

Plan Administration Guide

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Plan Administration Calendar

This schedule of events is based on a plan year that corresponds with the calendar year and assumes that the plan allows semi-annual entry dates for participants.

PLAN SET-UP

(2 months prior to Dyatech Effective Date)

- Complete the Dyatech Plan Design Kit
- Supply complete Census Data to Dyatech
- Schedule the initial employee Enrollment Meetings
- Make arrangements with your payroll vendor to handle payroll deductions.
- Secure Fidelity Bond for your Plan
- Receive Enrollment Material

(One month prior to Dyatech Effective Date)

- Review your Adoption Agreement with your ERISA counsel.
- Execute the Adoption Agreement and return to Dyatech
- Hold Your Enrollment Meetings
- Update payroll records with employee deferral elections
- Return Enrollment forms to Dyatech

DYATECH EFFECTIVE DATE- PLAN YEAR BEGINS

Month 1 – January

- Send check to Dyatech or instruct us to debit
- Send Plan contribution data to Dyatech

Month 2 – February

- Send check to Dyatech or instruct us to debit
- Send Plan contribution data to Dyatech

Month 3 - March

- Send check to Dyatech or instruct us to debit
- Send Plan contribution data to Dyatech

Month 4 – April

- Review ADP/ACP Test results and data for accuracy
- Review the Administration Report
- Distribute Participant statements (if applicable)
- Send check to Dyatech or instruct us to debit
- Send Plan contribution data to Dyatech
- Prepare for your Semi-annual Entry Date by sending updated Census to Dyatech and requesting the appropriate number of Enrollment forms

Month 5 – May

- Send check to Dyatech or instruct us to debit
- Send Plan contribution data to Dyatech

Month 6 – June

- Review Enrollment Material prepared by Dyatech
- Conduct Semi-Annual Enrollment Meeting, update payroll records, send enrollment forms to Dyatech
- Send check to Dyatech or instruct us to debit
- Send Plan contribution data to Dyatech

Month 7 – July

- Review ADP/ACP Test results and data for accuracy
- Review the Administration Report
- Distribute Participant statements (if applicable)
- Send completed and signed Form 5500 to IRS (or file for an extension) and send signed copy to Dyatech
- Distribute Summary Annual Report (SAR) to participants (if Form 5500 has been filed)
- Send check to Dyatech or instruct us to debit
- Send Plan contribution data to Dyatech

Month 8 – August

- Send check to Dyatech or instruct us to debit
- Send Plan contribution data to Dyatech

Month 9 – September

- Send check to Dyatech or instruct us to debit
- Send Plan contribution data to Dyatech

Month 10 – October

- Review ADP/ACP Test results and data for accuracy
- Review the Administration Report
- Distribute Participant statements (if applicable)
- Send completed and signed Form 5500 to IRS by October 15 (if an extension was filed) and send signed copy to Dyatech
- Distribute Summary Annual Report (SAR) to participants (if extension was filed on your 5500)
- Review 70 ½ Report and provide updates as needed; notify participants who will receive a distribution
- Send check to Dyatech or instruct us to debit
- Send Plan contribution data to Dyatech
- Prepare for your Semi-annual Entry Date by sending updated Census to Dyatech and requesting the appropriate number of Enrollment forms

Month 11 – November

- Send check to Dyatech or instruct us to debit
- Send Plan contribution data to Dyatech

Month 12 – December

- Review Enrollment Material prepared by Dyatech
- Conduct Semi-Annual Enrollment Meeting, update payroll records, send enrollment forms to Dyatech
- Send check to Dyatech or instruct us to debit
- Send Plan contribution data to Dyatech
- Distribute Safe Harbor Notice to employees

PLAN YEAR - END

Congratulations, you have completed your plan year. You now do the following simultaneously:

- Begin a New Plan Year
- Go back to Month One of the calendar and follow the steps through your new plan year.
- Finalize your Plan Year End data
- Refer to the following three months, which outline events that will occur at every plan year-end.

(January – One Month after Plan year-end)

- Review plan's required Annual Tests with an attorney or tax professional
- Participants receive 1099R's by January 31
- Review the Administration Report
- Distribute Participant Statements (if applicable)

(February - Two Months after Plan year-end)

- Review final 1099R submission done by Dyatech
- Authorize corrective action to secure passing ADP/ACP Test (if applicable)

(March – Three Months after Plan year-end)

- Process ADP/ACP Refunds by March 15 (if applicable)
- Review Annual Trust Statements
- Begin Preparation of Form 5500 and audit (if applicable)

Census Data for All Employees

Enter the nine digit social	For example: 999999999
Last Name	SMITH
First Name	JOHN
Middle Initial	L (optional, if not used leave blank)
Identifies the employee's location	For example: 0000000001
Address line 1 for employee	123 LANE DRIVE
Address line 2 for employee, use for apt numbers and suites	APT 23
City for employee	JACKSON
State abbreviation	MS
9 digit zip code	Format is 99999-9999
Type date of birth: Type using full year	For example 19670301 (CCYYMMDD)
Type Current Hire Date:	For example: 19990301 (No slashes)
Type Current Termination Date:	For example: 20001231
Type Prior Hire Date: This is used if the employee is a rehire	For example: 19930601
Type Prior Term Date:	For example: 19941121
Compensation; Year -To-Date	For example: 25000.00 (do not use commas)
Compensation; Total	For example: 25000.00 (do not use commas)
Type Thousand Hours of Service Code:	Y = 1000 hours met or will meet N = 1000 hours of service not met or will not meet Blank = Not reported
Type correct employee status code:	00 Active - Eligible for Contributions 01 Active - Awaiting Suspension at Next Valuation 02 Rehire - Eligible for Contributions. 03 Ineligible for Participation. 04 Eligible but Not Participating. 05 Eligible for QNEC Contributions only. 10 Suspended - EE Contributions only. 11 Suspended - ER Contributions only. 12 Suspended - EE and ER Contributions. 13 Suspended - Forfeiture Allocations only. 14 Suspended - Forfeiture Allocations and EE Contributions. 15 Suspended - Forfeiture Allocations and ER Contributions. 16 Suspended - Forfeiture Allocations and EE and ER Contributions. 20 Retired - Receiving Installments under a 3 Year Annuity. 30 Terminated - Awaiting Payment. 31 Terminated - Paid Out. 32 Terminated - Payment Deferred. 33 Terminated - Pending Forfeitures. 34 Terminated - Pending Termination.

<p>Type correct Highly Compensated Code:</p>	<p>0 Non-Highly Compensated Employee (Default)</p> <p>1 Five Percent Owner</p> <p>2 Employee with Annual Compensation equal to or greater than \$90,000.00 (as adjusted).</p> <p>3 Employee with Annual Compensation equal to or greater than \$50,000.00 (as adjusted). Employee is among top 20% Compensated Employees.</p> <p>4 Employee with Annual Compensation equal to or greater than .5 times the IRC Section 415 cash limits on annual benefits under a defined benefit plan and is also an officer of the company.</p> <p>5 Employee has an annual compensation over \$90,000 in the prior year and is in the top paid 20%. This value indicates the participant is an HCE for the nondiscrimination test.</p>

Monthly Contribution Format

Make Check Payable: Dyatech Contribution Account FBO: *Your Plan Name*

Mail Check to: Dyatech Corporation
 Contributions Department
 P.O. Box 2428
 Ridgeland, MS 39158-2428

Soc. Sec. #	Last Name	First Name	M	Monthly Hours	Monthly Compensation	EE Contrib.	ER Match	Profit Sharing	Client Spec.	Loan Pay # 1
461159654	SMITH	JOHN	L	1040	2000.50	24.98	12.50			25.38
B	C	D	E	F	G	I	J	K	N	O

B	Enter the nine digit social	For example: 999999999
C	Last Name	SMITH (All uppercase)
D	Middle Initial (optional), if not used leave blank	L
E	First Name	JOHN (All uppercase)
F	Monthly Hours worked	1040
G	Monthly Compensation	2000.50
I	Employee 401(k) Deferral	24.98
J	Type the Employee Match Contribution	12.50
K	Profit Sharing Contribution	
N	Client Specific Request (QMAC, QNEC, etc.)	
O	Type the Loan Payment #1 Amount	25.38

Census Reporting

What is Census Data?

Census Data is the employee information used to establish participant records on the record keeping system. Accurate data is required to provide your Plan's ADP/ACP testing, IRS Form 5500 filing, and is used in mailing your participant statements to your participant's home addresses.

The following information must be furnished for all eligible employees:

- Social Security Number
- Employee Name
- Employee address including City, State and Zip Code
- Date of Birth
- Date of Hire
- Estimated Annual Compensation
- 1,000 Hours of Service (only required if year of service is equal to 12 months)
- Payroll Frequency
- Date of Termination (if applicable)

When should I submit Census Information?

You may remit census data along with your contribution (see formats) or periodically throughout the Plan Year.

At a minimum you must submit full census data approximately 60 days prior to each entry date (provided your Plan has semi-annual or quarterly enrollment periods.)

Who should I include on my census report?

You should remit census data for all employees in your organization.

If you are unable to determine eligibility, please furnish Dyatech a complete census file. Dyatech will load the census data and determine who has met the eligibility requirements.

How Do I submit Census Data?

The preferred method is electronic submission - - Email (with a specific record layout coordinated with your payroll provider) or Diskette (with a specific record layout furnished by Dyatech).

If you cannot remit data electronically, hardcopy submission is available (note: if you choose hard copy submission, only submit census data 120 days prior to your Plan's entry dates). All information submitted via hardcopy must be printed or typed on the Employee Census Data Report (see transaction form section).

A "master" Hard Copy census format is included on pages 5 and 6.

Complete and accurate census data contributes to timely processing and avoids delays in Plan processing. If data is missing Dyatech will notify you to resolve or, in extreme situations, return data to you for corrections.

Enrollment

When Will I Receive My Enrollment Booklets?

For Plans with Quarterly, Semi-Annual or Annual entry dates you should request your employee's brochures approximately thirty days prior to your plan entry date. If daily or monthly entry dates, please keep an extra supply on hand to enrollment new participants.

When Should I utilize the Generic Enrollment Form?

Generic enrollment forms must be used only in the event that you are not able to obtain customized Enrollment Forms in time for a scheduled enrollment meeting.

Regardless of the enrollment timing that your plan calls for, census information must be completed to ensure accurate and timely enrollment processing.

What Should I send to Dyatech?

After you have completed your enrollment meetings, simply remove the enrollment form, beneficiary designation and spousal consent form (if completed) from your booklet and forward it to Dyatech.

***Remember to make a copy for your files and forward a copy to your payroll department to establish deductions.**

Employees using the Dyatech generic enrollment should send the completed form to the payroll department which will in turn submit it to Dyatech.

Using the Enrollment Form or Changing Deferral/Investment Elections

Changing your Deferral Amount

If you would like to establish or change the amount you are contributing to the Plan, you can do so by completing the form on the next page.

Changing your Investment Elections

If you would like to establish or change the way that your future contributions will be invested, you can do so by doing one of the following steps:
Remember to have your P.I.N. ready.

1. Calling the Participant Services VRU (800) 933-4788
2. Logging on to the Internet at www.Dyatech.com and select *Participants*
3. Completing the form on the following page.

How to Complete the Deferral and Investment Election Request Form

Participant Information

Please enter your social security number and full name.

Contribution Percentage

Indicate the percentage you wish to contribute to the Plan. (The minimum and maximum rates appear on the form). The amount will be deducted from each paycheck.

If you would like to suspend your contributions to the Plan or if you are a new participant who does not wish to contribute at this time, select the choice that indicates you do not wish to contribute at this time.

Investment Elections

Please indicate into which funds you would like to invest your future contributions. First locate the name(s) of the funds in which you want your contributions invested in. Second, in the percent column, enter the percent (whole numbers only) of your contribution, you want invested in that fund. You can invest in one fund or any combination of funds offered by your Plan. If you do not want any of your contributions invested in a particular fund, leave the corresponding percent column blank. Please be sure that your percentages total 100%.

If we do not receive investment election instructions from you, but receive a contribution(s) for credit to your account, we will invest the contribution(s) in the Default Fund designated by your Plan.

Participant Authorization

By signing and dating this form, you acknowledge that you have read these instructions and understand your request. Upon receipt of this form, the Plan Administrator is authorized to make your desired changes to your payroll record.

Generic Enrollment Form
(Use Only If Unable to Obtain Customized Enrollment Form)

Plan Name: _____

Plan Number: _____

General Information:

Social Security Number	Last Name	First Name	Date of Birth
Address	City	State	Zip
() Home Phone	() Work Phone	Location	Date of Hire

Contribution Selection

- I wish to defer _____% of my compensation, before tax to the Retirement Plan. (Reduces your taxable income but does not reduce social security income calculation)
(Enter a whole number between 0 and maximum allowable amount)
- I wish to contribute _____% of my compensation to the After-tax contributions account. (Does not reduce taxable income or social security income calculation) (ONLY ALLOWED IN SOME PLANS)

Investment Election

Please indicate the percentage you would like to contribute to the funds offered by in your plan. You may divide your investments in 1% increments and your total must equal 100%. If you are not sure where to invest, please contact your plan Investment Advisor. Your plan administrator can tell you more.

Fund Option	% of Contribution (Use whole numbers only)	Fund Option	% of Contribution (Use whole numbers only)
	%		%
	%		%
	%		%
	%		%
	%		%
	%		%
	%		%
	%		%
	%		%
TOTAL		100	%

If you do not choose investments for your savings, your contributions will be invested in The Money Market Fund for your plan. If you name invalid funds, your entire form will be returned unprocessed. Check the web-site or VRU for confirmation of entry.

Authorization

- Yes, I hereby authorize the payroll deduction. Signature: _____ Date: _____
- No, I do not wish to contribute. * Signature: _____ Date: _____
- Yes, I wish to receive my statement via email. Email Address: _____

Plan Sponsor Signature: _____ Date: _____

*Even if you have chosen not to contribute at this time, you must still return this form to your plan administrator so they know that they offered you this benefit and you decided not to participate at this time.

Change Deferral Percentage Form

Plan Name:

Plan Number:

General Information:

_____	_____	_____	_____
Social Security Number	Last Name	First Name	Date of Birth
_____	_____	_____	_____
Address	City	State	Zip
() _____	() _____	_____	_____
Home Phone	Work Phone	Location	Date of Hire

Contribution Selection

_____ I would like to make a pre-tax salary deferral contribution to the plan.

OR

_____ I would like to make a *change to my existing* pre-tax salary deferral contribution to the plan.

I authorize my employer to deduct _____ (0 – maximum amount) of my salary from each paycheck and to credit that amount to the pre-tax salary deferral portion of my account. Please enter 0% if you would like to discontinue your salary reduction percentage.

This contribution election update will be effective at your next payroll period or as soon as allowed under your plan's document .

Authorization

Yes, I hereby authorize the payroll deduction. Signature: _____ Date: _____

No, I do not wish to contribute. * Signature: _____ Date: _____

Yes, I wish to receive my statement via email. Email Address: _____

Plan Sponsor Signature: _____ Date: _____

*Even if you have chosen not to contribute at this time, you must still return this form to your plan administrator so they know that they offered you this benefit and you decided not to participate at this time.

If you have any questions, please feel free to contact Dyatech Corporation at 601-427-1004, ext 400 or support@dyatech.com

Plan Contributions

Providing Dyatech with your payroll information is essential to ensure timely processing of your contributions.

After you have determined the total of employee contributions, employer contributions and loan repayments for the pay period of the month, you will send a check(s)/wire payable to Dyatech Companies FBO *{Plan Name}*.

Please mail contributions to: Dyatech Corporation
 Contributions Department
 P.O. Box 2428
 Ridgeland, MS 39158-2428

If you are wiring the funds, please make sure the following information is included:

Merchants and Farmers Bank	
Kosciusko, MS	
ABA Number	084201621
Account Number	1071-33391
FBO	<i>Your Plan Name Here</i>

Or use the ACH Authorization Form on page 14.

The current Department of Labor regulations provide that participant contributions must be submitted by the earlier of:

- As soon as administratively feasible but no later than:
- The participant contributions can be segregated from company assets no later than the 15th business day of the month following the month in which the participant contributions were withheld.

Authorization Agreement for Direct Payments (ACH Debits)

Company Name _____

I (we) hereby authorize Dyatech Corporation (formerly AmFed), hereinafter called COMPANY, to initiate debit entries to my (our) Checking Account/ Savings Account (select one) indicated below at the depository financial institution named below, hereafter called DEPOSITORY, and to debit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

Depository Name _____

Branch _____

City _____ State _____ Zip _____

Routing Number _____

Account Number _____

Email Address to receive notice of debit request _____

This authorization is to remain in full force and effect until COMPANY has received written notification from me (or an authorized representative of this company) of its termination in time and such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

Name(s) _____

Date _____

Signature _____

NOTE; DEBIT AUTHORIZATIONS MUST PROVIDE THAT THE RECEIVER MAY REVOKED THE AUTHORIZATION ONLY BY NOTIFYING THE ORIGINATOR IN THE MANNER SPECIFIED IN THE AUTHORIZATION.

Submitting Your Contribution Information

When Should Contributions Be Submitted to Dyatech?

Contribution data can be sent to Dyatech after each pay period but at a minimum of once a month.

Contribution Information

Contribution information is used to report the compensation for every eligible employee (whether or not they are contributing to the plan), employee contributions, and, if any, employer contributions and loan payments. Money sent to the plan cannot be invested according to your participants' elections until the corresponding detailed information identifying each employee's salary and deferrals and other contributions is received and reconciled at Dyatech. Contribution information can be forwarded via e-mail directly to Dyatech.

Contribution Reporting

There are two methods of reporting contributions for your plan to Dyatech:

Direct to Dyatech via e-mail

Your contribution information can be sent to Dyatech using a pre-formatted layout via e-mail. (*See Monthly Contribution Format*) Accurate and complete contribution information is a very important part of the ongoing processing of the plan.

Diskette

If you do not have e-mail capabilities or would prefer, you can send a diskette (in the same format). If you do not operate in a windows-based environment, certain other data formats are acceptable. Specific instructions will apply depending on which format you will be using to submit your contribution information.

Please keep a copy of your contribution information for your records. The diskette you submit to Dyatech will not be returned.

It is very important that the information is submitted in "good order" and in a timely manner to ensure that your participants' investments are allocated promptly and correctly. "Good order" is defined as:

1. Contribution submission is in a prescribed format provided by Dyatech.
2. All census data for new employees must be provided prior to or at the same time as contribution submission.
3. All totals must balance.
4. If sending contributions via email and expecting Dyatech to debit your payroll account, please instruct us of the amount to debit from your payroll account in the body of the email each time. If you are sending a check, please instruct Dyatech that you will be sending a check for your contributions under separate cover.
5. Also, please reference your company name and the payroll period for which the contribution is applicable in the subject line of your email.

Plan Statements

Participant Statements

Individual statements for all of your actively employed participants with a vested account balance are produced on a quarterly basis (based on a calendar quarter). These statements reflect balances in your participants' accounts on the last day of the quarter. The statements for the quarter may not reflect the last contribution for the quarter. This is quite normal, as the employee contributions for the last contribution of the quarter are often invested after the quarter end.

Please keep in mind that any annual profit sharing or employer matching contributions your plan makes will not be reflected on the plan year end statement unless the contribution is invested prior to the end of the plan year.

If your plan is a conversion plan, statements will generally not be produced until the conversion is complete. This may result in your initial statements from Dyatech reflecting a period longer than one quarter. Your Dyatech contact will discuss the timing and content of your initial participant statements with you during the conversion process.

You can advise your participants to check the Voice Response Unit for the most up-to-date information on their accounts. Your participants can access the VRU for account information by calling 1-800-933-4788. By logging on to www.Dyatech.com and selecting Participants they can also access their account information.

You should encourage your participants to carefully review their quarterly statements. Advise your participants to notify you immediately if they have any questions or concerns regarding their statements. Dyatech makes every effort to ensure the highest degree of accuracy on every statement. If you believe there is an error on a statement, you must notify Dyatech as soon as possible. Dyatech will review and correct the error. Any errors that are not reported to Dyatech immediately following receipt of statements by the participant will be considered to no longer be an error.

Delivery of the Statements

Your participant statements are sent out in one or more of three ways.

In Bulk to Employer

The participant statements are mailed "in bulk" to the Employer for distribution to participants.

Directly to Each Participant

The participant statements are mailed directly to the participant at their home addresses.

To Participant via E-Mail

The participant statements can be e-mailed directly to the participant

Generally, Dyatech will prepare participant statements and Administration Reports within three weeks of quarter end.

Distributions

There are a number of ways a participant can withdraw money from the retirement plan. It is your responsibility to ensure that a participant meets the requirements for a distribution as set forth in the adoption agreement or plan document. You should review your adoption agreement or plan document if a question arises concerning the availability of a distribution. You may also consult with your Account Manager at Dyatech.

Once you have determined that the distribution is permitted by your plan, you should provide the participant with the Special Tax Notice Regarding Plan Payments and the applicable Form for disbursement request. This notice gives the participant important information on the options and tax consequences associated with taking a distribution. We have included a copy of the Special Tax Notice in this section of the Guide for your convenience in satisfying this requirement. The Special Tax Notice Regarding Plan Payments can be copied and distributed to any participant requesting a distribution, or can be posted in an area accessible to all employees.

All distribution checks will be mailed directly to the payee. They will receive the check approximately 10 business days after the appropriate paperwork is submitted in good order to Dyatech.

You and the participant requesting the distribution must complete appropriate Distribution Request Form. You can duplicate the Distribution Request Form from your set of master forms and assist the participant in completing the form. You, when applicable, prior to authorizing any distribution, must obtain consent from the participant's spouse. Refer to the instructions for completing the appropriate distribution form for further information. You may also find these forms located on our web site at www.Dyatech.com and selecting Participants.

Hardship Withdrawals

Hardship withdrawals may be permitted by your plan. You should check your adoption agreement or your plan document to ascertain if your plan permits this type of distribution. Hardship withdrawals are permitted only if the withdrawal is needed to meet an immediate financial need. In addition, a hardship withdrawal is available only if all other resources have been exhausted, *including plan loans*. If 50% of the participant's vested balance is below the minimum loan amount permitted by your plan, a hardship withdrawal can be obtained. It is your responsibility as the Plan Administrator to ensure compliance with your document, plan rules and other regulatory requirements. In addition the participant is required to complete the appropriate Distribution Request Form.

Participants who can qualify for a plan loan are generally required to take a loan prior to receiving a hardship withdrawal.

Compliance with Your Plan Document

The IRS has established "safe harbor" guidelines for hardship withdrawals. To ensure compliance with plan rules and regulations and employ these safe harbor standards, you should:

- Ensure that the reason for the hardship withdrawal is one permitted by your plan. If you are using a prototype document the following is permitted:
 - Non-reimbursed medical expenses for employee or dependent*
 - Purchase of a primary residence*
 - Expenses to prevent eviction or foreclosure*
 - Education expenses (post high-school) of employee or dependent*
- Ensure that the participant takes all distributions and loans available under the plan, and any other plan maintained by the employer, before authorizing a hardship withdrawal.
- Ensure that the amount of the hardship withdrawal does not exceed the amount necessary to relieve financial need.
- Prohibit the participant from making any pre-tax contributions to the plan for six months after receiving the hardship distribution (loan payments are permitted.) *Applicable on plans starting on or after 01/01/02.*

You should keep the supporting documentation for the withdrawal in your benefits file. The supporting documentation certifying the need for the hardship withdrawal can be:

House sales contract Physician or medical bills Tuition bill Eviction or foreclosure notice

Withholding and Taxes on Hardship Withdrawals

A 10% excise tax will also be assessed if the participant is under the age of 59 ½. The trustee will follow the forms' instructions for any tax withholding to be taken out prior to the funds being distributed. The participant is responsible for reporting the distribution and paying the 10% excise tax and all other applicable taxes to the IRS when filing his or her personal tax return.

Hardship Withdrawals – Most Commonly Asked Questions & Answers

- Q:** How is the maximum amount available for hardship withdrawal determined?
- A:** The amount is calculated by adding the participant's 12/31/88 401(k) account balance (if any) and their contributions since that date. Earnings on a participant account after 1988 are not eligible for withdrawal. Some plans also allow withdrawals from employer matching and employer profit sharing accounts. Check your adoption agreement and plan document for further information.
- Q:** How can you find out how much is available for a withdrawal?
- A:** This information is available to you and your participants through the Voice Response Unit (VRU) by calling 1-800-933-4788. You can also access this information through our website at www.Dyatech.com and selecting Participants.
- Q:** Can a participant incorporate withholding tax into the total amount of the hardship distribution?
- A:** Yes, as long as the total amount being withdrawn does not exceed the maximum amount available for the hardship distribution.

In-Service Withdrawals

An in-service withdrawal is a withdrawal from the plan by a participant who is still employed. Your participants can request an in-service withdrawal if your plan permits them. You should check your adoption agreement or plan document to determine your plans' rules on in-service withdrawals. The following types of in-service withdrawals are generally acceptable:

- Participant is over 59 ½.
- Participant contributed money on an after-tax basis.

You and the participant should complete the appropriate Distribution Request Form.

Please keep in mind that all requests by married participants require spousal consent and that a Notary Public or a plan representative must witness the signature of the spouse.

Mandatory Minimum Distributions – Age 70 ½

The IRS has regulations that require a participant to begin receiving minimum required amounts in a qualified plan. For plan years prior to 1997, in no event could a distribution from the plan begin later than April 1 of the calendar year following the year in which the employee reached age 70 ½. However, for plan years beginning on or after January 1, 1997, the Small Business Job Protection Act of 1996 changes this rule so that a participant who is not a 5 percent owner must begin to receive distributions by April 1 of the year following the later of either:

1. The year in which the employee attains age 70 ½; or
2. The year in which the employee retires

The old rules requiring distributions while employed after age 70 ½ still apply to 5 percent owners. We suggest that any participant who qualifies for a minimum distribution consult with his or her tax professional to determine the appropriate action for the specific situation. The participant should then submit to Dyatech specific instructions on distribution amounts, the fund or funds to be debited, federal and state withholding percentages and the method of calculating life expectancy to be applied – joint or single life.

Dyatech will automatically send out packets each November to request information from all participants that are at or over 70½ to confirm that a participant is aware that they can take a 70½ distribution. If we do not receive a deferment request signed by the participant, we will automatically process a mandatory minimum distribution for those participants who are age 70 ½ and we have coded as terminated or a 5 percent owner. Those participants who are due an initial distribution will have the distribution processed in March to meet the April 1 deadline. Subsequent 70 ½ distributions will be processed in November of each year.

Dyatech will follow the specific instructions provided by the participant with respect to the initial distribution, and for all subsequent distributions unless notified otherwise. The participant should send specific instructions to Dyatech by November 1 of the year in which the distribution is due. Without specific instructions from the participant, Dyatech will process the withdrawal using the following parameters:

*The minimum 70½ distributions will be calculated on single life expectancy
Federal withholding will be 10%
The distribution will be pro-rated from the participant's investment accounts*

To ensure all appropriate participants receive the 70½ mandatory distributions, it is important to have accurate birth dates and HCE codes on file for all employees.

Mandatory Minimum Distributions – Most Commonly Asked Questions & Answers

Q: How long can a participant defer receiving a distribution?

A: The participant must receive the first distribution before April 1 of the calendar year after the calendar year in which he or she turns 70 ½. The participant will receive the second installment by December 31 of that same year.

Q: How can the distribution be paid?

A: The distribution can be paid three ways:

*A lump sum
An amount determined by the participant (greater than the minimum)
A minimum amount calculated on the single or joint life expectancy*

Q: Can a participant roll over the minimum distribution?

A: No. Mandatory minimum distributions are not eligible for rollover treatment.

Distributions Due to Termination of the Employee

A distribution due to termination can be requested when a participant is leaving your organization due to separation of service, disability or retirement. Your participant can receive the distribution as a lump sum in cash or has the option of a rollover.

To request a distribution for a participant who is leaving the company, fill out the appropriate Distribution Request Form.

Please note that it is best to send the Distribution Request Forms to Dyatech only after the participant's last contribution has been allocated to your plan's investment funds. This will ensure that the entire amount of the distribution will be sent in one check.

If contributions are posted to the participant's account after the Distribution Request has been processed, you will need to re-submit the Request for Distribution Form to initiate a distribution of the participant's remaining balance (the amount that was deposited after the initial distribution was paid out.)

Distributions Due to Death

If the beneficiary is the spouse of the deceased, the distribution is eligible for direct rollover treatment. The spouse may roll the distribution into an IRA, but not into another qualified retirement plan. If the spouse wished to roll the distribution into an IRA, this section of the Request for Distribution Form must be filled out and accompanied by a Direct Rollover Form. Only the surviving spouse (as beneficiary) can elect a direct rollover.

If the surviving spouse does not elect a direct rollover, 20% federal withholding and any applicable state taxes will be applied to the taxable portion of the distribution.

Options of a Non-Spousal Beneficiary and Taxation

A distribution to a non-spousal beneficiary is not eligible for direct rollover; therefore, the non-spousal beneficiary may elect not to have taxes withheld.

A certified copy of the death certificate must be sent in with the Request for Distribution Form.

Qualified Domestic Relations-Order (QDRO)

A domestic relations order (DRO) is a judgment, decree, order or a property settlement that is made pursuant to state domestic relations law relating to the provision of child support, alimony payments or marital property rights.

A qualified domestic relations order (QDRO) is a domestic relations order that deals specifically with the participant's benefits in a qualified retirement plan. The QDRO creates a right for an alternate payee, usually a spouse, former spouse, child or other dependent of the participant, to receive some or all of the retirement plans benefits.

Dyatech has developed a packet that explains in detail what must be included in a QDRO. The QDRO checklist is a quick reference to assist you. You must be able to answer, "Yes" to all items on the checklist prior to proceeding with the QDRO processing.

If the alternate payee is a former spouse, the QDRO may be rolled over. If the distribution is not rolled over, it will be subject to the 20% mandatory withholding and possibly a 10% excise tax.

Responsibilities of the Plan Administrator

You must maintain a written QDRO Policy, which you can consult for further information on handling the particular situations that may arise. Your ERISA attorney should review your procedure. The following general guidelines should be considered when reviewing QDRO information:

You must notify the participant and alternate payee that the order has been received and inform them of the procedures you will follow in reviewing the order. While the order is under review, no payments can be made to the participant.

It is your responsibility to determine that the domestic relations order, as issued, constitutes a qualified domestic relations order. Dyatech cannot make this determination or assume any responsibility in this regard. You should refer to your written QDRO Policy for plan particulars and consult your ERISA attorney if you have any questions.

You and the participant must fill out the Distribution Due to QDRO Form. You must use a separate form for each alternate payee.

The QDRO must be sent to Dyatech with a letter from you stating that the domestic relations order has been reviewed and found to be a QDRO. This should accompany the Distribution Due to QDRO form or forms. The distribution forms must be signed by the alternate payee and by a plan representative.

Qualified Domestic Relations Order Checklist

- | No | Yes | |
|-----|-----|--|
| () | () | Is the order a domestic relations order? (Note: A domestic relations order is a judgment, decree, order or settlement which is made pursuant to a state domestic relations law and which relates to the provision of a child support, alimony payments or marital property rights.) |
| () | () | Does the order create or recognize the rights of one or more persons (an alternate payee) to receive all or part of a participant's plan benefits? |
| () | () | Is each alternate payee either a spouse (current or former), or a child or other dependent of the plan participant? |
| () | () | Does the order specify the name, Social Security Number and mailing address of both the participant and the alternate payee? |
| () | () | Does the order specifically refer to the Plan by its correct legal name? |
| () | () | Does the order clearly specify the dollar amount or the portion of the participant's benefit, which is to be paid to each alternate payee (or the precise method for determining the amount to be paid)? |
| () | () | Is the sum of the benefits to be paid to the alternate payees equal to or less than the participant's vested plan benefit? |
| () | () | Does the order clearly specify the form of benefit payment for each alternate payee's benefit? |
| () | () | Is the form of benefit payment specified in the order a permissible method under the Plan's terms? (Note: The order cannot provide for payment in the form of a joint and survivor annuity with the survivor benefits payable to the alternate payee's subsequent spouse.) |
| () | () | Does the order specify when payment is to begin to each alternate payee? [Required only if the QDRO Procedures do not permit an immediate payment.] |
| () | () | If the alternate payee's payment is to begin before the participant separates from service, does the order require payment to begin no earlier than that date on which the participant reaches age 50? {If your plan permits in-service distributions (other than hardships) at an age, which is earlier than 50, substitute the earlier age.} |

You should answer "YES" to all the questions on the QDRO Checklist before you proceed with the processing of the QDRO request.

**The following is a copy of all Distribution Request Forms and the
Special Tax Notice – Regarding Plan Payments**

A copy of the Special Tax Notice must accompany the Distribution Request Form given to the Participant

Special Tax Notice – Regarding Plan Payments

This notice explains how you can continue to defer federal income tax on your retirement savings in the **401(k) Plan** (the "Plan") and contains important information you will need before you decide how to receive your Plan benefits.

This notice is provided to you by your "Plan Administrator" because all or part of the payment that you will soon receive from the Plan may be eligible for rollover by you or your Plan Administrator to a traditional IRA or an eligible employer plan. A rollover is a payment by you or the Plan Administrator of all or part of your benefit to another plan or IRA that allows you to continue to postpone taxation of that benefit until it is paid to you. Your payment cannot be rolled over to a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account (formerly known as an education IRA). An "eligible employer plan" includes a plan qualified under section 401(a) of the Internal Revenue Code, including a 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan, and money purchase plan; a section 403(a) annuity plan; a section 403(b) tax-sheltered annuity; and an eligible section 457(b) plan maintained by a governmental employer (governmental 457 plan).

An eligible employer plan is not legally required to accept a rollover. Before you decide to roll over your payment to another employer plan, you should find out whether the plan accepts rollovers and, if so, the types of distributions it accepts as a rollover. You should also find out about any documents that are required to be completed before the receiving plan will accept a rollover. Even if a plan accepts rollovers, it might not accept rollovers of certain types of distributions, such as after-tax amounts. If this is the case, and your distribution includes after-tax amounts, you may wish instead to roll your distribution over to a traditional IRA or split your rollover amount between the employer plan in which you will participate and a traditional IRA. If an employer plan accepts your rollover, the plan may restrict subsequent distributions of the rollover amount or may require your spouse's consent for any subsequent distribution. A subsequent distribution from the plan that accepts your rollover may also be subject to different tax treatment than distributions from this Plan. Check with the administrator of the plan that is to receive your rollover prior to making the rollover.

If you have additional questions after reading this notice, you can contact your plan administrator at [INSERT PHONE NUMBER OR OTHER CONTACT INFORMATION].

SUMMARY

There are two ways you may be able to receive a Plan payment that is eligible for rollover:

- (1) Certain payments can be made directly to a traditional IRA that you establish or to an eligible employer plan that will accept it and hold it for your benefit ("DIRECT ROLLOVER"); or
- (2) The payment can be PAID TO YOU.

If you choose a DIRECT ROLLOVER:

- Your payment will not be taxed in the current year and no income tax will be withheld.
- You choose whether your payment will be made directly to your traditional IRA or to an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account because these are not traditional IRAs.
- The taxable portion of your payment will be taxed later when you take it out of the traditional IRA or the eligible employer plan. Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you received a taxable distribution from this Plan.

If you choose to have a Plan payment that is eligible for rollover PAID TO YOU:

- You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes.
- The taxable amount of your payment will be taxed in the current year unless you roll it over. Under limited circumstances, you may be able to use special tax rules that could reduce the tax you owe. However, if you receive the payment before age 59 1/2, you may have to pay an additional 10% tax.
- You can roll over all or part of the payment by paying it to your traditional IRA or to an eligible employer plan that accepts your rollover within 60 days after you receive the payment. The amount rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan.
- If you want to roll over 100% of the payment to a traditional IRA or an eligible employer plan, you must find other money to replace the 20% of the taxable portion that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that is not rolled over.

Your Right to Waive the 30-Day Notice Period.

Generally, neither a direct rollover nor a payment can be made from the plan until at least 30 days after your receipt of this notice. Thus, after receiving this notice, you have at least 30 days to consider whether or not to have your withdrawal directly rolled over. If you do not wish to wait until this 30-day notice period ends before your election is processed, you may waive the notice period by making an affirmative election indicating whether or not you wish to make a direct rollover. Your withdrawal will then be processed in accordance with your election as soon as practical after it is received by the Plan Administrator.

MORE INFORMATION

I. PAYMENTS THAT CAN AND CANNOT BE ROLLED OVER

II. DIRECT ROLLOVER

III. PAYMENT PAID TO YOU

IV. SURVIVING SPOUSES, ALTERNATE PAYEES, AND OTHER BENEFICIARIES

I. PAYMENTS THAT CAN AND CANNOT BE ROLLED OVER

Payments from the Plan may be "eligible rollover distributions." This means that they can be rolled over to a traditional IRA or to an eligible employer plan that accepts rollovers. Payments from a plan cannot be rolled over to a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account. Your Plan administrator should be able to tell you what portion of your payment is an eligible rollover distribution.

After-tax Contributions. If you made after-tax contributions to the Plan, these contributions may be rolled into either a traditional IRA or to certain employer plans that accept rollovers of the after-tax contributions. The following rules apply:

- a. Rollover into a Traditional IRA. You can roll over your after-tax contributions to a traditional IRA either directly or indirectly. Your plan administrator should be able to tell you how much of your payment is the taxable portion and how much is the after-tax portion.

If you roll over after-tax contributions to a traditional IRA, it is your responsibility to keep track of, and report to the Service on the applicable forms, the amount of these after-tax contributions. This will enable the nontaxable amount of any future distributions from the traditional IRA to be determined.

Once you roll over your after-tax contributions to a traditional IRA, those amounts CANNOT later be rolled over to an employer plan.

- b. Rollover into an Employer Plan. You can roll over after-tax contributions from an employer plan that is qualified under Code section 401(a) or a section 403(a) annuity plan to another such plan using a direct rollover if the other plan provides separate accounting for amounts rolled over, including separate accounting for the after-tax employee contributions and earnings on those contributions. You can also roll over after-tax contributions from a section 403(b) tax-sheltered annuity to another section 403(b) tax-sheltered annuity using a direct rollover if the other tax-sheltered annuity provides separate accounting for amounts rolled over, including separate accounting for the after-tax employee contributions and earnings on those contributions. You CANNOT roll over after-tax contributions to a governmental 457 plan. If you want to roll over your after-tax contributions to an employer plan that accepts these rollovers, you cannot have the after-tax contributions paid to you first. You must instruct the Plan Administrator of this Plan to make a direct rollover on your behalf. Also, you cannot first roll over after-tax contributions to a traditional IRA and then roll over that amount into an employer plan.

The following types of payments cannot be rolled over:

Payments Spread over Long Periods. You cannot roll over a payment if it is part of a series of equal (or almost equal) payments that are made at least once a year and that will last for:

- your lifetime (or a period measured by your life expectancy), or
- your lifetime and your beneficiary's lifetime (or a period measured by your joint life expectancies), or
- a period of 10 years or more.

Required Minimum Payments. Beginning when you reach age 70 1/2 or retire, whichever is later, a certain portion of your payment cannot be rolled over because it is a "required minimum payment" that must be paid to you. Special rules apply if you own 5% or more of your employer.

Hardship Distributions. A hardship distribution cannot be rolled over.

ESOP Dividends. Cash dividends paid to you on employer stock held in an employee stock ownership plan cannot be rolled over.

Corrective Distributions. A distribution that is made to correct a failed nondiscrimination test or because legal limits on certain contributions were exceeded cannot be rolled over.

Loans Treated as Distributions. The amount of a plan loan that becomes a taxable deemed distribution because of a default cannot be rolled over. However, a loan offset amount is eligible for rollover, as discussed in Part III below. Ask the Plan Administrator of this Plan if distribution of your loan qualifies for rollover treatment.

The Plan Administrator of this Plan should be able to tell you if your payment includes amounts which cannot be rolled over.

II. DIRECT ROLLOVER

A DIRECT ROLLOVER is a direct payment of the amount of your Plan benefits to a traditional IRA or an eligible employer plan that will accept it. You can choose a DIRECT ROLLOVER of all or any portion of your payment that is an eligible rollover distribution, as described in Part I above. You are not taxed on any taxable portion of your payment for which you choose a DIRECT ROLLOVER until you later take it out of the traditional IRA or eligible employer plan. In addition, no income tax withholding is required for any taxable portion of your Plan benefits for which you choose a DIRECT ROLLOVER. This Plan might not let you choose a DIRECT ROLLOVER if your distributions for the year are less than \$200.

DIRECT ROLLOVER to a Traditional IRA. You can open a traditional IRA to receive the direct rollover. If you choose to have your payment made directly to a traditional IRA, contact an IRA sponsor (usually a financial institution) to find out how to have your payment made in a direct rollover to a traditional IRA at that institution. If you are unsure of how to invest your money, you can temporarily establish a traditional IRA to receive the payment. However, in choosing a traditional IRA, you may wish to make sure that the traditional IRA you choose will allow you to move all or a part of your payment to another traditional IRA at a later date, without penalties or other limitations. See IRS Publication 590, Individual Retirement Arrangements, for more information on traditional IRAs (including limits on how often you can roll over between IRAs).

DIRECT ROLLOVER to a Plan. If you are employed by a new employer that has an eligible employer plan, and you want a direct rollover to that plan, ask the plan administrator of that plan whether it will accept your rollover. An eligible employer plan is not legally required to accept a rollover. Even if your new employer's plan does not accept a rollover, you can choose a DIRECT ROLLOVER to a traditional IRA. If the employer plan accepts your rollover, the plan may provide restrictions on the circumstances under which you may later receive a distribution of the rollover amount or may require spousal consent to any subsequent distribution. Check with the plan administrator of that plan before making your decision.

DIRECT ROLLOVER of a Series of Payments. If you receive a payment that can be rolled over to a traditional IRA or an eligible employer plan that will accept it, and it is paid in a series of payments for less than 10 years, your choice to make or not make a DIRECT ROLLOVER for a payment will apply to all later payments in the series until you change your election. You are free to change your election for any later payment in the series.

Change in Tax Treatment Resulting from a DIRECT ROLLOVER. The tax treatment of any payment from the eligible employer plan or traditional IRA receiving your DIRECT ROLLOVER might be different than if you received your benefit in a taxable distribution directly from the Plan. For example, if you were born before January 1, 1936, you might be entitled to ten-year averaging or capital gain treatment, as explained below. However, if you have your benefit rolled over to a section 403(b) tax-sheltered annuity, a governmental 457 plan, or a traditional IRA in a DIRECT ROLLOVER, your benefit will no longer be eligible for that special treatment. See the sections below entitled "Additional 10% Tax if You Are under Age 59 1/2" and "Special Tax Treatment if You Were Born before January 1, 1936."

III. PAYMENT PAID TO YOU

If your payment can be rolled over (see Part I above) and the payment is made to you in cash, it is subject to 20% federal income tax withholding on the taxable portion (state tax withholding may also apply). The payment is taxed in the year you receive it unless, within 60 days, you roll it over to a traditional IRA or an eligible employer plan that accepts rollovers. If you do not roll it over, special tax rules may apply.

Income Tax Withholding: Mandatory Withholding. If any portion of your payment can be rolled over under Part I above and you do not elect to make a DIRECT ROLLOVER, the Plan is required by law to withhold 20% of the taxable amount. This amount is sent to the IRS as federal income tax withholding. For example, if you can roll over a taxable payment of \$10,000, only \$8,000 will be paid to you because the Plan must withhold \$2,000 as income tax. However, when you prepare your income tax return for the year, unless you make a rollover within 60 days (see "Sixty-Day Rollover Option" below), you must report the full \$10,000 as a taxable payment from the Plan. You must report the \$2,000 as tax withheld, and it will be credited against any income tax you owe for the year. There will be no income tax withholding if your payments for the year are less than \$200.

Voluntary Withholding. If any portion of your payment is taxable but cannot be rolled over under Part I above, the mandatory withholding rules described above do not apply. In this case, you may elect not to have withholding apply to that portion. If you do nothing, 10% will be taken out of this portion of your payment for federal income tax withholding. To elect out of withholding, ask the Plan Administrator for the election form and related information.

Sixty-Day Rollover Option. If you receive a payment that can be rolled over under Part I above, you can still decide to roll over all or part of it to a traditional IRA or to an eligible employer plan that accepts rollovers. If you decide to roll over, you must contribute the amount of the payment you received to a traditional IRA or eligible employer plan within 60 days after you receive the payment. The portion of your payment that is rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan.

You can roll over up to 100% of your payment that can be rolled over under Part I above, including an amount equal to the 20% of the taxable portion that was withheld. If you choose to roll over 100%, you must find other money within the 60-day period to contribute to the traditional IRA or the eligible employer plan, to replace the 20% that was withheld. On the other hand, if you roll over only the 80% of the taxable portion that you received, you will be taxed on the 20% that was withheld.

Example: The taxable portion of your payment that can be rolled over under Part I above is \$10,000, and you choose to have it paid to you. You will receive \$8,000, and \$2,000 will be sent to the IRS as income tax withholding. Within 60 days after receiving the \$8,000, you may roll over the entire \$10,000 to a traditional IRA or an eligible employer plan. To do this, you roll over the \$8,000 you received from the Plan, and you will have to find \$2,000 from other sources (your savings, a loan, etc.). In this case, the entire \$10,000 is not taxed until you take it out of the traditional IRA or an eligible employer plan. If you roll over the entire \$10,000, when you file your income tax return you may get a refund of part or all of the \$2,000 withheld.

If, on the other hand, you roll over only \$8,000, the \$2,000 you did not roll over is taxed in the year it was withheld. When you file your income tax return, you may get a refund of part of the \$2,000 withheld. (However, any refund is likely to be larger if you roll over the entire \$10,000.)

Additional 10% Tax If You Are under Age 59 1/2. If you receive a payment before you reach age 59 1/2 and you do not roll it over, then, in addition to the regular income tax, you may have to pay an extra tax equal to 10% of the taxable portion of the payment. The additional 10% tax generally does not apply to (1) payments that are paid after you separate from service with your employer during or after the year you reach age 55, (2) payments that are paid because you retire due to disability, (3) payments that are paid as equal (or almost equal) payments over your life or life expectancy (or your and your beneficiary's lives or life expectancies), (4) dividends paid with respect to stock by an employee stock ownership plan (ESOP) as described in Code section 404(k), (5) payments that are paid directly to the government to satisfy a federal tax levy, (6) payments that are paid to an alternate payee under a qualified domestic relations order, or (7) payments that do not exceed the amount of your deductible medical expenses. See IRS Form 5329 for more information on the additional 10% tax.

The additional 10% tax will not apply to distributions from a governmental 457 plan, except to the extent the distribution is attributable to an amount you rolled over to that plan (adjusted for investment returns) from another type of eligible employer plan or IRA. Any amount rolled over from a governmental 457 plan to another type of eligible employer plan or to a traditional IRA will become subject to the additional 10% tax if it is distributed to you before you reach age 59 1/2, unless one of the exceptions applies.

Special Tax Treatment If You Were Born before January 1, 1936. If you receive a payment from a plan qualified under section 401(a) or a section 403(a) annuity plan that can be rolled over under Part I and you do not roll it over to a traditional IRA or an eligible employer plan, the payment will be taxed in the year you receive it. However, if the payment qualifies as a "lump sum distribution," it may be eligible for special tax treatment. (See also "Employer Stock or Securities", below.) A lump sum distribution is a payment, within one year, of your entire balance under the Plan (and certain other similar plans of the employer) that is payable to you after you have reached age 59 1/2 or because you have separated from service with your employer (or, in the case of a self-employed individual, after you have reached age 59

1/2 or have become disabled). For a payment to be treated as a lump sum distribution, you must have been a participant in the plan for at least five years before the year in which you received the distribution. The special tax treatment for lump sum distributions that may be available to you is described below.

Ten-Year Averaging. If you receive a lump sum distribution and you were born before January 1, 1936, you can make a one-time election to figure the tax on the payment by using "10-year averaging" (using 1986 tax rates). Ten-year averaging often reduces the tax you owe.

Capital Gain Treatment. If you receive a lump sum distribution and you were born before January 1, 1936, and you were a participant in the Plan before 1974, you may elect to have the part of your payment that is attributable to your pre-1974 participation in the Plan taxed as long-term capital gain at a rate of 20%.

There are other limits on the special tax treatment for lump sum distributions. For example, you can generally elect this special tax treatment only once in your lifetime, and the election applies to all lump sum distributions that you receive in that same year. You may not elect this special tax treatment if you rolled amounts into this Plan from a 403(b) tax-sheltered annuity contract or from an IRA not originally attributable to a qualified employer plan. If you have previously rolled over a distribution from this Plan (or certain other similar plans of the employer), you cannot use this special averaging treatment for later payments from the Plan. If you roll over your payment to a traditional IRA, governmental 457 plan, or 403(b) tax-sheltered annuity, you will not be able to use special tax treatment for later payments from that IRA, plan, or annuity. Also, if you roll over only a portion of your payment to a traditional IRA, governmental 457 plan, or 403(b) tax-sheltered annuity, this special tax treatment is not available for the rest of the payment. See IRS Form 4972 for additional information on lump sum distributions and how you elect the special tax treatment.

Employer Stock or Securities. There is a special rule for a payment from the Plan that includes employer stock (or other employer securities). To use this special rule, 1) the payment must qualify as a lump sum distribution, as described above, except that you do not need five years of plan participation, or 2) the employer stock included in the payment must be attributable to "after-tax" employee contributions, if any. Under this special rule, you may have the option of not paying tax on the "net unrealized appreciation" of the stock until you sell the stock. Net unrealized appreciation generally is the increase in the value of the employer stock while it was held by the Plan. For example, if employer stock was contributed to your Plan account when the stock was worth \$1,000 but the stock was worth \$1,200 when you received it, you would not have to pay tax on the \$200 increase in value until you later sold the stock.

You may instead elect not to have the special rule apply to the net unrealized appreciation. In this case, your net unrealized appreciation will be taxed in the year you receive the stock, unless you roll over the stock. The stock can be rolled over to a traditional IRA or another eligible employer plan, either in a direct rollover or a rollover that you make yourself. Generally, you will no longer be able to use the special rule for net unrealized appreciation if you roll the stock over to a traditional IRA or another eligible employer plan.

If you receive only employer stock in a payment that can be rolled over, no amount will be withheld from the payment. If you receive cash or property other than employer stock, as well as employer stock, in a payment that can be rolled over, the 20% withholding amount will be based on the entire taxable amount paid to you (including the value of the employer stock determined by excluding the net unrealized appreciation). However, the amount withheld will be limited to the cash or property (excluding employer stock) paid to you.

If you receive employer stock in a payment that qualifies as a lump sum distribution, the special tax treatment for lump sum distributions described above (such as 10-year averaging) also may apply. See IRS Form 4972 for additional information on these rules.

Repayment of Plan Loans. If your employment ends and you have an outstanding loan from your Plan, your employer may reduce (or "offset") your balance in the Plan by the amount of the loan you have not repaid. The amount of your loan offset is treated as a distribution to you at the time of the offset and will be taxed unless you roll over an amount equal to the amount of your loan offset to another qualified employer plan or a traditional IRA within 60 days of the date of the offset. If the amount of your loan offset is the only amount you receive or are treated as having received, no amount will be withheld from it. If you receive other payments of cash or property from the Plan, the 20% withholding amount will be based on the entire amount paid to you, including the amount of the loan offset. The amount withheld will be limited to the amount of other cash or property paid to you (other than any employer securities). The amount of a defaulted plan loan that is a taxable deemed distribution cannot be rolled over.

IV. SURVIVING SPOUSES, ALTERNATE PAYEES, AND OTHER BENEFICIARIES

In general, the rules summarized above that apply to payments to employees also apply to payments to surviving spouses of employees and to spouses or former spouses who are "alternate payees." You are an alternate payee if your interest in the Plan results from a "qualified domestic relations order," which is an order issued by a court, usually in connection with a divorce or legal separation.

If you are a surviving spouse or an alternate payee, you may choose to have a payment that can be rolled over, as described in Part I above, paid in a DIRECT ROLLOVER to a traditional IRA or to an eligible employer plan or paid to you. If you have the payment paid to you, you can keep it or roll it over yourself to a traditional IRA or to an eligible employer plan. Thus, you have the same choices as the employee.

If you are a beneficiary other than a surviving spouse or an alternate payee, you cannot choose a direct rollover, and you cannot roll over the payment yourself.

If you are a surviving spouse, an alternate payee, or another beneficiary, your payment is generally not subject to the additional 10% tax described in Part III above, even if you are younger than age 59 1/2.

If you are a surviving spouse, an alternate payee, or another beneficiary, you may be able to use the special tax treatment for lump sum distributions and the special rule for payments that include employer stock, as described in Part III above. If you receive a payment because of the employee's death, you may be able to treat the payment as a lump sum distribution if the employee met the appropriate age requirements, whether or not the employee had 5 years of participation in the Plan.

HOW TO OBTAIN ADDITIONAL INFORMATION

This notice summarizes only the federal (not state or local) tax rules that might apply to your payment. The rules described above are complex and contain many conditions and exceptions that are not included in this notice. Therefore, you may want to consult with the Plan Administrator or a professional tax advisor before you take a payment of your benefits from your Plan. Also, you can find more specific information on the tax treatment of payments from qualified employer plans in IRS Publication 575, Pension and Annuity Income, and IRS Publication 590, Individual Retirement Arrangements. These publications are available from your local IRS office, on the IRS's Internet Web Site at www.irs.gov, or by calling 1-800-TAX-FORMS.

Requesting a Hardship Withdrawal from the Plan

Your plan may contain a provision, which might allow you to withdraw funds from your account because of an immediate financial need, although you are still actively employed and participating in the plan. Your plan has determined the circumstances under which a Hardship Withdrawal will be approved. There may be conditions that must be met before your Plan Administrator is in a position to approve your Hardship Withdrawal. For example, most plans require that all available distributions and loans be taken from this plan (and any other plan maintained by them) before permitting a Hardship Withdrawal. In addition, you may be prevented from contributing to the plan for 6 months following the approval of your request. We suggest you discuss the specific circumstances of your request with your Plan Administrator after reviewing the general information we have provided below. If you decide that a Hardship Withdrawal is the right decision for you, review the information below and complete the Hardship Withdrawal Request Form that appears on the next page. Once completed, the form (along with any other requested documentation) should be forwarded to your Plan Administrator for approval.

How to Complete the Hardship Withdrawal Request Form

Participant Information

Please enter your social security number and full name.

Withdrawal Amount

Indicate the amount of the Hardship Withdrawal you need. You can indicate either the maximum amount available or a specific dollar amount. If you would like to determine the maximum Hardship Withdrawal amount available, you can log on to www.Dyatech.com and selecting Participants. You will need your social security number and PIN number to access the information. The amount of the withdrawal you request cannot exceed the amount necessary to relieve your immediate financial need. Remember, generally you will be required to take all available distributions and loans from this plan, and any other plan sponsored by your employer, prior to requesting a Hardship Withdrawal. The amount requested will be deducted from your investment accounts proportionately.

Withdrawal Instructions

Please indicate how you would like the withdrawal paid to you.

- 100% Cash – your entire withdrawal paid to you in cash.

Regulations consider a Hardship Withdrawal not eligible for “rollover treatment”. Therefore, your withdrawal is not subject to mandatory federal withholding of 20%. Certain states require mandatory withholding on withdrawals eligible for rollover treatment. If you live in one of these states, the state taxes will also be deducted. In addition, if you are not yet 59 ½ years of age, the amount withdrawn may be subject to a 10% penalty tax over and above your marginal tax rate.

Tax Withholding Information

Indicate the percentage that you would like withheld from the taxable portion of your distribution as federal taxes. The taxable portion is the amount you are not rolling over to another qualified plan or an IRA account. If this section is not completed no taxes will be withheld at the time of distribution, but taxes will still be due when filing a tax return.

Participant/Spouse Authorization

If you are married, both you and your spouse must authorize the withdrawal by signing and dating the form. Either a notary or the Plan Administrator must witness your spouse’s signature. By signing and dating this form, you acknowledge that the information provided on this form is complete and accurate. If you are married, your spouse must also authorize the withdrawal. Further, you understand both the tax consequences and the effect this withdrawal may have on your ability to make contributions to the plan during the next 6 months.

By signing and dating the form and as the spouse of the participant you acknowledge and agree to the following:

1. I approve and consent to the Hardship Withdrawal requested by my spouse.
2. I understand the economic impact of this decision and understand I have the right not to consent. I give my consent knowingly and voluntarily.
3. My consent is not a result of coercion, undue influence or duress.

Authorized Employer Representative Use Only

Please verify that all information provided by the participant is complete and accurate. Please indicate the reason you have approved the Hardship Withdrawal. Please select only one reason. Please indicate that the participant’s plan status has been changed to “contribution suspend” because your plan document call for the 6-month suspension of contributions. Please ensure that you have notified your payroll department to suspend this participant’s pretax contributions. Loan payments are permitted. Please sign and date the form to acknowledge that you, acting as a named and authorized representative of the Plan, confirm that the information provided is complete and accurate and the request is in accordance with this Plan. In addition, if the participant is married, you acknowledge that you have reviewed the spousal consent section and found it to be in good order. You authorize this request to be processed as instructed. You may submit this form to Dyatech via facsimile OR via U.S. mail.

DISTRIBUTION REQUEST FORM – DUE TO DEATH

Employer Name:

PARTICIPANT INFORMATION

-- Social Security Number
 First Name
 MI
 Last Name

/ / Date of Birth
 / / Date of Death
 Relationship to Beneficiary

BENEFICIARY INFORMATION

-- Social Security Number
 First Name
 MI
 Last Name

Address

City
 State
 Zip Code
 +4

() - Work Phone Number
 () - Home Phone Number
 / / Date of Birth

WITHDRAWAL AMOUNT

Maximum Amount OR Specific Dollar \$ OR Percent of Benefit Entitled To: %

WITHDRAWAL INSTRUCTIONS

- 100 % Cash (20% Federal Taxes will be deducted – See enclosed Special tax Notice for Details)
 - 100 % Rolled Over (Please complete the Rollover instructions below)
 - Split Distribution (Please indicate the dollar amount or percentage of your account to be distributed to you in cash. You should review the Special Tax Notice and complete the Rollover Instructions for the balance of your withdrawal)
- \$ OR %

ROLLOVER INSTRUCTIONS

Name of Financial Institution/Trustee

Account Number

Address Line 1

City
 State
 Zip Code
 +4

BENEFICIARY AUTHORIZATION

Signature of Beneficiary Date

Signature of Witness/Notary Date

This document must be forwarded to your Employer Representative for the retirement plan for their approval. Documents received without Designated Employer Approval will not be processed and will be returned to the employer, if entered, by regular U.S. Mail.

AUTHORIZED EMPLOYER REPRESENTATIVE USE ONLY

Beneficiary is: Participant of the Plan Spouse Not the Spouse

I authorize and acknowledge the above transaction.

Amount to be distributed to this Beneficiary:
 % OR \$, _____ . ____

A certified copy of the death certificate is attached. **(REQUIRED)**

Signature of Plan Representative Date

Loans

It is a Department of Labor (DOL) requirement that if your plan allows loans, you must have a written loan policy. Your loan policy should describe the loan features of your plan, including who is eligible and what amount and type of contributions can be borrowed. You should keep the loan policy readily available for reference, as it will assist you in answering questions asked by your participants. You should forward a copy of the loan policy to Dyatech.

Your loan policy is a combination of legal requirements and provisions specific to your plan. Both you and Dyatech will monitor compliance with the policy as follows:

Dyatech

Minimum loan amount available
Maximum loan amount available
Length of payments of the loan

Plan Administrator

Number of outstanding loans
Eligibility for the loan
Any specific restrictions placed by the plan

Basic Loan Facts

A participant must repay his or her loan in full within five years, unless the loan is being used to purchase a primary residence. Loans used to purchase a primary residence must be repaid in full within thirty years.

The maximum amount available to a participant is the lesser of 50% of his or her vested account balance (less any previous outstanding loans) or \$50,000 reduced by the highest outstanding loan balance in the past twelve months.

The minimum amount available for a loan is usually \$1,000, but this amount is determined by your written loan policy.

Loans cannot be taken by an owner/employee, including a sole proprietor, a 5% shareholder of a Chapter S Corporation or a partner with a 10% or more interest in the company, or by relatives of an owner/employee.

Determining Your Plan's Interest Rate

The DOL regulations state that you plan's interest rate must be commensurate with interest rates charged by banks or other lending institutions under similar circumstances. Dyatech will determine your plan's interest rate at the time the loan request is made.

When a participant expresses interest in taking a loan for the plan you should direct him or her to the loan modeling feature on the website. This feature will assist the participant in making the determination as to whether or not taking the loan is appropriate. Your participants can access this by logging on to www.Dyatech.com and selecting Participants.

If the participant decides to go forward with the loan request, you should:

- Determine the amount of the loan*
- Determine the length of time the participant wants to borrow money*
- Determine the first loan payment date*
- Verify that the participant has completed the loan request form*

To determine the first loan payment date, you should assume it would take ten business days after the request is submitted to receive the loan check. Therefore, you should schedule the participant's first loan payment, via payroll deduction, four weeks after the loan request is submitted.

Amortization Schedule

An amortization schedule must be prepared for each loan. Dyatech will generate the amortization schedule when the loan request is processed. A copy of the amortization schedule will then be sent with the final paperwork to the plan administrator. All loan payoff figures must be obtained from Dyatech.

Promissory Note

A promissory note is required for every plan loan you authorize. The promissory note details the amount of the loan, the payment period and the amount of each payment. Dyatech will generate the promissory note as part of the loan proceeds check. By endorsing the check, the participant is accepting the terms of the loan.

Truth-in-Lending Statement

The Truth-in-Lending Statement outlines the payment schedule for the loan. Dyatech will also generate the Truth-in-Lending statement.

After the appropriate paperwork has been completed and sent to Dyatech and the loan process has been completed, you should notify your payroll department or vendor of the first and last payment dates and amount based on the amortization schedule you have received.

Loan Fees

There is a one-time loan-processing fee based on your fee schedule signed at conversion. Depending on your fee schedule, there may also be a check fee at the time of distribution.

Loan Policy / Procedures

For your convenience, we have attached a copy of Sample Model Plan Loan Provisions. As you may be aware, law requires certain loan provisions or rules while other provisions are created in the individual loan policy. Generally speaking, our Recordkeeping System is programmed to monitor the former (those required by law), while the Plan Administrator (Plan Sponsor) will need to monitor the latter (those created specifically in the loan policy). Below we have listed examples of both. If you are unsure whether provisions created in your loan policy can be monitored at Dyatech, please contact your Account Manager.

Loan Provisions Monitored at Dyatech are as follows:

- The maximum loan amount, as required by law, which is limited to the lesser of 50% of the employee's vested account balance or \$50,000 reduced by the highest outstanding balance on any loan to the employee during the twelve-month period ending on the date the loan is made.
- The minimum loan amount specified in your loan Policy (normally \$1,000).
- The term of a loan as required by law (a maximum of 5 years or 30 years if the loan is for a primary residence).
- A loan cannot be refinanced.
- The amount available for a loan will be based on the vested portion of the account balance in accordance with Plan provisions.

Loan Provisions Monitored by the Plan Administrator are as follows:

- The number of outstanding loans (should not exceed three).
- Any loan maximums other than those stated above.
- Company restrictions on loan availability, i.e., plan loans allowed for hardship reasons only.
- Any specific frequency limitations created by the Loan Provisions, i.e., only one loan per year.
- Limitations on owners and owner's family members taking loans

Model Plan Loan Provisions

Participant Loans

(a) *Loan Subaccounts.* Loans from the Plan may be made to all Participants and Beneficiaries who are “parties in interest” within the meaning of ERISA Section 3(14). Such individuals are referred to herein as “Eligible Borrowers.” Within each Eligible Borrower’s account, there shall be maintained a Loan Subaccount solely for the purpose of affecting loans from the Eligible Borrower’s account to the Eligible Borrower.

(b) *Eligibility for Loans.* Up to one loan may be outstanding at any time for an Eligible Borrower. Once a loan has been made, it may not be refinanced.

(c) *Availability of Loans.*

- (i) Application for a loan must be made to the Committee or its delegate in writing and on prescribed forms. The decisions by the Committee or its delegate on loan applications shall be made on a reasonably equivalent, uniform and non-discriminatory basis.
- (ii) Notwithstanding anything herein to the contrary, no loan shall be made to an Eligible Borrower during a period in which the Committee is making a determination of whether a domestic relations order affecting the Eligible Borrower’s account is a qualified domestic relations order, as defined in Section 414(p) of the Code. Further, if the Committee is in receipt of a qualified domestic relations order with respect to any Eligible Borrower’s account, it may prohibit such Eligible Borrower from obtaining a loan until the rights of the payee entitled to benefits under such order are satisfied.

(d) *Amount of Loan.* A plan loan shall be derived from, and the amount available for a loan shall be based on, the Eligible Borrower’s vested interest in his account, based on the most recent account valuation available to the Committee on the date the loan is approved. The minimum loan available is \$1,000. The maximum loan available is the lesser of (i) 50% of the Eligible Borrower’s vested interest in his or her account; or (ii) \$50,000, reduced by the highest outstanding balance of any Plan loan to such Eligible Borrower during the twelve-month period ending on the day before the loan is made.

(e) *Terms of Loan.*

- (i) A loan shall be secured by a lien on the Eligible Borrower’s interest in the Plan, to the maximum extent permitted by the relevant provisions of the Internal Revenue Code, ERISA, and any regulations or other guidance issued thereunder.
- (ii) The interest rate on a loan shall be reasonable rate of interest as determined by the Committee
- (iii) The principal amount and interest on a loan shall be repaid no less frequently than quarterly by level payroll deductions during each payroll period in which the loan is outstanding; provided, however, that an Eligible Borrower may elect a repayment term of 1, 2, 3, 4 or 5 years from the date of the first payroll period coincided with or next preceding the distribution of the loan from the Plan. Notwithstanding the foregoing, a loan may provide that no payments will be made for up to one year during a period in which an Eligible Borrower is on leave without pay. The loan may extend to 30 years for a primary residence.
- (iv) Each loan shall be evidenced by a promissory note, evidencing the Eligible Borrower’s obligation to repay the borrowed amount to the Plan, in such form and with such provisions consistent with this Loan Provision as are acceptable to the Committee or its delegate. All promissory notes shall be deposited with the Trustee.
- (v) Under the terms of the loan agreement, a Committee representative may determine a loan to be in default, and may take such actions upon default in accordance with paragraph (g).
- (vi) A loan to a married Eligible Borrower shall be made only if, at the time the loan is made, the Eligible Borrower’s spouse provides a written consent to the loan and to a foreclosure on the loan (as described in paragraph (g) in the event of the Eligible Borrower’s default, which consent shall be notarized or witnessed by a Plan representative and shall acknowledge the effect of the loan.
- (vii) If an Eligible Borrower is transferred from employment with an Employer to employment with an Affiliate, he or she shall not be treated as having a severance from service and the Committee or its delegate shall make arrangements for the loan to continue to be repaid in accordance with the loan agreement. For this purpose, the Committee may authorize the transfer of the loan to a qualified plan maintained by such Affiliate. In the absence of such arrangements, the loan shall be deemed to be in default.

(f) *Distribution and Repayment of Loan.*

- (i) The loan proceeds shall be transferred to the Eligible Borrower’s Loan Subaccount by the Trustee and shall be derived from the Eligible Borrower’s interest in the Investment Funds on a pro rata basis. The loan proceeds shall be distributed from the Loan Subaccount to the Eligible Borrower on the same day as the Loan Subaccount receives them.
- (ii) Repayments of Plan loans shall be made to the Eligible Borrower’s Loan Subaccount. Such repayments shall be immediately transferred from the Loan Subaccount, credited to the Eligible Borrower’s account and invested in the Investment Funds in the same proportions as his or her current contributions are invested, as soon as administrable feasible after they are received by the Loan Subaccount.

(g) *Events of Default and Action Upon Default*

- (i) If an Eligible Borrower does not repay the principal and accrued interest with respect to a Plan loan at the times required by the terms of the loan, the loan shall be in default and the unpaid balance of the loan, together with interest thereon, shall become immediately

due and payable. Further upon an Eligible Borrower's severance from service, such loan shall be in default and the unpaid balance of the loan, together with interest thereon shall become due and payable. If, before a loan is repaid in full, a distribution is required to be made from the Plan to an alternate payee under a qualified domestic relations order (as defined in Section 414(p) of the Code) and the amount of such distribution exceeds the value of the Eligible Borrower's account less the amount of such outstanding loan, plus accrued interest, if any, the unpaid balance thereon shall become immediately due and payable. The Trustee shall satisfy the indebtedness to the Plan before making any payments to the Eligible Borrower or any alternate payee. In addition to the foregoing, the loan agreement may include such other event of default as the Committee shall determine are necessary or desirable.

- (ii) Upon the default of any Eligible Borrower, the Committee, or its designate in its discretion, may direct the Trustee to take such action as the Committee or its designate may reasonably determine to be necessary in order to preclude the loss of principal and interest, including:
 - (A) demanding repayment of the outstanding amount on the loan (including principal and accrued interest); or
 - (B) if the loan is not repaid within 90 days of a request for repayment, causing a foreclosure of the loan to occur by distributing the promissory note to the Eligible Borrower or otherwise reducing the Eligible Borrower's account by the value of the loan. For these purposes, such loan shall be deemed to have a fair market value equal to its face value (including accrued but unpaid interest) reduced by any payments made thereon by the Eligible Borrower. In the event of any default, the Eligible Borrower's prior request for a loan (together with spousal consent, if applicable) shall be treated as the Eligible Borrower's consent to an immediate distribution of the promissory note representing a distribution of the unpaid balance of any such loan. The loan agreement shall include such provisions as are necessary to reflect such consent. In all events, however, no foreclosures on the Participant's loan shall be made until the earliest time pre-tax elective contributions may be distributed without violating any provisions of Section 401(k) of the Internal Revenue Code and the regulations issued there under.

Investment Changes

Your participants can use the Voice Response Unit (VRU) to make changes to their accounts by calling 1-800-933-4788. They can also make changes by logging on to www.Dyatech.com and selecting Participants. Both the VRU and the website offer each participant the ability to effect the following changes:

Future Contribution Elections

If participants want to change the manner in which future contributions will be invested into their accounts, they can make the change using the VRU or the website. Participants will need their Social Security and PIN numbers and will simply follow the instructions. The change will be applied to the account the next business day after the change is made, if made prior to 3 PM central time.

Your participants can also effect a change to the way future contributions are invested by completing the top section of the Investment Change Transaction Request Form. Dyatech will update the account within five business days of receiving the Transaction Request Form in good order. An Investment Change Transaction Request Form is in the form section along with other forms.

Investment Balances

If participants want to reallocate the amounts already invested in the funds, they can make the change using the VRU or the website. Participants will need their Social Security and PIN numbers and will simply follow the instructions. The requested change will be applied to the account the next business day, if made prior to 3 PM central time.

Your participants can also reallocate the amounts already invested in the funds by completing the bottom section of the Investment Changes Transaction Request Form. Dyatech will update the account within five business days of receiving the Transaction Request Form in good order.

Note: If participants need help using the VRU or the website while making changes to their future contribution elections or investment balances please call Participant Services at 601-427-1004 ext. 400 or 1-866-651-4222 ext. 400.

Contribution Percent Change

If participants want to change the percent they are contributing each pay period they will need to fill out the Contribution Percent Change Form. A sample of this form is on page 12.

How to Exchange Funds to Reallocate your Account Balance

If you want to change the way your existing balance is invested, you can do so by requesting an exchange. An exchange is the process of selling shares in one investment fund and using the proceeds of the sale to purchase shares of another fund on the same day. There are two methods you can use when requesting an exchange.

1. Reallocation – You know how you want your account balance to be allocated among the investment funds once the exchange is completed. Shares of your account will be bought/sold in order to get your account balance allocated as you instruct. Use the Exchange Request– Reallocation of Account Balance form by requesting one from your plan administrator for this type of exchange or use the Internet or VRU.
2. Directed – You know specifically which investment fund (and what percent of that fund) you wish to sell. The proceeds of the sale are also directed to a specific investment fund. Use the Exchange Funds – Directed Exchange Form to affect this type of exchange or use the Internet or VRU.

NOTE: If you want to change how your future contributions are invested, you must complete an Investment Election Transaction Form or use the Internet or VRU.

If using a manual form it should be forwarded to your Plan Administrator for approval.

How to Complete the Exchange Request Form – Reallocation of Account Balance

Participant Information

Please enter your social security number and full name.

Reallocation of Account

Locate the name(s) of the investment fund(s) you want your account balance invested in. In the percent column enter the percent of your account balance (whole numbers only) you would like invested in each fund after the exchange has been completed. You can invest in one fund or any combination of funds offered by your plan. If you do not want any of your account balance invested in a particular fund, leave the corresponding percent column blank. Please be sure that your percentages total 100%.

Participant Authorization

By signing and dating the form, you acknowledge your understanding of the exchange process and you authorize your Plan's Administrator to act on your request.

Plan Administrator Use Only

1. Verify that the information provided by the participant is complete.
2. Sign and date the form to acknowledge that you, acting as a named and authorized representative of the Plan, confirm that the information provided is complete and accurate and the request is in accordance with this Plan. You authorize this request be processed as instructed.

How to Effect a Directed Exchange of Funds

If you want to change the way your existing balance is invested, you can do so by requesting an exchange. An exchange is the process of selling shares in one investment fund and using the proceeds of the sale to purchase shares of another fund on the same day. There are two methods you can use when requesting an exchange.

2. Reallocation – You know how you want your account balance to be allocated among the investment funds once the exchange is completed. Shares of your account will be bought/sold in order to get your account balance allocated as you instruct. Use the Exchange Request– Reallocation of Account Balance form on the reverse side of this page for this type of exchange.

2. Directed – You know specifically which investment fund (and what percent of that fund) you wish to sell. The proceeds of the sale are also directed to a specific investment fund. Use the Exchange Funds – Directed Exchange Form to affect this type of exchange.

NOTE: If you want to change how your future contributions are invested, you must complete an Investment Election Transaction Form or use the Internet or VRU .

Once completed, the form should be forwarded to your Plan Administrator for approval.

How to Complete the Exchange Request Form – Directed Exchange

Participant Information

Please enter your social security number and full name

Directed Exchange

Using the table provided, which shows the investment funds available in your Plan. Please complete the following information:

1. Indicate the percent of the chosen investment fund you want to exchange from.
2. Indicate where the proceeds of the exchange (sale) should be invested. You may request multiple exchanges, but be careful that you do not liquidate more than 100% of any one-investment fund.

Participant Authorization

By signing and dating the form, you acknowledge your understanding of the exchange process and you authorize your Plan's Administrator to act on your request.

Plan Administrator Use Only

1. Verify that the information provided by the participant is complete.
2. Sign and date the form to acknowledge that you, acting as a named and authorized representative of the Plan, confirm that the information provided is complete and accurate and the request is in accordance with this Plan. You authorize this request be processed as instructed.

EXCHANGE REQUEST FORM

Employer Name:

PARTICIPANT INFORMATION

Social Security Number	First Name	MI	Last Name
Address			
City	State	Zip Code	+4
() Work Phone Number	() Home Phone Number	Date of Birth	

REALLOCATION OF ACCOUNT

Fund Name	Percent
TOTAL	100

PARTICIPANT AUTHORIZATION
 My signature confirms that I have read, understand and agree with the Information contained on this form.

PLAN ADMINISTRATOR USE ONLY
 My signature confirms that I have read, understand and agree with the Information contained on this form.

Signature of Participant _____ Date _____

Signature of Administrator _____ Date _____

Requests submitted using this form will be processed within 5 business days of receipt of the form in Dyatechs' offices.

Personal Data Change

Personal data changes cannot be made through the Voice Response Unit. Please complete the Personal Data Transaction Request Form and send it to Dyatech to effect these changes. The participant can make the following changes using this form:

Name
Address
Date of Birth
Date of Hire
Marital Status
Location
Social Security Number Correction
Status – Retired, Terminated, Leave of Absence, Disability, Rehired

Note: You can report Termination dates along with your payroll report.

A copy of a Personal Data Change Form will follow on the next page.

ROLLOVER CONTRIBUTION SUBMISSION FORM

Plan Name:

Plan Number:

General Information:

Social Security Number	Last Name	First Name	Date of Birth
Address	City	State	Zip
Work Phone Number	Home Phone Number	Email Address	Date of Hire

Rollover Amount

The total dollar amount of my rollover is: \$ _____ (indicate amount)

My rollover amount is a (check one)

- Check from IRA or a previous employer's qualified plan
- Wire and will be wired on _____ from an IRA or a previous employer's qualified plan
(MM/DD/YYYY)

Investment Instructions

Indicate how you would like your rollover contribution invested:

- Please invest according to my enrollment form, which had been submitted to Dyatech previously.
- Enrollment form is attached. Please invest according to the instructions on this form. I understand all future contributions will be invested this way also.
- Enrollment form will be submitted. Please invest in the money market fund and reallocate according to enrollment form upon arrival.

Consent

Signature

Date

Note: checks should be made payable to: "Dyatech", "Company name", FBO "Participant's name" "Social Security Number" and mailed to:

Dyatech Corp, LLC
P.O. Box 2428
Ridgeland, MS 39158-2428
1-601-427-1004, ext 400
Fax 601-605-2060

For wiring the assets, please use the following instructions:

Merchants & Farmers Bank
Hwy 51 North
Madison, MS 39110
ABA 084201621
Acct# 1071-33367
FBO: Participants Name, Social Security Number, Plan Name