

A Map to the EGTRRA Adoption Agreement for DATAIR 401(k) Plans

Description of Adoption Agreement Option	See GUST	NS Long Form	NEW NS Short Form	NEW VS AA Format
General				
Lead Sponsor of a Multiple Employer Plan				**Intro
Additional Adopting Employer				**Intro
This Plan shall be funded solely by Insurance Contracts (Insurance Addendum)	n/a	**Intro	Intro	Intro
Adopting Affiliated Employers of a Multiple Employer Plan are listed in Appendix				**Intro
Adopting Affiliated Employers of a Multiple Employer Plan must execute a separate Adoption Agreement				**Intro
Plan Year			Part 1/Core	
Multiple Employer Plan (List Participating Employers)				**Intro
A. Eligibility and Service Provisions				
Eligible Employees	A2	A1	A1/Core	**A1
Highly Compensated Employee Determination	A3	A2	Core	A2
Eligibility Computation Period	A1	A3	C3	A3
Hour of Service	A9	A4	Core	A4
Service with Predecessor Employers/Prior Employers	A10	*A5	Core	A5
Elective Deferral Eligibility Requirements	A5	*A6	A2	A6
Non-Elective Contributions Eligibility Requirements	A4	*A7	A3	A7
Matching Contributions Eligibility Requirements	A8	*A8	A3	A8
Break in Service	A14	A9	Core	A9
Entry Date - Elective Deferrals	A12	*A10	A4	A10
Entry Date - Non Elective Contributions	A11	*A11	A4	A11
Entry Date - Matching Contributions	A13	*A12	A4	A12
Disability	n/a	**A13	Core	A13
<i>Note: Changed GUST options A6 and A7 and moved to EGTRRA D1 and D2.</i>				

* Change to GUST option.

** New options

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B. Date Provisions				
Anniversary Date	B1	B1	Core	B1
Valuation Date	B2	*B2	B1	**B2
Normal Retirement Age	B3	*B3	Core	B3
Normal Retirement Date	B4	B4	Core	B4
Early Retirement Age	B5	*B5	n/a	B5
Early Retirement Date	B6	B6	n/a	B6
Limitation Year	B7	B7	Core	B7
C. Compensation				
Compensation	C1	*C1	C1/Core	C1
Modifications to Compensation	C2	C2	C2	C2
Compensation Computation Period	C3	C3	C3/Core	C3
Compensation for Elective Deferrals	C4	C4	C1	C4
Compensation for Matching Contribution	C5	C5	C1	C5
Compensation for Code Sections 415 and 416	C6	*C6	C1	**C6

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D. Contribution and Allocation				
Elective Deferrals	A6	*D1	D1	D1
Automatic Compensation Reduction	A7	*D2	D2	**D2
Catch-up Contributions	n/a	**D3	Core	D3
Roth Deferrals	n/a	**D4	-	D4
Deemed Individual Retirement Account	n/a	**D5	n/a	D5
Voluntary Employee Contributions (After-Tax Only)	n/a	**D6	n/a	**D6
Requirement to Share in Non-Elective Contribution Allocation	D1	D7	D3	**D7
Non-Elective Contribution	D2	*D8	D4	**D8
Allocation Method for Non-Elective Contributions	D2/D3	*D9	D5	D9
Requirement to Share in Matching Contribution Allocation	D4	*D10	D3	D10
Allocation Method for Matching Contributions	D6	*D11	D6	**D11
Limitations on Matching Contributions	D9	*D12	Board Resol	D12
Supplemental Discretionary Matching Contributions	D7	D13	n/a	D13
Allocation Date for Non-Elective Contributions and Matching Contributions	D8	*D14	D7	D14
Allocation of Qualified Non-Elective Contributions (QNEC)	D10	*D15	Core	D15
Allocation of Qualified Matching Contributions (QMAC)	D11	*D16	Core	D16
Safe Harbor CODA Provisions	D12	*D17	D8	D17
ADP Test Safe Harbor Contribution	D13	*D18	D9	**D18
ACP Test Safe Harbor Contribution	D14	*D19	D9	**D19
Vesting of the Additional ACP Test Safe Harbor Matching Contributions	D15	*D20	n/a	D20
Timing of Safe Harbor Matching Contributions	D16	*D21	Core	**D21
Compensation for Safe Harbor Contributions	D17	*D22	Core	**D22
401(k) SIMPLE Provisions	D18	*D23	D10	D23

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E. Vesting Provisions				
Years of Vesting Service	E1	*E1	Core	E1
Excluded Years	E2	*E2	Core	E2
Vesting Schedule	E3	*E3	E1	E3
Prior Vesting Schedule	E4	*E4	n/a	E4
Top-Heavy Vesting Schedule	E5	*E5	Core	E5
Re-Employment	E6	*E6	Core	E6
Forfeitures	E7	*E7	E2/Core	**E7
Requirement to Share in Allocation of Forfeitures	E8	E8	E2	E8
Application of Forfeitures of Non-Elective Contributions	E9	*E9	E2	E9
Reallocation to Participants of Forfeitures of Non-Elective Contributions	E10	*E10	E2	E10
Application of Forfeitures of Matching Contributions	E11	*E11	E2	E11
Reallocation to Participants of Forfeitures of Matching Contributions	E12	*E12	E2/Core	E12
Restoration of Forfeitures	E13	*E13	Core	E13
<i>Note: Changed GUST option E14 and moved to EGTRRA G2.</i>				
F. CODA Limitation Provisions				
Prior Year - Current Year	F1	*F1	F1	F1
Actual Deferral Percentages (ADP)	F2	F2	Core	F2
Actual Contribution Percentage (ACP)	F3	F3	Core	F3
Excess Aggregate Contributions	F4	F4	Core	F4
Recharacterization of Excess Contributions	n/a	**F5	n/a	F5

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G. Distribution Provisions				
Method of Distribution	G1	*G1	Core G1	G1
Mandatory Cash Out Provisions	E14	*G2	Core	**G2
Survivor Annuity Percentage	G2	G3	Core	G3
Distribution Determination Date	G4	*G4	Core	**G4
Time of Distribution	G3	*G5	Core	G5
Hardship Distributions of Elective and Roth Deferrals	G5	*G6	G2	G6
In Service Distributions	G6	*G7	Core	G7
Qualified Domestic Relations Orders	G7	G8	Core 3.11.6	G8
Required Minimum Distributions	G8	*G9	G3	G9
H. Other Administrative Provisions				
Earnings	H1	*H1	Core	H1
Loans	H2	H2	H1	H2
Rollovers	H3	*H3	Core	H3
Investment Control	H4	*H4	H2	H4
Life Insurance Authorization	H5	*H5	Core	H5
Top-Heavy Assumptions	H7	*H6	Core	H6
Valuation Date	H8	*H7	Core	H7
Minimum Top-Heavy Allocation	H9	H8	H3	H8
Multiple Plans Provisions	H10	H9	H4	H9
Top-Heavy Duplications	H12	*H10	H5	H10
Excess Annual Additions Correction	H11	H11	Core	H11
Trustee Authority	H14	*H12	Trust	H12

Note: Removed GUST Life Insurance Limits option H6.

* Change to GUST option.

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