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FOR ALL EMPLOYERS

- 1) With the help of your tax and legal advisors, determine which plan(s) is (are) best suited for your business.
- 2) For the Plan(s) you have selected, complete and sign the adoption agreement that TD Ameritrade has provided. For guidance, refer to Instructions for Completing Adoption Agreement.
- 3) Forward original of the completed and signed adoption agreement(s) to TD Ameritrade and keep the copy, along with the Basic Plan Document, in your Plan files.
- 4) Forward a completed and signed Participant Application and Designation of Beneficiary Form to TD Ameritrade and keep a copy in your Plan files.

FOR EMPLOYERS WITH EMPLOYEE PARTICIPANTS

- 5) To comply with timely U.S. Department of Labor requirements, you must provide a Summary Plan Description (SPD) to each eligible employee. The SPD consists of a nontechnical Summary Plan Description booklet and a plan-specific General Information Sheet.

Using your completed adoption agreement(s) as a guide, complete the Summary Plan Description General Information Sheet (GIS), which can be found in your adoption agreement packet(s). Provide a Summary Plan Description booklet to each eligible employee along with a copy of the completed GIS within 120 days of the Plan's adoption. Keep the original GIS in your Plan files. (If requested, you must also provide a copy of the entire SPD to the U.S. Department of Labor.)

- 6) Provide a Participant Application and Designation of Beneficiary form to each eligible employee. Forward the original completed and signed form(s) to TD Ameritrade, give the employee a copy, and keep a copy in your Plan files.
- 7) As new employees become eligible to enroll in the Plan, continue to follow steps five and six above. Note, however, that the SPD must be provided to new employees within 90 days after an employee becomes eligible to participate in the Plan.

Any questions, please call 800-276-8746.

Investment Products: Not FDIC Insured * No Bank Guarantee * May Lose Value

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