



Retirement Plan Specialists, Inc.

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Required Amendments

This is a list of required amendments for both defined contribution and defined benefit plans since the GUST restatement. The amendments and due dates listed are relevant to DATAIR Plans.

Defined Contribution Plans

Post-GUST Amendments

Due Date

Roth Amendment: Good faith amendment to allow participants to designate elective deferrals as Roth contributions. Effective for participant tax years beginning after January 1, 2006

End of plan year in which amendment is effective.

This is an optional amendment. It should be adopted if the Employer wants to allow for Roth contributions in the Plan.

2007 Interim Amendment: Required amendment to adopt the required changes from the 2006 Cumulative List of Changes in Plan Qualifications. (It includes changes in Normal Retirement Age, Code section 415 Compensation, Excess Annual Additions, and Restorative Payments; along with an election for Post-Severance Compensation.)

Plan effective date. Later of the last day of the: plan years beginning on or after January 1, 2007 or imitation years beginning on or after July 1, 2007.

This amendment is required for all Defined Contribution Plans.

EGTRRA Restatement

No later than April 30, 2010

2007 Interim Amendment: Required amendment to adopt the required changes from the 2006 Cumulative List of Changes Plan Qualifications. (It includes changes in Normal Retirement Age, Code section 415 Compensation, Excess Annual Additions, and Restorative Payments; along with an election for Post-Severance Compensation.)

No later than April 30, 2010

All defined Contribution Plans are required to readopt this Amendment along with the adoption of their EGTRRA restatement document.

Plan Termination Amendments

Amendment for the DC Plan Terminating in 2008: An amendment for defined contributions plans terminating in 2008, which includes the required plan qualification provision from 2007 Cumulative List.

Date of Plan Termination

This amendment is required to include PPA 2006 provisions in the defined contribution plan.

Defined Benefit Plans

Post-GUST Amendments	Due Date
<p>Pension Funding Equity Act (PFEA): Good-faith amendment to adopt the amendments to IRC 415(b)(2)(E)(ii).</p> <p>This amendment is required for all Defined Benefit Plans.</p>	<p>On or before the Plan's date of termination.</p> <p><i>Note: The deadline generally was required by the last day of the 1st plan year beginning on or after January 1, 2006, but due to the passage of the PPA has been extended to 2008.</i></p>
<p>2007 Interim Amendment: An amendment for DB plans to incorporate required plan changes from the 2006 Cumulative List of Plan Qualifications. (It includes changes in Normal Retirement Age, Code section 415 Compensation, grandfather rules for Code section 415 and vesting.)</p> <p>This amendment is required for all DB plans.</p>	<p>Plan effective date. Later of the (1) last day of the plan years beginning on or after January 1, 2008 or (2) the end of plan year that includes the effective date of the provisions.</p>
<p>417(e)(3) Amendment Interest and Mortality Amendment: Optional amendment to change interest rates and mortality tables used for DB plans.</p> <p>Effective for distributions with annuity start dates occurring during the Plan Year beginning on or after January 1, 2008</p>	<p>Plan effective date. Later of the (1) last day of the plan years beginning on or after January 1, 2008 or (2) the end of plan year that includes the effective date of the provisions.</p>
Plan Termination Amendments	
<p>DB Plan Termination Amendment Part 1: An Amendment for terminating DB plans to include Minimum Distribution Requirements for Plan Years beginning on or after January 1, 2003 and to incorporate by reference the provisions of the Pension Funding Equity Act (PFEA) Code section 415(b)(2)(E)(ii), effective for the Plan Years beginning on or after January 1, 2004</p> <p>This amendment is required for all DB plans terminating.</p>	Date of Plan Termination
<p>DB Plan Termination Amendment Part 2: An amendment for DB plans terminating prior to 2008. Amendment is based on 2006 Cumulative List.</p> <p>This amendment is required for all DB plans terminating on or after December 15, 2007.</p>	Date of Plan Termination
<p>Amendment for DB Plan Terminating in 2008: An amendment for DB Plans terminating in 2008; includes plan qualification requirement from the 2007 Cumulative List of Plan Qualification Requirements and applicable PPA 2006 requirements.</p>	Date of Plan Termination