

**403(b)(9) RETIREMENT INCOME CHURCH ACCOUNT
ADOPTION AGREEMENT #06001**

The undersigned Employer hereby adopts a section 403(b)(9) Plan in the form a Volume Submitter 403(b) Plan attached hereto, and agrees that the following terms, definitions, and elections shall be part of such 403(b) Plan. Where applicable, certain Items have a Default Provision indicated below the Item number that will apply if no election is made by the Employer.

EMPLOYER INFORMATION

1. Employer Name: Reliant Mission, Inc.

Address: 11002 Lake Hart Drive, Suite 100

City: Orlando

State: FL

Zip Code: 32832

Phone: 407-270-1318

2. Contact Person: [REDACTED]

Phone: [REDACTED]

Email: [REDACTED]

3. Employer Identification Number: 52-1707002

PLAN INFORMATION

4. Sponsor of the 403(b) Volume Submitter Plan: PenServ Plan Services, Inc.

Address: 420 Dresher Road, Suite 100, Horsham, PA 19044

Phone: [REDACTED]

E-mail: [REDACTED]

5. Name of Plan: Reliant Mission 403(b)(9) Retirement Savings Plan

6. 3-Digit Plan Number: 002

7. Trustee(s): N/A

8. Administrator pursuant to IRC §403(b): Principal Financial Group

9. The type of Church Entities that may participate in the Plan shall include:

(a) Related Employers as defined in Section 2.48 of the Plan

(b) A Church as defined in Section 2.12 of the Plan

10. The Plan Sponsor named above is adopting a Multiple Employer Plan: Yes N/A
(If "yes" is selected, each Participating Employer must complete a Participation Agreement)

11. (a) Plan Year:

(1) The calendar year

(2) The 12-consecutive month period beginning on _____

(3) An initial short Plan Year beginning on _____ and ending on _____ and thereafter the 12-consecutive month period beginning on _____ and ending on _____

(4) A short Plan Year beginning on _____ and ending on _____

(b) Limitation Year:

(1) The Plan Year

(2) The calendar year

(3) The 12-consecutive month period beginning on _____

(4) An initial short Plan Year beginning on _____ and ending on _____ and thereafter the 12-consecutive month period beginning on _____ and ending on _____

(5) A short Plan Year beginning on _____ and ending on _____

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

		Initial Effective Date	Amendment/Restatement Effective Date
<input checked="" type="checkbox"/> (a)	Establish a new 403(b) plan (not earlier than the 1 st day of current Plan Year)	<u>1/1/2024</u>	N/A
<input type="checkbox"/> (b)	Restate a 403(b) plan previously adopted by the Employer (restatement date cannot be earlier than 1-01-2009, but not later than 1-01-2010 unless the initial effective date is after 1-01-2010)	_____	_____
<input type="checkbox"/> (c)	Amend a 403(b) plan previously adopted by the Employer (Amendments made, if applicable: _____)	_____	_____

13. Normal Retirement Age under the Plan is 65 (optional)

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

<input checked="" type="checkbox"/> (a) Pre-Tax Elective Deferrals	<input checked="" type="checkbox"/> (b) Post-Tax Roth Elective Deferrals	<input checked="" type="checkbox"/> (c) Age 50 Catch-up Contributions
<input checked="" type="checkbox"/> (d) Special Catch-up after 15 years of Service	<input type="checkbox"/> (e) After-Tax Employee (Nondeductible) Contributions	<input type="checkbox"/> (f) Mandatory Employee Contribution
<input checked="" type="checkbox"/> (g) Employer Nonelective	<input checked="" type="checkbox"/> (h) Employer Matching	<input checked="" type="checkbox"/> (i) Post Employment Employer Contributions
<input type="checkbox"/> (j) Disability Contributions	<input checked="" type="checkbox"/> (k) Rollovers	<input checked="" type="checkbox"/> (l) Plan-to-Plan Transfers
<input checked="" type="checkbox"/> (m) Exchanges (as outlined in the Administrative Appendix)	<input type="checkbox"/> (n) PTO - Sick Leave	<input type="checkbox"/> (o) PTO - Vacation

15. In computing a Participant's Compensation (as defined under Section 2.16 of the Plan), the following shall be excluded:

		All Contributions	Elective Deferrals	Employer Contributions
<input type="checkbox"/> (a)	No exclusions. All compensation will be included.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (b)	Overtime	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (c)	Bonuses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> (d)	Other: <u>Amounts from a nonqualified unfunded deferred compensation plan; reimbursements or other expense allowances; fringe benefits (cash and noncash); and welfare benefits. All other compensation is included. Housing Allowance is included in Compensation for purposes of Employer Contributions.</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

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

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

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

ELIGIBILITY AND PARTICIPATION - ELECTIVE DEFERRALS

18. The following Employees shall be eligible under the Plan to make Elective Deferrals:

(a) All Employees of the Employer.

(b) All Employees of the Employer except the following category(ies):

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

more hours of service in the 12-month period beginning on the date the Employee's employment commenced or in a Plan Year ending after the close of that 12-month period shall then be eligible to participate in the Plan.

- (3) Employees who are eligible to make Elective Deferrals under another plan, including an IRC section 457(b) eligible governmental plan; a 401(k) qualified cash or deferred arrangement of the Employer or another section 403(b) Plan of the Employer

- (4) Employees who are students performing services described in section 3121(b)(10) of the Code.

(c) The following classes of Employees shall not be eligible: See Item 36 below

(d) Other (specify class(es) of Employees that are eligible for the Plan. This Plan covers Churches only and therefore is not subject to the Universal Availability Rules): See Item 36 below

19. (a) If 18(b)(2) is elected above, then the following rule will apply for subsequent years in determining whether the Employee is eligible for the Plan. The initial computation period shall begin on the date of hire and end on the anniversary thereof. Subsequent eligibility computation periods shall commence with:

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

Default - (a)(2)

(b) (1) The Employer elects to reduce the required Hours of Service per year in 18(b)(2) and 19(b) to _____ (not to exceed 1000) Hours; or

(2) N/A.

Default - (b)(2)

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

- (a) On the first day of the month following date of employment
 (b) After the completion of _____ days (may be 30 or 60 days, if Employee receives information on the Plan within the first 30 days of employment)
 (c) Entry Date shall mean the Employee's employment commencement date and deferrals elections shall be effective in the next pay period

(d) Other (specify): See Item 36 for specific Entry Dates

Default - (a)

21. (a) The Participant will be permitted to change or discontinue the amount of his deferral election effective the beginning of the pay period coincident with or next following the "Change Date(s)" elected below:

- (1) First day of the first month of the Plan Year
 (2) First day of the first or the seventh month of the Plan Year
 (3) First day of the first, fourth, seventh and tenth months of the Plan Year
 (4) First day of each month
 (5) Each (at least annually): A Participant may make a change to deferrals at any time. If received by the 19th of a month, change will take effect the following month

Default - (a)(2)

(b) If a Participant elects to stop his Elective Deferrals at a time other than on a Change Date, he will be permitted to start again on:

(1) The Change Date next following the date Elective Deferrals were stopped

(2) Other (Must be at least once per calendar year): _____

Default - (b)(1)

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

(a) Elective Deferrals of up to the maximum amount permitted under sections 403(b) and 415 of the Code are permitted.

(b) Elective Deferrals of up to _____ % of a Participant's Compensation are permitted.

Default - (a)

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

(a) Regular Pre-tax Elective Deferral Account

(b) Roth Elective Account

(c) N/A.

Default - (a)

ROLLOVER CONTRIBUTIONS

24. (a) Direct Rollovers: The Plan will accept a Direct Rollover of an Eligible Rollover Distribution from (check all that apply or N/A):

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

Default - (a) (2)(4) and (5)

(b) The Plan (1) will; or (2) will not accept Designated Roth accounts from any of the plans selected in 24(a)

Default - (b)(2)

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

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

Default - (a)(2), (3), and (4)

(b) The Plan (1) will (2) will not accept Designated Roth accounts from any of the plans selected in 25(a)

Default - (b)(2)

26. In-Plan Roth Rollovers:

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

Default - (a)(2)

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

Default - (b)(2)

27. Participant Rollover Contributions from IRAs (choose one):

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

Default - (a)

28. If rollovers are permitted above, the following individuals are permitted to make rollover contributions:

- (a) All Employees
- (b) Employees after becoming a Participant

Default - (a)

29. Treatment of Rollovers in Application of Involuntary Cash-out provisions:

(a) \$0 Enter an amount from \$0 to \$5000, which will be the value of the Employee's vested account balance for purposes of the Plan's involuntary cash-out rules.

(b) The Employer: (1) elects; or (2) does not elect to exclude rollover contributions in determining the value of the Participant's nonforfeitable account balance for purposes of the Plan's involuntary cash-out rules.

(c) If the Employer has elected to exclude rollover contributions, the election shall apply with respect to distributions made after: _____ (enter a date no earlier than December 31, 2001) with respect to Participants who separated from service after: _____ (enter date, no earlier than December 31, 2001).

(d) N/A. No rollovers shall be permitted under the Plan.

Default - (a) and \$0

DISTRIBUTION PROVISIONS

30. The following in-service provisions apply to this Plan (check all that apply to this Plan and the contribution to which they apply):

	Elective Deferrals	Employer Nonelective	Employer Matching	After-Tax	Mandatory	Rollovers
<input type="checkbox"/> (a) The 24-month rule	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<input type="checkbox"/> (b)	The 60-month participation rule	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (c)	Hardship distribution	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> (d)	Financial Hardship Distribution	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (e)	Attainment of Age _____	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> (f)	Attainment of Age 59½	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> (g)	Distribution at any time	N/A	N/A	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

31. Loans to Employees (a) shall; or (b) shall not be permitted.
Default - (b)

32. The distribution options under the Plan include the following:

- (a) Single sum payment
- (b) Period certain single or joint life expectancy payout
- (c) Ad Hoc Distributions
- (c) Annuity Payments over the life or joint lives of the Participant and beneficiary
 If under the Plan a benefit will be paid in the form of a Joint and Survivor Annuity, the survivor annuity will be:
 (1) 50%; (2) 100%; (3) 75%; or
 (4) _____% (not less than 50% and not greater than 100%) of the annuity payable during the Joint lives of the Participant and spouse.
- (d) A retired Participant may take a distribution of his/her Qualified Housing Allowance, unless restricted as follows: _____
Default - (a)

EMPLOYER CONTRIBUTIONS

33. Employer Contributions:

- (a) shall not be made; or
- (b) shall be made.
Default - (a)

34. If 33(b) above is checked, the following type of Employer Contribution(s) shall be made (check all that apply):

- (a) Employer Nonelective Contributions as selected in Item 35 below.
- (b) Employer Matching Contributions as selected in Item 36 below.
- (c) Employer Post Employment Contributions shall be made
- (d) Employer Contributions will be allocated according to the selections under the Non-QCCO Addendum to this Adoption Agreement.
- (e) Other (specify the type of Employer Contribution and the method of allocation which may not exceed 100% of Compensation): _____

35. Nonelective Employer Contributions shall be made as follows:

- (a) Not Applicable. Employer Nonelective Contributions shall not be made.
- (b) _____% of each Participant's Compensation.
- (c) \$_____ per Plan Year.
- (d) An amount to be determined each year by the Employer and allocated to each Participant in the ratio that each Participant's Compensation bears to the Compensation of all Participants.
- (e) An amount based on the years of service as specified in the following schedule:

Years of Service	Contribution Amount
Less than _____ years	_____ % of Compensation
At least _____ years	_____ % of Compensation
At least _____ years	_____ % of Compensation
More than _____ years	_____ % of Compensation

- (f) Other: Refer to Item 36(f) Class #2 Employees for the Nonelective Contributions that will be made under this Plan.

36. Matching Contributions

The Employer shall contribute on behalf of each Participant a Matching Contribution equal to:

- (a) N/A. The Employer will not make Matching Contributions.
- (b) _____ percent of the Participant's Elective Deferrals
- (c) _____ percent of the Participant's Employee Contributions
- (d) The Employer shall not match amounts provided in excess of \$_____, or in excess of _____ percent, of the Participant's Compensation
- (e) An amount, if any, determined by the Employer.
- (f) Matching Contributions shall be made as follows depending on the Class of Employees as outlined below:
 - (1) Class #1 – Career/Long-term Missionary Class
 - (A) Eligibility and Entry Date is 3 months of continuous service;
 - (B) \$50 auto-enrollment of Elective Deferrals;
 - (C) 5% Matching Contribution based on Compensation from Entry Date; and
 - (D) Auto-Escalation shall apply at a rate of \$10 annually with a \$1 for \$1 Employer Match capped at \$150 annually.
 - (2) Class #2 – Fixed Term Class
 - (A) Eligibility and Entry Date is date of hire for Elective Contributions;
 - (B) No Auto-Enrollment will apply;
 - (C) Discretionary Nonelective Employer Contributions will be determined per Participant and allocated on a monthly basis based on the Employment Parameters and Support Goals as agreed to by each Participant.
 - (3) Class #3 - Short-Term Interns Class
 - (A) Class 3 Employees are not eligible to participate in this Plan.

The Classes of Employees outlined above shall be defined in the Employer's Employment Policies and Procedures.

ELIGIBILITY AND PARTICIPATION – EMPLOYER CONTRIBUTIONS

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

		Nonelective	Matching
<input type="checkbox"/> (a)	N/A. There is no age or service requirement.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (b)	Employees who have not attained age _____ (cannot exceed age 21)	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> (c)	Employees who have not completed (See Item 36 for eligibility for Employer Contributions) _____ Year(s) of Service; or _____ Month(s) of Service; or _____ Day(s) of Service Note: Cannot exceed 1 year unless the Plan provides a nonforfeitable right to 100% of the Participant's account balance derived from Employer contributions after not more than 2 years of service in which case up to 2 years is permissible. If the Year(s) of Service selected is or includes a fractional year, an employee will not be required to complete any specified number of Hours of Service to receive credit for such fractional year.)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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

		Nonelective	Matching
<input type="checkbox"/> (a)	N/A. There are no exclusions	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (b)	Collectively Bargained Employees (see Section 2.15 of the Plan)	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> (c)	Nonresident Aliens (see Section 2.39 of the Plan)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/> (d)	Employees who become Employees as the result of a "section 410(b)(6)(C) transaction"	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (e)	Employees of the following employer(s) aggregated with the Employer under section 414(b), (c), (m), or (o) of the Code: _____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (f)	Hourly Rated Employees	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (g)	Employees who normally work less than 20 hours per week (defined to be 1000 hours per year)	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (h)	Highly Compensated Employees	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (i)	Employees who are participants in an eligible deferred compensation plan within the meaning of section 457 of the Code; a 401(k) qualified cash or deferred arrangement of the Employer or another custodial account or annuity described in section 403(b) of the Code.	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> (j)	Other (specify) <u>See Item 36 for additional exclusions</u> (Note: Insert an exclusion category, e.g. Division A Employees.)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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

(b) The eligibility and service requirements in Items 37 and 38 above (1) are; or (2) are not waived with respect to Employees employed on the Effective Date of this Plan. If these requirements are waived, such Employees shall become Participants in the Plan as of the Effective Date of the Plan.

40. Additional Allocation Conditions: Employer Contributions for a Plan Year shall be allocated among the accounts of each Participant who satisfy the following additional allocation conditions (check all that apply):

		Nonelective	Matching
<input checked="" type="checkbox"/> (a)	N/A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/> (b)	Employed by the Employer on the last day of the Plan Year	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (c)	Employees who terminated employment (within the Plan Year) with at least 501 Hours of Service	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (d)	A Participant retires during the Plan Year	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (e)	A Participant who becomes Disabled during the Plan Year	<input type="checkbox"/>	<input type="checkbox"/>

41. The Employer (a) shall; or (b) shall not make contributions on behalf of disabled Participants on the basis of the Compensation each such Participant would have received for the Limitation Year if the Participant had been paid at the rate of Compensation paid immediately before becoming permanently and totally disabled. Such imputed Compensation for the disabled Participant may be taken into account only if the Participant is not a Highly Compensated Employee, and contributions made on behalf of such Participant will be nonforfeitable when made. Compensation will mean compensation as that term is defined in Section 2.16 of the Plan.

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

- (a) On the basis of actual hours for which an Employee is paid or entitled to payment
- (b) On the basis of days worked. An Employee will be credited with ten (10) hours of service if under Section 2.35 of the Plan such Employee would be credited with at least one (1) Hour of Service during the day
- (c) On the basis of weeks worked. An Employee will be credited with forty-five (45) Hours of Service if under Section 2.35 of the Plan such Employee would be credited with at least one (1) Hour of Service during the week
- (d) On the basis of semi-monthly payroll periods. An Employee will be credited with ninety-five (95) Hours of Service if under Section 2.35 of the Plan such Employee would be credited with at least one (1) Hour of Service during the semi-monthly payroll period
- (e) On the basis of months worked. An Employee will be credited with one hundred ninety (190) Hours of Service if under Section 2.35 of the Plan such Employee would be credited with at least one (1) Hour of Service during the month
- (f) On the basis of Elapsed Time, as provided for in Section 2.61(b)(3) of the Plan

43. (a) Subsequent Eligibility Computation Periods shall commence with:
 (1) the anniversary of the Employee's employment commencement date; or
 (2) the Plan Year which commences prior to the Employee's first anniversary of his employment commencement date.
Default - (b)

(b) Subsequent Vesting Computation Periods shall commence with:
 (1) the anniversary of the Employee's employment commencement date; or
 (2) the Plan Year which commences prior to the Employee's first anniversary of his employment commencement date.
Default - (b)

44. An Employee who has completed the eligibility requirements shall enter the Plan on the following Entry Date:

		Nonelective	Matching
<input type="checkbox"/> (a)	There are no age and service requirements. Entry Date shall mean the Employee's employment commencement date.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (b)	The day on which the Employee satisfies the eligibility requirements	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (c)	The first day of the Plan Year in which the Employee satisfies the eligibility requirements	<input type="checkbox"/>	<input type="checkbox"/>

<input type="checkbox"/> (d)	The first day of the first month or the first day of the 7th month of the Plan Year coinciding with or next following the satisfaction of the Plan's eligibility requirements	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (e)	The first day of the month in which the Participant satisfies the eligibility requirements	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (f)	The first day of the following month after the Employee satisfies the eligibility requirements	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> (g)	Other: (specify; must be a date that is no more than 6 months after the Employee satisfies the eligibility requirements) On the first pay period on or after the Employee satisfies the eligibility requirements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

45. All of an Employee's Years of Service with the Employer are counted to determine the Vested Percentage in the Participant's Employer Contribution except:

- (a) N/A. All Years of Service will count toward Vesting
- (b) Years of Service before age 18
- (c) Years of Service before the Employer maintained this Plan or a predecessor plan
- (d) Years of Service during a period for which the Employee made no mandatory contributions;
- (e) Years of Service before January 1, 1971, unless the Employee has had at least 3 Years of Service after December 31, 1970.
- (f) Years of Service before the effective date of ERISA if such service would have been disregarded under the Break in Service rules of the prior plan in effect from time to time before such date. For this purpose, Break in Service rules are rules which result in the loss of prior vesting or benefit accruals, or which deny an employee eligibility to participate, by reason of separation or failure to complete a required period of service within a specified period of time.

46. Each Participant's Vested Percentage in his Employer Contribution Account shall be determined as follows:

	Nonelective	Matching																
(a) Vesting Formula #1 - 100% vested at all times	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																
(b) Vesting Formula #2 - 100% vested after _____ (not to exceed three) Years of Service	<input type="checkbox"/>	<input type="checkbox"/>																
(c) Vesting Formula #3																		
<table border="1" style="width: 100%;"> <thead> <tr> <th>Years of Service</th> <th>Vested Percentage</th> </tr> </thead> <tbody> <tr> <td>Less than 1</td> <td>%</td> </tr> <tr> <td>1</td> <td>%</td> </tr> <tr> <td>2</td> <td>% (not less than 20)</td> </tr> <tr> <td>3</td> <td>% (not less than 40)</td> </tr> <tr> <td>4</td> <td>% (not less than 60)</td> </tr> <tr> <td>5</td> <td>% (not less than 80)</td> </tr> <tr> <td>6 or more</td> <td>% (not less than 100)</td> </tr> </tbody> </table>	Years of Service	Vested Percentage	Less than 1	%	1	%	2	% (not less than 20)	3	% (not less than 40)	4	% (not less than 60)	5	% (not less than 80)	6 or more	% (not less than 100)	<input type="checkbox"/>	<input type="checkbox"/>
Years of Service	Vested Percentage																	
Less than 1	%																	
1	%																	
2	% (not less than 20)																	
3	% (not less than 40)																	
4	% (not less than 60)																	
5	% (not less than 80)																	
6 or more	% (not less than 100)																	

47. (a) Notwithstanding the Vesting Formula selected above, all Participants as of _____ will be 100% vested; or (b) N/A

48. Forfeitures not used to restore Participant's Accounts or pay expenses will be (choose one):

	Nonelective	Matching
<input type="checkbox"/> (a) allocated in addition to the Employer Contributions	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (b) used to reduce any required Employer Contributions	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (c) used to reduce Employer Matching Contributions and any remainder allocated in addition to the Employer Contribution	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> (d) used to reduce Employer Contributions in the following order and manner: <input type="checkbox"/> (1) for the current Plan Year <input type="checkbox"/> (2) for the subsequent Plan Year	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> (e) N/A. 100% vesting has been elected and there are no forfeitures under the Plan.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

49. Forfeitures arising on account of termination of employment shall be allocated as of the last day of the Plan Year which is concurrent with or next follows:
- (a) Employee's termination of employment
 - (b) Employee having incurred a 1-year Break In Service
 - (c) Employee having incurred 2 consecutive 1-year Breaks In Service
 - (d) Employee having incurred 5 consecutive 1-year Breaks In Service
 - (e) The later of the payment of the vested benefit or the Employee having incurred 5 consecutive 1-year Breaks In Service
 - (f) N/A. 100% vesting has been elected and there are no forfeitures under the Plan.

OVERRIDING LANGUAGE FOR MULTIPLE PLANS

50. If the Participant is covered under another Section 403(b) plan of the Employer, other than a Section 403(b) volume submitter or prototype plan, the provisions of Section 5.05 of Article V will apply as if the other plan were a prototype or volume submitter 403(b) plan.

ADDENDUMS

51. The following Addendums will apply:
- (a) Restatement Effective Date
 - (b) Electing Church Plan ERISA Addendum
 - (c) Automatic Enrollment Addendum
 - (d) ERISA Election Addendum for Church Plans
 - (e) Multiple Employer Plan Participation Agreement Addendum
- (Note: Addendums that do not apply may be removed from the Employer Adoption Agreement.)

RELIANCE ON ADVISORY LETTER AND ACKNOWLEDGEMENTS

52. Reliance and Acknowledgements:
- This Adoption Agreement may be used only in conjunction with basic Plan Document #06.
 - The Sponsor will inform the adopting Employer of any amendments it makes to the Plan or of its discontinuance or abandonment of the Plan.
 - The Employer must complete a new signature page if it modifies any prior elections or makes new elections in its Adoption Agreement.
 - Failure to properly complete this Adoption Agreement may result in loss of favorable tax treatment for the Plan. The Employer's tax advisor should review the Plan and this Adoption Agreement prior to the Employer adopting such plan.
 - The Employer may rely on the Advisory Letter issued for the approved specimen plan, except to the extent that the Employer's Plan is not identical to the approved specimen plan, disregarding any differences attributable solely to the Employer's choices of options provided under the specimen plan.

AUTHORIZED SIGNATURE AND CERTIFICATION

53. The undersigned Employer acknowledges receipt of a copy of the Plan, Administrative Appendix and this Adoption Agreement on the date indicated below. The adopting Employer by signing below certifies that they are a Church as described in section 501(c)(3) of the Code.

Name of Employer: Reliant Mission, Inc.

Signature of Employer: 

Date: 12/8/23

Name of Signer: 

Title: 

RESTATEMENT EFFECTIVE DATES ADDENDUM

Note: If this Plan is not a restatement of any existing Plan, this item does not apply.

Provision	Effective Date
<input type="checkbox"/> (a) The eligibility requirements under Item _____	_____
<input type="checkbox"/> (b) The Employer contribution provisions under Item _____	_____
<input type="checkbox"/> (c) The Vesting Formula under Item _____	_____
<input type="checkbox"/> (d) In-Service Distributions under Item _____	_____
<input checked="" type="checkbox"/> (e) Enter Provision and Item Number, if applicable: <u>Roth Deferrals added under Item 14(b)</u>	<u>8/1/2007</u>
<input type="checkbox"/> (f) Enter Provision and Item Number, if applicable: _____	_____
<input type="checkbox"/> (g) Enter Provision and Item Number, if applicable: _____	_____
<input type="checkbox"/> (h) Enter Provision and Item Number, if applicable: _____	_____
<input type="checkbox"/> (i) Enter Provision and Item Number, if applicable: _____	_____

Note: For restatements under Cycle 1, the effective date(s) above may not be earlier than January 1, 2010 and not later than the last day of the Plan Year in which the Adoption Agreement is signed.

AUTOMATIC ENROLLMENT ADDENDUM

1. **Automatic Enrollment:** If an eligible Employee fails to make an affirmative election not to participate with respect to Elective Deferrals, the percentage in Item 2 below (a) shall; or (b) shall not be automatically withheld and contributed to the Plan as an Elective Deferral. Auto-Enrollment shall only apply to Class #1 Employees as outlined in Item 36
Default - (b)

2. **Amount of Automatic Elective Deferral:** If Item 1(a) above is elected, the following percentage or amount shall be automatically deducted from the Employee's Compensation and contributed to the Plan as an Elective Deferral:

- (a) _____%
- (b) _____%, with automatic increases each subsequent Plan Year of _____%
- (c) \$_____
- (d) \$50, with automatic increases each subsequent Plan Year of \$10 capped at \$150 annually
- (e) N/A. Automatic Enrollment does not apply

3. **Eligible Automatic Contribution Arrangement (EACA):** If an eligible Employee fails to make an affirmative election not to participate in the Plan with respect to Elective Deferrals, the percentage or amount in Item 4(b) below:

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

4. (a) **Covered Employee for Purposes of EACA:** Employees covered under the EACA are (check one of the options below):

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

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

- (1) The Default Percentage is _____%
- (2) The initial Default Percentage is _____% and will increase by one percentage point as described in Section 3.03 of Article III of the Plan until the Default Percentage is _____% (insert the highest default percentage that will apply). Each increase will be effective at the beginning of the Plan Year unless a different date is inserted here: _____ (insert the date of each increase)

5. **Qualified Automatic Contribution Arrangement (QACA)**

(a) The Qualified Automatic Contribution Arrangement (QACA) provisions of Article III (1) shall; or (2) shall not apply
(b) If 4(a) is elected; Covered Employee: Employees covered under the QACA are:

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

(c) **Default Percentage** (check one of the options below and insert a percentage or percentages and, if applicable, a date.)

- (1) The Default Percentage is _____ (may not be less than 3% and not more than 10%)
- (2) The initial Default Percentage is _____% (minimum increase from 4(c)(1) is 1%) and will increase by one percentage point as described in Article III of the Plan until the Default Percentage is _____% (10%). Each increase will be effective at the beginning of the Plan Year unless a different date is inserted here: _____

(d) **Mandated Employer Contributions** (Select one):

- (1) Nonelective Contribution. Each Covered Employee will receive 3% of their Compensation;
- (2) Matching Contribution. Matching Contributions will be made as follows: 100% of Elective Deferrals up to 1% of the Employees' Compensation plus 50% of Elective Deferrals, from 1% to 6% of the Employee's Compensation
- (3) Other (specify; must be at least as favorable to the NHCEs as 4(d)(1) or (2)): _____

Default - (a)(2)