

I certify that I have read this complete 403(b) Salary Reduction Agreement, including the terms below, and understand my responsibilities as an Employee under this Plan. I request that the Employer take the actions specified in this agreement. I understand that all rights under the annuities or custodial accounts established by me under this Plan are enforceable solely by my beneficiaries, my authorized representative, or myself.

The Employee understands and agrees to the following 403(b) Salary Reduction Agreement terms and conditions:

1. **Employee is responsible for setting up and signing the legal documents to establish annuity contracts and custodial accounts with a 403(b) Service Provider prior to signing this agreement. Information on the enrollment steps and available providers listed are online at www.ncompliance.com in the Employer's subsection.**
2. The Employee is responsible for selecting annuity contract(s) or custodial account(s) in which contributions are invested. Allocation arrangements are to be established and maintained directly between the Employee and Service Provider(s).
3. The Employee agrees that the Employer shall have no liability whatsoever for any and all losses suffered by Employee with regard to the selection of annuities and/or custodial accounts; their terms; the selection of insurance or regulated investment companies; the financial condition, operation of, or benefits provided by, said insurance or regulated investment companies; or the Employee's selection and purchase of shares of regulated investment companies.
4. The Employee acknowledges that the Employer has made no representation regarding the advisability, appropriateness, or tax consequences of the purchase of any annuity contract(s) and/or custodial account(s) available from any Service Provider.
5. The Employee acknowledges that certain rules and regulations apply to contributions, distributions, hardship withdrawals, loans, and other transactions associated with 403(b) TSA accounts and accepts full responsibility for meeting the terms of such rules and regulations. For assistance with transactions, please contact Carruth Compliance Consulting, the Employer's 403(b) Third Party Administrator, via www.ncompliance.com.
6. The Employee is responsible for naming a death beneficiary under annuity contracts and custodial accounts at the time the account is established, and reviewing the designation periodically.
7. The Employee is responsible for monitoring annuity contract or custodial account activity regularly for accuracy (e.g., deposits of your contributions). If a problem arises, the Employee is to contact the Employer or Carruth Compliance

Consulting (Employer's 403(b) Third Party Administrator) via www.ncompliance.com.

8. The Employee is responsible for complying with the applicable IRC contributions limits. Elective deferral limits are taxpayer-specific and apply to all elective deferrals to various types of employer-sponsored retirement saving plans, including 403(b), 401(k), SEP IRA, and SIMPLE IRA. If the Employee is participating in multiple plans of these types, the Employee should consult a tax professional.
9. Employer agrees to contribute the amounts specified to the Employee's designated Service Provider(s), subject to verification that the proposed contributions satisfy all applicable IRC limitations and subject to administrative policies regarding minimum net check amounts. The Employer reserves the rights to reduce, suspend, and/or reinstate salary reduction contributions to help meet all applicable IRC limitations in any given calendar year to which this agreement applies and to help meet any administrative policies regarding minimum net check amounts. This Salary Reduction Agreement may be changed with respect to amounts not yet paid or available in accordance with the Employer's administrative procedures.
10. This Salary Reduction Agreement may be terminated at any time for amounts not yet paid or available. A termination request is permanent and remains in effect until a new Agreement is submitted. In the event of Agreement termination, later reelection might not be available with the same Provider.
11. This Salary Reduction Agreement supersedes all prior salary reduction agreements and shall automatically terminate if Employee's employment is terminated.
12. The Employee acknowledges that the Employer will authorize this agreement only if all applicable Employer administrative procedures are satisfied.