



Suggested Language For Incorporation Into An Annuity Fund To Provide For Rollover Of A Qualified Distribution From Another Annuity Fund.

Section Rollover of Qualified Total Distribution. A Participant, upon the establishment of an Individual Account, may rollover into the Fund a qualified total distribution, pursuant to Section 4.02 of the Internal Revenue Code, received by the Participant from another money purchase pension plan's qualified trust provided that in the opinion of legal counsel for the Fund the rollover will not jeopardize the tax-exempt status of the Fund. The rollover of proceeds shall be accompanied by proof, satisfactory to the Trustees, of the Participant's receipt of a qualified total distribution. Upon making a deposit of a qualified total distribution, such monies shall be treated as employer contributions under the Plan, as part of the Participant's Individual Account and subject to all provisions of this Plan thereafter. Such monies deposited as a rollover, although treated as employer contributions for purposes of participation in the net investment yield, shall not be included in the annual increment for purposes of any testing pursuant to Internal Revenue Service Code Section 4.15.