



PCA 403(b)(9) Retirement Plan Adoption Agreement

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This packet of information includes essential forms that will enable your organization to participate in the plan. An authorized representative of your organization should read and respond to the enclosed information before any contributions are remitted. Upon receipt, we will review and inform you of your eligibility to participate in the plan.

Enclosed you will find:

1. Resolutions on Eligibility and Contribution Policies
2. Appendix, Duties and Responsibilities

Our office is available to assist you. Please read through the documents and if you have any questions, call us at 1-800-789-8765.

Resolution on Eligibility and Contribution Policies and Procedures

Complete, retain the original, and return copy to Geneva.

Organization Name		Org ID
Effective Date	Organization Address	
City	State	Zip

The _____ (Employer), hereby resolves the following eligibility requirements and contribution policies and procedures regarding the Employer’s 403(b)(9) Retirement Plan (the “Plan”). The PCA Retirement Plan document incorporates this resolution by reference.

The effective date of this resolution is the ____ day of _____, 20 _____. This resolution remains in effect until a replacement resolution is passed by the Employer. * This resolution constitutes the Adoption Agreement for the Plan.

All words and phrases defined in the Plan shall have the same meaning when used in this resolution. Any references to a Plan Section shall also refer to any amended version of such Section or any successor to such Section.

*According to the IRS, the Plan documents must reflect the Employer’s actual practices. In the event of a desired change to any of the following details, the Employer must pass a new resolution prior to implementing the change.

Note: This resolution is intended for use by churches and qualified church-controlled organizations (QCCOs). If the Employer is not a church or a QCCO or if you have questions about the Employer’s status, please contact Geneva.

PART 1 - COMPENSATION

Subject to the exclusions described below, the definition of compensation for purposes of determining contributions to the Plan is “base pay”. Base pay is the rate of compensation an employee receives in exchange for the work performed. Employers may also add overtime pay as reported on Form W-2 and/ or bonus pay as reported on Form W-2. Check all additional items to be considered as compensation for purposes of determining contributions to the plan:

	Overtime pay as reported on Form W-2
	Bonus pay as reported on Form W-2

Base pay compensation may also include the following:

- a minister’s housing allowance is always included;
- employee contributions made through a salary reduction agreement to a defined contribution plan are always included;
- employee contributions to fringe benefits according to a salary reduction agreement are always included;
- bonuses can be included if ‘bonus pay’ was selected as an option on the Geneva 403(b) Adoption Agreement by the employer; and
- overtime can be included if ‘overtime pay’ was selected as an option on the Geneva 403(b) Adoption Agreement by the employer.

Base pay compensation does not include the following:

- cost of employer paid benefits;
- payments for reimbursement expenses;
- severance payments;
- payments for unused accrued sick, vacation, or other leave;
- bonuses cannot be included if ‘bonus pay’ wasn’t selected as an option on the Geneva 403(b) Adoption Agreement; and
- overtime cannot be included if ‘overtime pay’ wasn’t selected as an option on the Geneva 403(b) Adoption Agreement.

For purposes of determining Plan contributions during the Plan Year in which an Employee first becomes a Participant in the Plan or first becomes eligible to receive a particular type of contribution, as applicable, Compensation shall only include Compensation for the portion of the Plan Year in which the Employee is eligible to participate in the Plan or to receive a particular type of contribution, as applicable.

Under IRS rules, amounts that are nontaxable as housing allowance are not compensation for purposes of the Code section 415 definition of compensation. Thus, such amounts cannot be counted as compensation for purposes of the 100% of compensation contribution limit. However, for purposes of calculating Plan contributions, the definition of compensation described above includes nontaxable housing allowance. Contributions must still satisfy the Code section 415 limit without taking into account nontaxable housing allowance.

It is very important that the Employer accurately applies the definition of Compensation described above. Any questions about the definition of Compensation should be addressed before this Resolution is signed.

The definition of Compensation described above is a summary of the definition contained in the PCA Retirement Plan document. Please refer to the Plan document for the official definition.

PART 2 – EMPLOYEE CONTRIBUTIONS (FROM THEIR OWN PAY)

Eligibility	
Check the Employees who will be eligible to make tax-sheltered contributions, Roth contributions, and/or after-tax contributions (as elected below):	
<input type="checkbox"/>	All Employees will be eligible.
<input type="checkbox"/>	Only Employees who meet the following service requirements will be eligible: <input type="checkbox"/> Regularly scheduled to work _____ hours or more per _____ (week, month, year) <input type="checkbox"/> Other _____
Notwithstanding the above elections, the following Employees will not be eligible to make tax-sheltered contributions, Roth contributions, and/or after-tax contributions:	
<input type="checkbox"/>	Employees who are nonresident aliens described in Code sections 410(b)(3)(C) who receive no earned income from the Employer which constitutes income from a United States source.
<input type="checkbox"/>	Other:
Entry Date	
Check when an eligible Employee can begin making tax-sheltered contributions, Roth contributions, and/or after-tax contributions (as elected below):	
<input type="checkbox"/>	As soon as administratively feasible after the first day on which the Employee meets the above eligibility requirements.
<input type="checkbox"/>	The first payroll period following the date the Employee meets the above eligibility requirements.
<input type="checkbox"/>	The first day of the months following the months in which the Employee meets the above eligibility requirements.
<input type="checkbox"/>	Other:
Available Types of Employee Contributions – If applicable, please check one or both of the options below.	
<input type="checkbox"/>	Roth Contributions
<input type="checkbox"/>	After-tax Contributions
Note: Tax-sheltered Contributions made by a Participant who is a foreign missionary shall be credited to such Participant’s Foreign Missionary Account, provide that the Employer provides Geneva with such information as may be required by Geneva to document such amounts as Foreign Missionary Contributions.	

PART 3 – EMPLOYER CONTRIBUTIONS FOR EMPLOYEES

Eligibility	
Check the Employees who will be eligible to receive Employer Contributions to the Plan:	
<input type="checkbox"/>	No Employer Contributions will be made.
<input type="checkbox"/>	All Employees will be eligible.
<input type="checkbox"/>	Only Employees who meet the following service requirements will be eligible (select all that apply): <input type="checkbox"/> Must be age _____ or older <input type="checkbox"/> Must complete _____ months or more of service <input type="checkbox"/> Past denominational service of new hires WILL be counted <input type="checkbox"/> Past denominational service of new hires WILL NOT be counted <input type="checkbox"/> Past service of former Employees who are retired WILL be counted <input type="checkbox"/> Past service of former Employees who are retired WILL NOT be counted <input type="checkbox"/> Regularly scheduled to work _____ hours or more per _____ (week, month, year) <input type="checkbox"/> Other: _____

Notwithstanding the above elections, the following Employees will not be eligible to receive Employer contributions to the Plan:	
	Employees who are nonresident aliens described in Code sections 410(b)(3)(C) who receive no earned income from the Employer which constitutes income from a United States source.
	Other:
Entry Date	
Check when an eligible Employee can begin receiving Employer Contributions (if any are elected):	
	As soon as administratively feasible after the first day on which the Employee meets the above eligibility requirements.
	The first payroll period following the date the Employee meets the above eligibility requirements.
	The first day of the months following the months in which the Employee meets the above eligibility requirements.
	Other:
Contributions	
Check the types of Employer Contributions that will be provided to eligible Employees (as defined above):	
	<p>Matching Contributions (select one of the following options):</p> <p><input type="checkbox"/> No Matching Contributions will be made.</p> <p><input type="checkbox"/> Fixed amount (with percentage limit): A Matching Contribution equal to _____ % of the Participant's tax-sheltered, Roth, and/or after-tax contributions for the applicable payroll period, but not to exceed a maximum of _____ % of Participant's compensation for the applicable payroll period.</p> <p><input type="checkbox"/> Fixed amount (with dollar limit): A Matching Contribution equal to _____ % of the Participant's tax-sheltered, Roth, and/or after-tax contributions for the applicable payroll period, but not to exceed a maximum of \$ _____ for the applicable payroll period.</p> <p><input type="checkbox"/> Discretionary: An amount, if any, to be determined by the Employer at its discretion. (The Employer should document the amount of any discretionary contribution).</p> <p><input type="checkbox"/> Other: _____</p>
	<p>Basic (Non-matching) Contributions (select one of the following options):</p> <p><input type="checkbox"/> No Basic (Non-matching) Contributions will be made.</p> <p><input type="checkbox"/> Fixed Percentage: A Basic (Non-matching) Contributions equal to _____ % of the Participant's compensation for the applicable payroll period.</p> <p><input type="checkbox"/> Discretionary: An amount, if any, to be determined by the Employer at its discretion. (The Employer should document the amount of any discretionary contribution).</p> <p><input type="checkbox"/> Other: _____</p>
Note: Matching Contributions and Basic (Non-matching) Contributions contributed on behalf of a foreign missionary will be credited as Foreign Missionary Contributions, as described in Section 3.06 of the PCA Retirement Plan document, provided that the Employer provides Geneva with such information as may be required by Geneva to document such amounts as Foreign Missionary Contributions.	

PART 4 – FUNDING ARRANGEMENTS

A. OTHER 403(b) PLANS

- Situation 1: The Employer maintains no other 403(b) plans. Geneva is the sole provider of retirement plan investment options for the Employer’s employees.

OR

- Situation 2: The Employer maintains one or more additional 403(b) plans and has approved the following funding arrangement(s) to receive contributions under such plan(s). List below the investment providers currently authorized to receive contributions under any other plan(s) maintained by the Employer. **Note:** The Employer must update this list if any changes are made.

Name of Current Funding Arrangement	Contact Name	Contact Phone Number

B. EMPLOYER RESPONSIBILITIES

Each Employer has certain compliance responsibilities with respect to any non-Geneva funding arrangements that received contributions. This is true if the Employer has discontinued all contributions to these former investment providers. The Employer must monitor all current and former 403(b) plan vendors to ensure information is shared as necessary (for example, when determining eligibility for loans and hardship distributions). Geneva cannot perform compliance responsibilities (e.g., loan limits, distributions limits, contribution limits, etc.) for an Employer’s funding arrangement with another retirement plan provider.

PART 5 – AUTHORIZED EMPLOYER REPRESENTATIVES AND EMPLOYER AUTHORIZATIONS

Until otherwise advised in writing by the Employer, Geneva may accept the instructions of, or documents signed by, any of the following persons on behalf of the Employer, without the need to check on the authority of the individual to give such instruction or sign such documents.

Name:
Title:

Name:
Title:

By signing below, I hereby certify that the foregoing Resolution on Eligibility and Contribution Policies and Procedures has been authorized by the Employer as required by law.

I understand that the Employer and Geneva shall have the respective duties and responsibilities as set forth in the Appendix to the Adoption Agreement.

Employer:	
Authorized Officer or Representative Signature:	
Printed Name:	
Title:	Date:

Keep original for your records return a copy to:
Geneva Benefits Group
1700 North Brown Road, Suite 106, Lawrenceville, GA 30043
Email: benefits@genevabenefits.org
Fax: 678-825-1261

APPENDIX

Duties and Responsibilities

This Appendix lists the persons or entities to whom certain administrative functions have been allocated relating to the Employer's adoption of the Presbyterian Church in America 403(b)(9) Retirement Plan ("Plan"). The identified persons or entities listed have been allocated the specific functions as set forth below. Capitalized terms in this Appendix shall be defined in accordance with the terms of the Plan document.

DUTIES AND RESPONSIBILITIES OF THE EMPLOYER

The following administrative functions have been allocated to adopting Employers:

1. Determining whether an employee is eligible to participate in the Plan.
2. Timely providing Plan enrollment information to eligible employees and timely enrolling its eligible employees in the Plan and/or including the necessary enrollment information in the contribution remittance file.
3. Promptly submitting to Geneva completed enrollment forms following receipt of the relevant information from employees. **Note** that all required enrollment forms and other forms or elections prescribed by Geneva must be completed and returned for the Employer's employees to be eligible to make or receive contributions.
4. Determining whether a Participant is Disabled.
5. Notifying Geneva (or its designee) of a termination of employment, the granting and termination of leaves of absence, the commencement of and return to work after periods of Disability, and other facts or events which may be relevant in the operation of the Plan.
6. Promptly distributing to Participants any notice or other communication from Geneva (or its designee) to the extent such notice or communication pertains to the Plan or its operation and Geneva (or its designee) indicates the communication is for the attention of such Employees.
7. Forwarding all contributions to the Plan as follows:
 - a. Tax-Sheltered, Roth and After-Tax Contributions and Loan Repayments – by the last day of the month following the month in which the contribution or loan repayment was made.
 - b. Employer Contributions – within thirty (30) days following the end of each calendar quarter or at such other time as the Plan Administrator may require.
 - c. All other Contributions – within a period that is not longer than reasonable for the proper administration of the Plan.
8. Determining the Participant's Compensation and calculating the amount of any Employer and Participant Contributions, as applicable.
9. Determining the Participant's Includible Compensation for purposes of monitoring the maximum contributions allowable under the Plan, which is different from the definition of Compensation used to calculate Plan contributions.
 - a. Includible Compensation is used to apply certain IRS rules regarding the contribution limits and identification of "highly compensated employees."
 - b. Includible compensation is generally W-2 compensation, but includes pre-tax deferrals to the 403(b) plan, cafeteria plan, and transportation fringe benefit plan and excludes certain non-taxable amounts such as clergy housing allowance.
 - c. Special rules exist for determining the Includible Compensation of Participants who are part-time employees. Please contact Geneva if you have questions about the definition of Includible Compensation.
10. Providing Geneva (or its designee) with all information necessary to perform contribution limits testing under Code Sections 402(g), 414(v) and 415(c) and taking any action that Geneva or the Plan's record keeper may require with respect to correcting any violations of these contribution limits. (Note: Geneva (or its designee) will assist the Employer in performing limits testing but will not be responsible for monitoring limits to the extent that the Employer maintains other 403(b) plans or provides Geneva (or its designee) with incomplete or inaccurate information.)
11. Determining the Employer's status, including whether it is a Code section 501(c)(3) organization, whether it is a Church, QCCO or Non-QCCO and whether it is a member of a controlled group described in Code section 414(c)(2).
12. Providing Geneva (or its designee) with all information required to perform any coverage and nondiscrimination testing under Code section 403(b)(12).
13. Providing Geneva (or its designee) with all information required to process participant loan applications and service ongoing participant loans, including but not limited to a certification that an Employee is not participating in any other 403(b) arrangements through the Employer.

14. Assisting Participants in communicating with Geneva and the Plan's recordkeeper whenever necessary.
15. Promptly forwarding to Geneva (or its designee) any information it receives regarding domestic relations orders affecting any Participants in the Plan.
16. If the Employer determines it no longer shares common religious bonds and convictions with the Presbyterian Church in America or is no longer an organization described in Code section 501(c)(3), notifying the Presbyterian Church in America and Geneva immediately.
17. Acting in accordance with any rules, regulations or procedures adopted by Geneva which are reasonably related to and consistent with the Employer's responsibilities under the Plan.
18. Maintaining a copy of the current Plan document and Resolution on Eligibility and Contribution Policies and Procedures, and an executed Salary Reduction Agreement for each employee participating in the Plan.
19. Informing Geneva which contributions for identified Presbyterian Church in America ordained, licensed, and commissioned ministers are eligible for the housing allowance exclusion from federal gross income upon distribution from the Plan.
20. (This only applies if the Employer maintains another 403(b) plan.) Monitoring and sharing information as required by law with other current or former 403(b) vendors/investment providers.

DUTIES AND RESPONSIBILITIES OF GENEVA

Geneva has been allocated functions relating to assets held in the Plan. The following administrative functions have been allocated to Geneva (or its designee):

1. Processing requests for benefits under the Plan.
2. Assisting the Employer in performing contribution limits testing under Code Sections 402(g), 414(v) and 415(c), to the extent Geneva receives complete and accurate information.
3. Providing 402(f) notices to Participants who are eligible to receive distributions from the Plan.
4. Administering hardship distributions in accordance with applicable rules and regulations.
5. Processing corrective distributions of excess deferral contributions and tracking and reporting and/or distributing excess 415(c) contributions in accordance with applicable IRS regulations, but only to the extent such excess deferrals or excess contributions have been identified by the Employer or a designated representative of the Employer.
6. Withholding and reporting any federal and state taxes on any distributions made directly to any Participant and/or Beneficiary, as appropriate.
7. Providing quarterly statements to Participants summarizing the activity of the Participant's Account during each calendar quarter.
8. Providing notification to Participants who have reached their required beginning date (generally, age 72) that they may be required to take required minimum distributions and calculate and distribute such amounts as may be required under the Plan and the Internal Revenue Code.
9. Selecting and monitoring the performance of the investment funds available for investment direction by Participants in the Plan.
10. Determining that any transfers and rollovers comply with applicable requirements and limitations.
11. Determining the status and acceptability of domestic relations orders or qualified domestic relations orders to the extent that such orders apply to assets held in the Plan.
12. Performing nondiscrimination testing as required, to the extent that the necessary information is provided to Geneva.
13. Processing participant loan applications and servicing ongoing loans, including processing of defaulted loans.