

Designated Roth Contributions Addendum to the Defined Contribution Retirement Plan— Profit Sharing/Safe Harbor 401(k) Plan Adoption Agreement No. 001

Plan Name:

A. Use this "Designated Roth Contributions Addendum" to implement Designated Roth Contributions under the Plan. Designated Roth Contributions are similar to pre-tax elective contributions (401(k) contributions), except that Designated Roth Contributions are after-tax contributions that are included in taxable income at the time of contribution. Distributions of Designated Roth Contributions (and attributable earnings) are tax-free if received in a qualified distribution.

1. Designated Roth Contributions will be allowed under the Plan.

A. The effective date for Designated Roth Contributions is:

Effective Date

[Note: The effective date cannot be earlier than the Roth Effective Date provided in Section 2.41 of the Basic Plan Document.]

2. In-plan Roth Rollover Contributions will be also allowed under the Plan. (Select only if A.1 is selected above.)

A. The effective date for in-plan Roth Rollover Contributions is:

Effective Date

[Note: The effective date cannot be earlier than the date specified in A.1.A above. Only amounts that are otherwise distributable may be rolled over and become Roth Rollover Contributions pursuant to this Section 2.]

3. In-plan Roth conversions will be also allowed under the Plan. (Select only if A.1 is selected above.)

A. The effective date for in-plan Roth conversions is:

Effective Date

[Note: The effective date cannot be earlier than the date specified in A.1.A above. Any amount that is not already a Designated Roth Contribution may be converted to a Roth contribution pursuant to this Section 3.]

IN WITNESS WHEREOF, the Employer has caused this Designated Roth Contributions Addendum to be executed

This	day of

EMPLOYER (NAME OF BUSINESS)	
PRINT NAME OF PERSON SIGNING BELOW	
SIGNATURE OF EMPLOYER	DATE MM/DD/YYYY
<div style="display: flex; align-items: center;"> <div style="background-color: black; color: white; padding: 2px 5px; font-weight: bold; writing-mode: vertical-rl; transform: rotate(180deg);">SIGN</div> <div style="margin-left: 10px; font-size: 2em; font-weight: bold;">X</div> </div>	

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