (1) will (2) will not permit In-Plan Roth Rollovers of otherwise non-distributable amounts.

22. Deemed IRA Contributions. A Participant may make Deemed IRA contributions to the following type(s) of IRA Accounts established in accordance with Article XIII of the Plan:

- (a) Traditional
- (b) Roth
- (c) Either (a) or (b) above as designated by the Participant at the time the contribution is made

23. Mandatory Employee Contributions shall be required to be made by the following Employees:

- (a) _____% of each eligible Employee's Compensation if such Employee was hired after: _____; and if applicable
- (b) _____% of each eligible Employee's Compensation if such Employee was hired after _____, and was a participant in _____ (e.g. state retirement plan) but after receiving a choice has elected to participate in this Plan.

DISTRIBUTION PROVISIONS

24. Pursuant to the underlying Individual Agreements, the following transactions are permitted:

(a) Select all that apply and specify the corresponding sources from which the withdrawal can be made:

		All Contributions	Elective Deferrals	Mandatory Contributions	Employer Contributions
<input checked="" type="checkbox"/> (1)	Financial Hardship Distributions	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (2)	Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> (3)	Distributions at age 59 1/2	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(b) The following transactions are permitted:

<input type="checkbox"/> (1)	Plan-to-Plan transfers to another Employer Plan
<input checked="" type="checkbox"/> (2)	Transfers to a State Retirement Plan to purchase service credits
<input checked="" type="checkbox"/> (3)	Distribution of Rollover Contributions at any time

(c) The following distributions are permitted from Employer Contributions under Annuity Contracts only:

<input type="checkbox"/> (1)	Attained Age of <u>59 1/2</u>
<input type="checkbox"/> (2)	After _____ Years of Service

25. If permitted by the underlying Individual Agreements, the Plan (a) will, (b) will not permit the distribution of Small Account Balances from the Plan.

EMPLOYER CONTRIBUTIONS

26. Employer Contributions

- (a) Employer Contributions shall not be made.
- (b) Employer Contributions shall be made as follows (check all types that apply):
 - (1) Employer Contributions shall be made in accordance with any applicable collective bargaining agreements or employment contracts as shall be determined from time to time by the Employer.
 - (2) Discretionary Contribution Formula: Nonelective Employer contributions will be allocated to each Participant in the ratio that such Participant's Compensation bears to the compensation of all Participants to whom Nonelective Employer contributions are allocated determined annually by the Employer.
 - (3) Definite Contribution Formula: For each Plan Year, the Employer will contribute for each eligible Participant an amount equal to _____% or \$_____ of such Participant's Compensation.
 - (4) Employer Post-Employment Contributions shall be made.
 - (5) Employer Matching Contributions shall be made under the following formula:
 - (A) _____ percent of the Participant's Elective Deferrals
 - (B) _____ percent of the Participant's Employee Contributions
 - (C) The Employer shall not match amounts provided in excess of \$_____, or in excess of _____ percent, of the Participant's Compensation
 - (D) An amount, if any, determined by the Employer
 - (6) ORP Contributions under the State of _____ made pursuant to the applicable laws of the ORP.

(7) Employees hired after _____ where such Employees are making a Mandatory Employee Contribution of _____%, shall receive an Employer Nonelective Contribution of _____% of Compensation.

ELIGIBILITY AND PARTICIPATION – EMPLOYER CONTRIBUTIONS

27. All Employees of the Employer (including employers required to be aggregated under sections 414(b), (c), (m), or (o) of the Code) will be eligible to participate in this Plan except the following:

		Nonelective	Matching
<input checked="" type="checkbox"/> (a)	N/A. There is no age or service requirement.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (b)	Employees who have not attained age _____ (cannot exceed age 21)	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (c)	Employees who have not completed _____ Year(s) of Service; or _____ Month(s) of Service; or _____ Day(s) of Service. (Cannot exceed 1 year unless the Plan provides a nonforfeitable right to 100% of the Participant's account balance derived from Employer contributions after not more than 2 years of service in which case up to 2 years is permissible. If the Year(s) of Service selected is or includes a fractional year, an employee will not be required to complete any specified number of Hours of Service to receive credit for such fractional year.)	<input type="checkbox"/>	<input type="checkbox"/>

28. All Employees who are members of eligible classes of employees shall be eligible to participate in the Plan except:

		Nonelective	Matching
<input checked="" type="checkbox"/> (a)	N/A. There are no exclusions	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (b)	Nonresident Aliens (see Section 2.28 of the Plan)	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (c)	Employees who become Employees as the result of a "section 410(b)(6)(C) transaction"	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (d)	Employees of the following employer(s) aggregated with the Employer under section 414(b), (c), (m), or (o) of the Code: _____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (e)	Hourly Rated Employees	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (f)	Other (specify): _____ (Note: Insert an exclusion category, e.g. Division A Employees.)	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (g)	Nonresident Aliens (see Section 2.28 of the Plan)	<input type="checkbox"/>	<input type="checkbox"/>

29. (a) Eligibility under the Plan will be extended to all Employees who satisfied the eligibility requirements of this Plan with the following prior unrelated employer(s): (1) _____; (2) N/A

(b) The eligibility and service requirements in Item #27 above (1) are (2) are not waived with respect to Employees employed on the Effective Date of this Plan. If these requirements are waived, such Employees shall become Participants in the Plan as of the Effective Date of the Plan.

30. Service for eligibility and vesting will be determined on the basis of the method selected below. Only one method may be selected and such method will be applied to all Employees covered under the Plan.

(a) On the basis of actual hours for which an Employee is paid or entitled to payment

(b) On the basis of days worked. An Employee will be credited with ten (10) hours of service if under Section 2.25 of the Plan such Employee would be credited with at least one (1) Hour of Service during the day

(c) On the basis of weeks worked. An Employee will be credited with forty-five (45) Hours of Service if under Section 2.25 of the Plan such Employee would be credited with at least one (1) Hour of Service during the week

(d) On the basis of semi-monthly payroll periods. An Employee will be credited with ninety-five (95) Hours of Service if under Section 2.25 of the Plan such Employee would be credited with at least one (1) Hour of Service during the semi-monthly payroll period

(e) On the basis of months worked. An Employee will be credited with one hundred ninety (190) Hours of Service if under Section 2.25 of the Plan such Employee would be credited with at least one (1) Hour of Service during the month

(f) On the basis of Elapsed Time, as provided for in Section 2.43(b)(2) of the Plan

<p>31. (a) Subsequent Eligibility Computation Periods shall commence with:</p> <p><input checked="" type="checkbox"/> (1) the anniversary of the Employee's employment commencement date; or</p> <p><input type="checkbox"/> (2) the Plan Year which commences prior to the Employee's first anniversary of his employment commencement date.</p> <p>(b) Subsequent Vesting Computation Periods shall commence with:</p> <p><input type="checkbox"/> (1) the anniversary of the Employee's employment commencement date; or</p> <p><input type="checkbox"/> (2) the Plan Year which commences prior to the Employee's first anniversary of his employment commencement date.</p>																			
<p>32. An Employee who has completed the eligibility requirements shall enter the Plan on the following Entry Date:</p>																			
		Nonelective	Matching																
<input type="checkbox"/> (a)	There are no age and service requirements. Entry Date shall mean the Employee's employment commencement date.	<input type="checkbox"/>	<input type="checkbox"/>																
<input checked="" type="checkbox"/> (b)	The day on which the Employee satisfies the eligibility requirements	<input type="checkbox"/>	<input type="checkbox"/>																
<input type="checkbox"/> (c)	The first day of the Plan Year in which the Employee satisfies the eligibility requirements	<input type="checkbox"/>	<input type="checkbox"/>																
<input type="checkbox"/> (d)	The first day of the first month or the first day of the 7th month of the Plan Year coinciding with or next following the satisfaction of the Plan's eligibility requirements	<input type="checkbox"/>	<input type="checkbox"/>																
<input type="checkbox"/> (e)	The first day of the month in which the Participant satisfies the eligibility requirements	<input type="checkbox"/>	<input type="checkbox"/>																
<input type="checkbox"/> (f)	The first day of the following months after the Employee satisfies the eligibility requirements _____	<input type="checkbox"/>	<input type="checkbox"/>																
<p>33. All of an Employee's Years of Service with the Employer are counted to determine the Vested Percentage in the Participant's Employer Contribution except:</p> <p><input type="checkbox"/> (a) N/A. All Years of Service will count toward Vesting</p> <p><input type="checkbox"/> (b) Years of Service before age 18</p> <p><input type="checkbox"/> (c) Years of Service before the Employer maintained this Plan or a predecessor plan</p>																			
<p>34. Each Participant's Vested Percentage in his Employer Contribution Account shall be determined as follows:</p>																			
		Nonelective	Matching																
<input checked="" type="checkbox"/> (a)	Vesting Formula #1 - 100% vested at all times	<input type="checkbox"/>	<input type="checkbox"/>																
<input type="checkbox"/> (b)	Vesting Formula #2 - 100% vested after _____ (not to exceed three) Years of Service	<input type="checkbox"/>	<input type="checkbox"/>																
<input type="checkbox"/> (c)	<p>Vesting Formula #3:</p> <table border="0"> <thead> <tr> <th style="text-align: left;"><u>Years of Service</u></th> <th style="text-align: left;"><u>Vested Percentage</u></th> </tr> </thead> <tbody> <tr> <td>Less than 1</td> <td>_____</td> </tr> <tr> <td>1</td> <td>_____</td> </tr> <tr> <td>2</td> <td>_____ (not less than 20%)</td> </tr> <tr> <td>3</td> <td>_____ (not less than 40%)</td> </tr> <tr> <td>4</td> <td>_____ (not less than 60%)</td> </tr> <tr> <td>5</td> <td>_____ (not less than 80%)</td> </tr> <tr> <td>6 or more</td> <td>100%</td> </tr> </tbody> </table>	<u>Years of Service</u>	<u>Vested Percentage</u>	Less than 1	_____	1	_____	2	_____ (not less than 20%)	3	_____ (not less than 40%)	4	_____ (not less than 60%)	5	_____ (not less than 80%)	6 or more	100%	<input type="checkbox"/>	<input type="checkbox"/>
<u>Years of Service</u>	<u>Vested Percentage</u>																		
Less than 1	_____																		
1	_____																		
2	_____ (not less than 20%)																		
3	_____ (not less than 40%)																		
4	_____ (not less than 60%)																		
5	_____ (not less than 80%)																		
6 or more	100%																		
<input type="checkbox"/> (d)	Notwithstanding the Vesting Formula selected above, all Participants as of _____ will be 100% vested.																		
<p>35. Forfeitures not used to restore Participant's Accounts or pay expenses will be (choose one):</p>																			
		Nonelective	Matching																
<input type="checkbox"/> (a)	allocated in addition to the Employer Contributions	<input type="checkbox"/>	<input type="checkbox"/>																
<input type="checkbox"/> (b)	used to reduce any required Employer contributions	<input type="checkbox"/>	<input type="checkbox"/>																
<input type="checkbox"/> (c)	used to reduce Employer Matching Contributions and any remainder allocated in addition to the Employer Contribution	<input type="checkbox"/>	<input type="checkbox"/>																

<input type="checkbox"/> (d) used to reduce Employer Contributions in the following order and manner: <input type="checkbox"/> (1) for the current Plan Year <input type="checkbox"/> (2) for the subsequent Plan Year <input type="checkbox"/> (3) Other (describe; must be determined on a nondiscriminatory basis): _____	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> (e) N/A. 100% vesting has been elected and there are no forfeitures under the Plan.		
36. Forfeitures arising on account of termination of employment shall be allocated as of the last day of the Plan Year which is concurrent with or next follows:		
<input type="checkbox"/> (a)	Employee's termination of employment	
<input type="checkbox"/> (b)	Employee having incurred a 1-year Break in Service	
<input type="checkbox"/> (c)	Employee having incurred 2 consecutive 1-year Breaks in Service	
<input type="checkbox"/> (d)	Employee having incurred 5 consecutive 1-year Breaks in Service	
<input type="checkbox"/> (e)	The later of the payment of the vested benefit or the Employee having incurred 5consecutive 1-year Breaks in Service	
<input checked="" type="checkbox"/> (f)	N/A. 100% vesting has been elected and there are no forfeitures under the Plan.	
OVERRIDING LANGUAGE FOR MULTIPLE PLANS		
37. If the Participant is covered under another Section 403(b) plan of the Employer, other than a Section 403(b) Volume submitter or prototype plan, the provisions of Section 5.01 of Article V will apply as if the other plan were a Section 403(b) volume submitter or prototype 403(b) plan.		
RELIANCE ON ADVISORY LETTER AND ACKNOWLEDGEMENTS		
38. Reliance and Acknowledgements: <ul style="list-style-type: none"> • This Adoption Agreement may be used only in conjunction with basic Plan Document #04. • The Sponsor will inform the adopting Employer of any amendments it makes to the Plan or of its discontinuance or abandonment of the Plan. • The Employer must complete a new signature page if it modifies any prior elections or makes new elections in its Adoption Agreement. • Failure to properly complete this Adoption Agreement may result in loss of favorable tax treatment for the Plan. The Employer's tax advisor should review the Plan and this Adoption Agreement prior to the Employer adopting such plan. • The Employer may rely on the Advisory Letter issued for the approved specimen plan, except to the extent that the Employer's Plan is not identical to the approved specimen plan, disregarding any differences attributable solely to the Employer's choices of options provided under the specimen plan. 		
AUTHORIZED SIGNATURE AND CERTIFICATION		
39. The undersigned Employer acknowledges receipt of a copy of the Plan, Administrative Appendix and this Adoption Agreement on the date indicated below. The adopting Employer by signing below certifies that: <ul style="list-style-type: none"> • The Employer is an educational organization described in section 170(b)(1)(A)(ii); and • For purposes of the nondiscrimination requirements of section 403(b)(12) the Plan is a Governmental Plan within the meaning of section 414(d) of the Code of a Public School; or a Governmental Plan of an organization described in section 501(c)(3) of the Code. 		
Name of Employer: <u>Clifton Park-Halfmoon Public Library</u>		
Signature of Employer:	Date:	
Name of Signer: _____	Title: _____	

ADMINISTRATIVE APPENDIX

EMPLOYER NAME: Clifton Park-Halfmoon Public Library

PART A: RESPONSIBILITIES

The following checklist outlines responsibilities associated with the Plan and the entity obligated to each item. If there is an item without an assignment of responsibility, such item becomes the duty of the Employer as the sponsor of the plan.

TPA	Vendor(s)	Employer	Other (specify)	N/A
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I. PLAN FINANCIAL REPORTING

1.	Review and verify accuracy of Spark File or other Data Sharing Information and notify Vendor of errors. (This includes an annual audit to make sure that all amounts and sourcing did get credited to the proper participant in the Plan.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
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II. ENROLLMENT OF PARTICIPANTS

2.	If applicable, provide Employee census information prior to each entry date to determine eligibility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input checked="" type="checkbox"/>
3.	Evaluate eligibility to determine who enters the plan on each entry date	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input checked="" type="checkbox"/>
4.	Provide enrollment forms to eligible employee (for deferral elections, investment elections, and beneficiary designations)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
5.	Provide mandatory notices at enrollment for Universal Availability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
6.	Provide other required notices at enrollment, such as "deemed" control group (owning outside business)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
7.	Verify deferral percentage for new participants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input checked="" type="checkbox"/>
8.	Analyze eligibility service and vesting service to be credited to rehired employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input checked="" type="checkbox"/>
9.	If Plan does not provide for full and immediate vesting, determine forfeitures that must be restored for rehired participants	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
10.	If certain types of compensation is excluded, evaluate compensation types for participant and ensure that deferrals are being removed from all relevant compensation types (check exclusions, e.g., stipends, coaching bonuses, club sponsorships)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
11.	Confirm that proposed deferrals do not exceed plan defined limits or legal maximums	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>

ADMINISTRATIVE APPENDIX

		TPA	Vendor(s)	Employer	Other (specify)	N/A
12.	Verify entry and commencement of deferrals for new participants	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
13.	Provide completed enrollment forms to Vendor (Agent)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
14.	Maintain copies of deferral and investment elections and all changes made	* <input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	*SRA Services Only	<input type="checkbox"/>
15.	Collect and maintain copies of beneficiary designations and changes to same	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
16.	If Plan does not provide for full and immediate vesting, determine initial vesting computation period	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
III. CONTRIBUTION DETERMINATION						
17.	Identify census parameters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input checked="" type="checkbox"/>
18.	Provide census information to determine contribution limits, vesting	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
19.	If Employees are not immediately eligible, determine employees eligible to participate in each type of contribution allocation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input checked="" type="checkbox"/>
20.	Verify type of contributions made (pre-tax deferral, Roth, employer, rollovers, etc.)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
21.	If compensation is excluded, determine includible compensation for participant for each type of contribution, if different	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
22.	Determine amount of each type of employer contribution for each participant	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
23.	If Plan accepts Employer contributions, determine amount of true-up matching contribution at year end (if any)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
24.	If Plan accepts Employer contributions, verify that matching contributions do not exceed plan defined limits	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
25.	If Plan accepts Employer contributions, determine maximum contribution under IRC §415 and verify that contributions do not exceed that limit	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
26.	Determine and maintain records of separate accounting for all types of contributions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>

ADMINISTRATIVE APPENDIX

		TPA	Vendor(s)	Employer	Other (specify)	N/A
IV. VESTING AND FORFEITURES						
27.	Determine and maintain records of vesting service	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
28.	Determine and maintain records of vested percent	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
29.	Determine timing of forfeiture from a participant's account	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
30.	Determine use of forfeiture	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
31.	Determine amount to be contributed based on use of forfeitures to reduce employer contribution (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
V. OTHER ALLOCATIONS						
32.	Allocate investment gains/losses	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
33.	Allocate contribution	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
VI. ANNUAL COMPLIANCE LIMITATIONS						
34.	Prepare annual Universal Availability Notice	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
35.	Deliver annual Universal Availability Notice	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
36.	Monitor statutory limits – Annual 415 limit, Compensation §401(a)(17), Elective Deferrals §402(g), Age 50 Catch-up §414(v), 15 year Catch-up	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
37.	Determine if additional plans must be aggregated with this Plan for overall limits	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
VII. ELECTIVE DEFERRALS						
38.	Process and verify deferral elections each payroll period to ensure proper deferral by participant, including deferral changes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	*SRA Services Only	<input type="checkbox"/>
39.	Reconcile deferral changes made between payrolls	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	*SRA Services Only	<input type="checkbox"/>
40.	Provide annual mandatory notices (Universal Availability, Automatic Enrollment, Other _____) (if applicable)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
41.	If Universal Availability failed, determine amount to be contributed with lost earnings. Amounts are contributed as earmarked as a QNEC (employer contribution). Amend plan to accept QNECs if necessary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input checked="" type="checkbox"/>

ADMINISTRATIVE APPENDIX

		TPA	Vendor(s)	Employer	Other (specify)	N/A
42.	Ensure deposits of salary deferrals are made to Vendor within required timeframe	* <input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	*If Common Remitting Provided	<input type="checkbox"/>
VIII. DISTRIBUTIONS OF BENEFITS						
43.	Prepare and maintain distribution notices and elections	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
44.	Provide distribution forms to participant, including 402(f) notice for rollover information	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
45.	Review distribution forms to see if fully completed and signed by appropriate parties	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
46.	Evaluate eligibility to receive a distribution	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
47.	Authorize distributions and other transactions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
48.	Confirm vested interest on termination of employment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
49.	Determine amount to be distributed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
50.	If Plan permits Roth Deferrals, determine basis in Roth Distributions	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
51.	If Plan permits Roth Deferrals, determine and maintain beginning date for Roth qualification period	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
52.	If Plan permits Roth Deferrals, determine whether Roth distribution is qualified	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
53.	Proper Income tax withholding deposit made and IRS reporting on Form 945	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
54.	Form 1099-R provided to participant and IRS	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
55.	Determine cash-out amounts for the year (e.g., accounts for terminated participants with less than \$1,000 value). Only available for Group Annuities or Group Custodial Agreements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input checked="" type="checkbox"/>
56.	If elected under the Plan, determine amounts to be moved to an automatic IRA rollover (e.g., amounts for terminated participants with \$1,000 to \$5,000 in value)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input checked="" type="checkbox"/>
57.	If permitted under the Plan, evaluate eligibility for hardship distribution	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
58.	If permitted under the Plan, notify of ceasing deferrals for 6 months, confirm that deferrals have ceased, solicit new deferral form after 6 months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input checked="" type="checkbox"/>

ADMINISTRATIVE APPENDIX

		TPA	Vendor(s)	Employer	Other (specify)	N/A
59.	Evaluate proposed QDRO to determine if it qualifies as such	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
60.	Communicate to participant/former spouse regarding QDRO receipt (and provide copy of QDRO Policy) and QDRO determination	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Legal Counsel	<input type="checkbox"/>
61.	Segregate account and initiate distribution to Alternate Payee	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
62.	Authorize and verify requirements for Exchanges, 403(b) Transfers and Transfers to State DB Plan	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
IX. PARTICIPANT LOAN, IF AVAILABLE						
63.	Provide copy of loan procedure/policies to participants	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
64.	Prepare and retain loan documents (e.g., promissory note, etc.) for each participant loan	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
65.	Determine maximum amount that may be borrowed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
66.	Provide Loan Request Forms to participants	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
67.	Confirm proper completion of loan application	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
68.	Approve loan	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
69.	Verify that proper loan payment procedures are in place	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
70.	Determine defaulted and offset loans	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
71.	Prepare Form 1099-R on defaulted loan	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
X. MISCELLANEOUS						
72.	Identify participants required to take a Required Minimum Distribution (RMD), including terminated employees, beneficiaries	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
73.	Provide timely notice of RMD requirement	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
74.	Determine minimum distribution amount	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
75.	Annually review of all Vendor documents including distribution forms, custodial agreements, annuity contracts, withholding notices and elections, etc.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>

ADMINISTRATIVE APPENDIX

TPA	Vendor(s)	Employer	Other (specify)	N/A
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XI. PLAN QUALIFICATION

76.	Prepare Plan document	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
77.	Prepare Amendments, Required and optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
78.	Prepare written procedures/policies, where applicable	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>

PART B: PLAN VENDOR SCHEDULE

This Schedule may be amended from time to time and must be completed and executed by the Employer. Complete multiple pages if necessary.

Please note the following procedures for Transfer/Exchanges:

- The minimum amount for Transfers/Exchanges shall be \$0.00.
- Exchanges will be permitted between all Vendors in sections I and II unless otherwise restricted. Please specify any restrictions here: The participant must have a pre-existing account with the section II vendor.
- Transfers are permitted at any time unless restricted as follows:-N/A

I. LIST OF APPROVED VENDORS

These Vendors are authorized to establish new participant accounts, receive ongoing contributions and incoming Transfers and Exchanges (unless restricted above) from Approved Vendors and Grandfathered Vendors.

Name of Vendor	Funding Vehicle	
	Custodial Agreement	Annuity Contract
Fidelity Management Trust	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>

II. LIST OF GRANDFATHERED VENDORS

These Vendors are authorized to receive ongoing contributions and incoming Transfers and Exchanges (unless restricted above) from Approved Vendors and Deselected Vendors. Assets are not available for Participant Loans and Hardship Distributions unless other procedures apply; specify: The consistent receipt of electronic plan level information is required.

Name of Vendor	Funding Vehicle	
	Custodial Agreement	Annuity Contract
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>

Employer Name: **Clifton Park-Halfmoon Public Library**

Effective Date of Plan Vendor Schedule: Immediate; or on June 16, 2025.

Note: The Plan Vendor Schedule is no longer a part of the 403(b) Plan document. Employers may therefore change the investment providers without completing a new Adoption Agreement.