



REFERENCE GUIDE

QUALIFIED CHURCH CONTROLLED ORGANIZATION” (“QCCO”)

The Pension Boards, in addition to maintaining the plan document for the Annuity Plan for the United Church of Christ, is required by the IRS to have a written Adoption Agreement outlining the benefits of the plan for each employer, that must be signed by an authorized signer for the employer. **In order to demonstrate compliance with this requirement, all QCCO employers must review, complete, and sign an Employer Adoption Agreement and return it to the Pension Boards.**

This is a quick reference guide designed to assist QCCO employers in completing the Adoption Agreement.

SECTION ONE – EMPLOYER INFORMATION

Part A: Complete the contact information for the employer. If you are new to the Pension Boards, leave the Employer ID blank. One will be assigned once the document is returned.

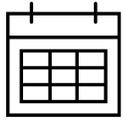
Part B: Select only one option.

- 1 – The organization is a UCC church, Conference, Association, or other organization that is treated as a church
- 2 – The organization is controlled by or associated with the UCC
- 3 – Employer is a self-employed minister or chaplain

SECTION TWO – EFFECTIVE DATES

Part A: Select and complete only one option.

- 1 – If this is the first time the Adoption Agreement is being completed
- 2 – If this is a change to the original Adoption Agreement



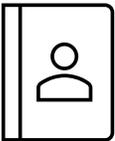
SECTION THREE – ELIGIBILITY

Part A: Select only one option in each section.

- 1a – Select if all employees are eligible to receive an EMPLOYER contribution.
- 1b – Select if only certain employees are eligible to receive an EMPLOYER contribution, and indicate which employees are eligible.
- 2a – Select if the employee(s) selected above are immediately eligible to receive an EMPLOYER contribution.
- 2b – Select if the employee(s) selected above must meet certain age and service requirements, and indicate what those requirements are.

Part B: Select only one option in each section.

- 1a – Select if all employees are eligible to make EMPLOYEE contributions.
- 1b – Select if only certain employees are eligible to make EMPLOYEE contributions, and indicate which employees are eligible.



- 2a – Select if the employee(s) selected above are immediately eligible to make an EMPLOYEE contribution.
- 2b – Select if the employee(s) selected above must meet certain age and service requirements, and indicate what those requirements are.

SECTION FOUR – ENTRY DATES

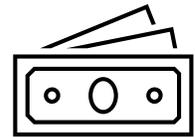
Part A: Select only one option.

- 1 – Select if employees may enter the plan on the first day of the month following the month they become eligible.
- 2 – Select if the employee may enter the plan on the first day of the quarter following the quarter they become eligible.

SECTION FIVE – CONTRIBUTIONS

Part A: Employer Contributions. Select only one option.

- 1 – Select if the employer will not make employer contributions to the Annuity Plan for the employee(s).
- 2 – Select if the employer will make employer contributions to the Annuity Plan and indicate the percentage of compensation that will be contributed on the employee's behalf.



PART C: Member Contributions. Select only one option.

- 1 – Select if employees will not be permitted to make personal contributions to the Annuity Plan
- 2 – Select if employees will be permitted to make personal contributions and select the type of contributions they will be able to make:
 - Pre-tax Contributions
 - Roth Contributions – THESE ARE NOT AVAILABLE AT THIS TIME
 - After-Tax Contributions

ADOPTION AND EXECUTION

Update with the effective employer name and appropriate signatures.