

Nonelective Employer Discretionary Contributions

In addition to any applicable employer matching contribution, Reliant may permit nonelective employer discretionary contributions for eligible employees subject to the election and discretion of the Ministry Partner.

Authorization

The Reliant may make nonelective contributions to the Plan on behalf of eligible employees, regardless of whether the employee elects to make salary deferral contributions.

Contributions

At the discretion of a sponsoring Ministry Partner, Reliant may contribute:

- A uniform flat dollar amount for all eligible employees, or
- A distinct nonelective contribution amount for individual employees, based on factors such as position, ministry role, job classification/level, partner designation amount or other employerdefined criteria.

Non-elective employer discretionary contributions may be structured as either:

- A one-time contribution; or
- A recurring contribution.

Sponsoring Ministry Partners may make a request for the nonelective discretionary contribution by completing the [Employer Nonelective Contribution Election Form](#). Where contributions vary by individual,

Reliant shall maintain documentation supporting the basis for each employee's contribution level to ensure consistent and compliant administration.

Vesting

Nonelective contributions will follow the vesting schedule elected in the Adoption Agreement.

Contribution Limits

All employee and employer contributions, including nonelective contributions, are subject to the annual limits under IRC 415(c) guidelines.



Reliant reserves the right to require appropriate documentation and approval of all discretionary contributions before processing.