Committee of the Whole Meeting Agenda
October 21, 2025

A Committee of the Whole meeting will be held on **Tuesday, October 21, 2025 at 5:00 PM in the Revere High School, Learning Commons and via Revere School Committee YouTube Channel.**

Watch on Revere School Committee YouTube:
https://www.youtube.com/c/revereschoolcommittee

AGENDA:

1. Consent Calendar
    - Approval of Minutes
    - Warrants (Attached)
    - Financial Reports
        - CFWD Appropriation
        - Quarterly Financial Report
        - Adoption of Amended 403b Plan
    - Food Service Financials (None)
    - Communications (None)
    - Enrollment Update (None)
    - Personnel Items (Attached)
        - New Hires
        - Retirements/ Resignations/ Terminations
    - Acceptance of Donations/ Gifts/Grants (Attached)
        - FY26 Creative Experiences from Mass Cultural Council ($5,000) - Susan B. Anthony Middle School
        - FY26 Innovation Career Pathways Implementation Award – CityLab Innovation High School
    - School Field Trip (Attached)
        - RHS Cheerleading – East Coast Championships: Cheerleading Grand Nationals, Orlando, Florida (March 27, 2026 – March 30, 2026)
2. Middle School Career Exploration Policy
3. Google Classroom Policy
4. Any Other Business from the School Department Not Anticipated by the Chair (Late Communications)
5. Professional Development via Zoom Rather Than In Person on Election Day
6. Regular Meeting Agenda Items and Miscellaneous Items

Respectfully submitted,

Dianne K. Kelly, Ed.D.
Superintendent of Schools

DK/rp

Revere Public Schools

INVOICES FOR SCHOOL COMMITTEE APPROVAL

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	VENDOR NAME	ORG	OBJ	P.O.	AMOUNT	DESCRIPTION
	APPROPRIATED					
1	CLIFTONLARSONALLEN	ADMINISTRATION	SUPERINTENDENTS CONTRACT SERV	20255574	$ 208	CONTRACTED SERVICE
2	LIONBRIDGE TECHNOLGI	ADMINISTRATION	SUPERINTENDENTS CONTRACT SERV	20265131	$ 325	TELEPHONIC INTERPRETATION AND TRANSLATION SERVICES
3	PARENTSQUARE, INC.	ADMINISTRATION	SUPERINTENDENTS CONTRACT SERV	20265146	$ 38,380	PARENTAL NOTIFICATION SYSTEM
4	W B MASON COMPANY IN	ADMINISTRATION	SUPERINTENDENTS SUPPLIES MATS	20265016	$ 87	OFFICE SUPPLIES
5	W B MASON COMPANY IN	ADMINISTRATION	SUPERINTENDENTS SUPPLIES MATS	20265016	$ 165	OFFICE SUPPLIES
6	JOURNAL TRANSCRIPT N	ADMINISTRATION	SUPERINTENDENTS OTHER COSTS	20265518	$ 40	ADS & EVENTS FY26
7	MASSACHUSETTS PARTNE	ADMINISTRATION	SUPERINTENDENTS OTHER COSTS		$ 5,683	MEMBERSHIP DUES FY26
8	PITNEY BOWES	ADMINISTRATION	OTHER DISTRICT WIDE SUPPLIES	20265175	$ 255	SUPPLIES FOR COPY CENTER
9	W B MASON COMPANY IN	ADMINISTRATION	OTHER DISTRICT WIDE SUPPLIES	20265549	$ 307	PAPER - COPY CENTER
10	W B MASON COMPANY IN	ADMINISTRATION	OTHER DISTRICT WIDE SUPPLIES	20265549	$ 150	PAPER - COPY CENTER
11	CAM OFFICE SERVICES	ADMINISTRATION	OTHER DISTRICT WIDE SUPPLIES	20265220	$ 3,596	COPY MACHINE SUPPLIES COPY CENTER
12	CAM OFFICE SERVICES	ADMINISTRATION	OTHER DISTRICT WIDE COSTS	20265388	$ 311	COPY MACHINE SUPPLIES
13	W B MASON COMPANY IN	ADMINISTRATION	BUSINESS FINANCE SUPPLIES MATS	20265177	$ 73	OFFICE SUPPLIES
14	W B MASON COMPANY IN	ADMINISTRATION	BUSINESS FINANCE SUPPLIES MATS	20265177	$ 31	OFFICE SUPPLIES
15	W B MASON COMPANY IN	ADMINISTRATION	BUSINESS FINANCE SUPPLIES MATS	20265177	$ 14	OFFICE SUPPLIES
16	W B MASON COMPANY IN	ADMINISTRATION	BUSINESS FINANCE SUPPLIES MATS	20265177	$ 115	OFFICE SUPPLIES
17	AMAZON.COM	ADMINISTRATION	BUSINESS FINANCE SUPPLIES MATS	20265043	$ 131	MATERIALS OR EQUIPMENT (For Staff Use)
18	AMAZON.COM	ADMINISTRATION	BUSINESS FINANCE SUPPLIES MATS	20265043	$ 190	MATERIALS OR EQUIPMENT (For Staff Use)
19	RICOH USA INC	ADMINISTRATION	BUSINESS FINANCE SUPPLIES MATS	20265188	$ 3,983	COPIER LEASE AND MAINTENANCE
20	ALBANESI LOUIS	ADMINISTRATION	BUSINESS FINANCE OTHER COSTS		$ 288	REIMBURSMENT - SIGN NOW ANNUAL MEMBERSHIP FEE
21	VALERIO DOMINELLO	ADMINISTRATION	LEGAL SERVICES	20265215	$ 3,790	LEGAL SERVICES
22	SMARTEDU,INC	ADMINISTRATION	ADMIN TECH SUPPLIES MAT	20265273	$ 968	SUBSCRIPTON RENEWAL FOR SIMSVIEWER
23	WHALLEY COMPUTER ASS	ADMINISTRATION	ADMIN TECH SUPPLIES MAT	20265381	$ 22,871	DATA TRANSFER SERVICE
24	POWERSCHOOL GROUP	ADMINISTRATION	ADMIN TECH SUPPLIES MAT	20265376	$ 56,677	LICENSE AND SUBSCRIPTION FOR POWERSCHOOL SUITE
25	POWERSCHOOL GROUP	ADMINISTRATION	ADMIN TECH SUPPLIES MAT	20265380	$ 32,214	LICENSE AND SUBSCRIPTION FOR SPECIAL PROGRAMS
26	POWERSCHOOL GROUP	ADMINISTRATION	ADMIN TECH SUPPLIES MAT	20265378	$ 60,376	LICENSE RENEWAL FOR SIS
27	POWERSCHOOL GROUP	ADMINISTRATION	ADMIN TECH SUPPLIES MAT	20265377	$ 18,555	LICENSE AGREEMENT FOR ECOLLECT FORMS ADD ON
28	BOUDREAU KAREN G	ADMINISTRATION	ADMIN TECH SUPPLIES MAT	20265379	$ 863	POWERSCHOOL TRAINING SERVICES
29	DIVISION OF EMPLOYME	ADMINISTRATION	UNEMPLOYMENT		$ 13,836	UNEMPLOYMENT
30	CAM OFFICE SERVICES	GARFIELD (E)	INSTRUCTIONAL MATERIALS	20265363	$ 748	COPY MACHINE SUPPLIES
31	AMAZON.COM	GARFIELD (E)	INSTRUCTIONAL MATERIALS	20265489	$ 184	SUPPLIES/MATERIAL FOR PRINCIPAL/DIRECTOR/STAFF USE

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	VENDOR NAME	ORG	OBJ	P.O.	AMOUNT	DESCRIPTION
32	W B MASON COMPANY IN	LINCOLN	INSTRUCTIONAL MATERIALS	20265244	$ 3,500	COPY PAPER
33	SCHOOL SPECIALTY LLC	LINCOLN	INSTRUCTIONAL MATERIALS	20265256	$ 858	SUPPLIES/MATERIAL FOR STUDENT USE
34	W B MASON COMPANY IN	HILL	INSTRUCTIONAL MATERIALS	20265243	$ 4,605	COPY PAPER
35	RICOH USA INC	HILL	INSTRUCTIONAL MATERIALS	20265251	$ 1,352	COPIER LEASE AND MAINTENANCE
36	SCHOOL SPECIALTY LLC	HILL	INSTRUCTIONAL MATERIALS	20265103	$ 2,973	ART SUPPLIES
37	WEST MUSIC	PAUL REVERE	INSTRUCTIONAL MATERIALS	20265441	$ 256	RECORDERS FOR MUSIC
38	AMAZON.COM	PAUL REVERE	INSTRUCTIONAL MATERIALS	20265591	$ 126	INSTRUCTIONAL MATERIAL/EQUIPMENT (NOT B
39	RICOH USA INC	WHELAN	INSTRUCTIONAL MATERIALS	20265282	$ 4,228	COPIER LEASE
40	RICOH USA INC	WHELAN	INSTRUCTIONAL MATERIALS	20265281	$ 3,920	COPIER LEASE
41	REVERE SCHOOL LUNCH	REVERE HIGH	INSTRUCTIONAL MATERIALS	20265387	$ 2,475	FRESHMAN BBQ
42	REVERE SCHOOL LUNCH	REVERE HIGH	INSTRUCTIONAL MATERIALS	20265387	$ 348	BREAKFAST & LUNCH-PROFESSIONAL DEVELOPMENT & MEET
43	CAM OFFICE SERVICES	REVERE HIGH	INSTRUCTIONAL MATERIALS	20265364	$ 843	COPY MACHINE SUPPLIES
44	AMAZON.COM	REVERE HIGH	INSTRUCTIONAL MATERIALS	20265235	$ 6,817	SUPPLIES/MATERIAL FOR PRINCIPAL/DIRECTOR/STAFF USE
45	PEARSON EDUCATION IN	REVERE HIGH	INSTRUCTIONAL MATERIALS	20265460	$ 3,467	BOOKS
46	YOUSUF,TALHA	REVERE HIGH	INSTRUCTIONAL MATERIALS	20265406	$ 3,735	YEARLY SOFTWARE SUBSCRIPTION
47	SMARTPASS INC	REVERE HIGH	INSTRUCTIONAL MATERIALS	20265261	$ 6,519	ELECTRONIC HALL PASS SYSTEM
48	WILLIAMS COMMUNICAT	REVERE HIGH	INSTRUCTIONAL MATERIALS	20265546	$ 800	REPAIR OF INTERCOM SYSTEM
49	REVERE SCHOOL LUNCH	CITY LAB	INSTRUCTIONAL MATERIALS	20265263	$ 108	WATER DELIVERY
50	W B MASON COMPANY IN	CITY LAB	INSTRUCTIONAL MATERIALS	20265072	$ 215	COPY PAPER
51	W B MASON COMPANY IN	CITY LAB	INSTRUCTIONAL MATERIALS	20265071	$ 1,086	OFFICE SUPPLIES
52	W B MASON COMPANY IN	CITY LAB	INSTRUCTIONAL MATERIALS	20265071	$ 130	OFFICE SUPPLIES
53	POLAND SPRINGS	SPECIAL ED	ASSISTIVE TECHNOLOGY SUPPLIES	20265173	$ 51	WATER SERVICE
54	W B MASON COMPANY IN	SPECIAL ED	ASSISTIVE TECHNOLOGY SUPPLIES	20265039	$ 228	OFFICE SUPPLIES
55	CHILDREN'S HOSPITAL	SPECIAL ED	SPED 504 SERVICES	20265264	$ 550	AUDIOLOGY SERVICES
56	SHORE EDUCATIONAL CO	SPECIAL ED	SPED 504 SERVICES	20265351	$ 401	HOME TRAINING AND TRANSLATION SERVICES
57	SHORE EDUCATIONAL CO	SPECIAL ED	SPED 504 SERVICES	20265352	$ 35	EVALUATIONS & SERVICES
58	SHORE EDUCATIONAL CO	SPECIAL ED	SPED 504 SERVICES	20265352	$ 35	EVALUATIONS & SERVICES
59	SHORE EDUCATIONAL CO	SPECIAL ED	SPED 504 SERVICES	20265352	$ 35	EVALUATIONS & SERVICES
60	SHORE EDUCATIONAL CO	SPECIAL ED	SPED 504 SERVICES	20265352	$ 105	EVALUATIONS & SERVICES
61	SHORE EDUCATIONAL CO	SPECIAL ED	SPED 504 SERVICES	20265351	$ 334	HOME TRAINING AND TRANSLATION SERVICES
62	EASTER SEALS MASS IN	SPECIAL ED	SPED 504 SERVICES	20265315	$ 4,550	REHABILITATION THERAPY SERVICES
63	EI US, LLC	SPECIAL ED	SPED 504 SERVICES	20265316	$ 2,736	TUTORING
64	EI US, LLC	SPECIAL ED	SPED 504 SERVICES	20265316	$ 2,448	TUTORING

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65	EI US, LLC	SPECIAL ED	SPED 504 SERVICES	20265316	$ 432	TUTORING
66	BRIDGING INDEPENDENT	SPECIAL ED	SPED 504 SERVICES	20265213	$ 1,593	BEHAVIOR SERVICES
67	BRIDGING INDEPENDENT	SPECIAL ED	SPED 504 SERVICES	20265213	$ 455	BEHAVIOR SERVICES
68	WAYSIDE PUBLISHING	DISTRICT WIDE	SEI NON SALARY COSTS	20265552	$ 60	DIGITAL PACKAGE (ON-LINE BOOKS)
69	AMAZON.COM	DISTRICT WIDE	FINE ARTS NON SALARY COSTS	20265391	$ 17	SUPPLIES/MATERIAL FOR PRINCIPAL/DIRECTOR/STAFF USE
70	GURMAN, SUSAN	DISTRICT WIDE	FINE ARTS NON SALARY COSTS	20265547	$ 500	ROYALTY LICENSE AND SCRIPT
71	AMAZON.COM	DISTRICT WIDE	ELEMENTARY NON SALARY COSTS	20265456	$ 1,000	BOOKS
72	AMAZON.COM	DISTRICT WIDE	MATH NON SALARY COSTS	20265551	$ 45	SUPPLIES/MATERIAL FOR PRINCIPAL/DIRECTOR/STAFF USE
73	SCHOOL SPECIALTY LLC	DISTRICT WIDE	MATH NON SALARY COSTS	20265555	$ 408	SCIENTIFIC CALCULATORS
74	ASSOCIATION FOR SUPE	DISTRICT WIDE	SCIENCE NON SALARY COSTS	20265399	$ 289	MEMBERSHIP FEES
75	VERNIER SOFTWARE & T	DISTRICT WIDE	SCIENCE NON SALARY COSTS	20265458	$ 225	VIDEO ANALYSIS LICENSE
76	RIBAS ASSOC & PUBLIC	DISTRICT WIDE	PROFESSIONAL DEVELOPMENT SERV	20265423	$ 28,000	PROFESSIONAL DEVELOPMENT
77	CODEHS INC	DISTRICT WIDE	INSTRUCTIONAL SERVICES	20265464	$ 5,880	PRO TEACHER LICENSE HS
78	IMAGINE LEARNING INC	DISTRICT WIDE	INSTRUCTIONAL MATERIALS	20265023	$ 96,664	STUDENT LICENSES & STUDENT WORKBOOKS (PRINT)
79	PITSCO INC	DISTRICT WIDE	INSTRUCTIONAL MATERIALS	20265535	$ 325	REGISTRATION FEE FOR ROBOTICS TEAMS
80	PITSCO INC	DISTRICT WIDE	INSTRUCTIONAL MATERIALS	20265535	$ 325	REGISTRATION FEE FOR ROBOTICS TEAMS
81	PITSCO INC	DISTRICT WIDE	INSTRUCTIONAL MATERIALS	20265535	$ 325	REGISTRATION FEE FOR ROBOTICS TEAMS
82	W B MASON COMPANY IN	DISTRICT WIDE	GUIDANCE NON SALARY COSTS	20265070	$ 26	OFFICE SUPPLIES
83	W B MASON COMPANY IN	DISTRICT WIDE	GUIDANCE NON SALARY COSTS	20265070	$ 13	OFFICE SUPPLIES
84	DICK BLICK COMPANY	GARFIELD (M)	INSTRUCTIONAL MATERIALS	20265360	$ 1,477	ART SUPPLIES
85	W B MASON COMPANY IN	GARFIELD (M)	INSTRUCTIONAL MATERIALS	20265224	$ 3,070	PAPER
86	CAM OFFICE SERVICES	GARFIELD (M)	INSTRUCTIONAL MATERIALS	20265245	$ 721	COPY MACHINE SUPPLIES
87	WOODBURN PRESS	GARFIELD (M)	INSTRUCTIONAL MATERIALS	20265385	$ 650	STUDENT AGENDA BOOKS
88	THE CERAMIC SHOP LLC	GARFIELD (M)	INSTRUCTIONAL MATERIALS	20265257	$ 1,400	SCHOOL SUPPLIES -ART
89	RETROFIT INC	SUSAN B. ANTHONY	INSTRUCTIONAL MATERIALS	20265523	$ 6,034	INK
90	AMAZON.COM	SUSAN B. ANTHONY	INSTRUCTIONAL MATERIALS	20265390	$ 682	CONSUMABLES FOR STUDENT USE
91	AMAZON.COM	SUSAN B. ANTHONY	INSTRUCTIONAL MATERIALS	20265389	$ 319	CONSUMABLES FOR STUDENT USE
92	AMAZON.COM	SUSAN B. ANTHONY	INSTRUCTIONAL MATERIALS	20265390	$ 133	CONSUMABLES FOR STUDENT USE
93	AMAZON.COM	SUSAN B. ANTHONY	INSTRUCTIONAL MATERIALS	20265389	$ 280	CONSUMABLES FOR STUDENT USE
94	UBEO MIDCO LLC	SUSAN B. ANTHONY	INSTRUCTIONAL MATERIALS	20265542	$ 5,856	COPIER MAINTENANCE
95	WHIIP COPY PRODUCTS	SUSAN B. ANTHONY	INSTRUCTIONAL MATERIALS	20265396	$ 750	INK & SUPPLIES
96	MALDEN TRANS INC	SUPPORT SERVICES	REGULAR TRANSPORTATION	20256435	$ 578	TRANSPORTATION - FIELD TRIPS
97	VSP LIVERY SERVICE I	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265418	$ 6,555	SPED TRANSPORTATION OUTSIDE THE DISTRICT

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98	VSP LIVERY SERVICE I	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265418	$ 6,555	SPED TRANSPORTATION OUTSIDE THE DISTRICT
99	TLP TRANSPORTATION I	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265304	$ 4,675	SPED TRANSPORTATION OUTSIDE THE DISTRICT
100	TLP TRANSPORTATION I	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265304	$ 425	SPED TRANSPORTATION OUTSIDE THE DISTRICT
101	NICKS LUXURY TRANSPO	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265419	$ 6,935	SPED TRANSPORTATION OUTSIDE THE DISTRICT
102	NICKS LUXURY TRANSPO	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265151	$ 6,935	SPED TRANSPORTATION OUTSIDE THE DISTRICT
103	NICKS LUXURY TRANSPO	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265150	$ 7,665	SPED TRANSPORTATION OUTSIDE THE DISTRICT
104	NICKS LUXURY TRANSPO	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265153	$ 8,030	SPED TRANSPORTATION OUTSIDE THE DISTRICT
105	NICKS LUXURY TRANSPO	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265152	$ 8,690	SPED TRANSPORTATION OUTSIDE THE DISTRICT
106	NICKS LUXURY TRANSPO	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265155	$ 8,250	SPED TRANSPORTATION OUTSIDE THE DISTRICT
107	NICKS LUXURY TRANSPO	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265151	$ 365	SPED TRANSPORTATION OUTSIDE THE DISTRICT
108	NICKS LUXURY TRANSPO	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265150	$ 2,190	SPED TRANSPORTATION OUTSIDE THE DISTRICT
109	JANVIER TRANSPORT	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265333	$ 5,520	SPED TRANSPORTATION OUTSIDE THE DISTRICT
110	JANVIER TRANSPORT	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265314	$ 9,020	SPED TRANSPORTATION OUTSIDE THE DISTRICT
111	JANVIER TRANSPORT	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265322	$ 5,980	SPED TRANSPORTATION OUTSIDE THE DISTRICT
112	JANVIER TRANSPORT	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265323	$ 6,650	SPED TRANSPORTATION OUTSIDE THE DISTRICT
113	JANVIER TRANSPORT	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265313	$ 11,520	SPED TRANSPORTATION OUTSIDE THE DISTRICT
114	JANVIER TRANSPORT	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265314	$ 8,610	SPED TRANSPORTATION OUTSIDE THE DISTRICT
115	JANVIER TRANSPORT	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265313	$ 7,680	SPED TRANSPORTATION OUTSIDE THE DISTRICT
116	IDEAL TRANSIT LLC	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265331	$ 7,200	SPED TRANSPORTATION OUTSIDE THE DISTRICT
117	SHADDAI WAGNAC	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265330	$ 6,800	SPED TRANSPORTATION OUTSIDE THE DISTRICT
118	ANGELS L&J TRANSP	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265325	$ 6,358	SPED TRANSPORTATION OUTSIDE THE DISTRICT
119	ANGELS L&J TRANSP	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265325	$ 7,854	SPED TRANSPORTATION OUTSIDE THE DISTRICT
120	ANGELS L&J TRANSP	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265327	$ 4,548	SPED TRANSPORTATION OUTSIDE THE DISTRICT
121	ANGELS L&J TRANSP	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265327	$ 3,032	SPED TRANSPORTATION OUTSIDE THE DISTRICT
122	ANGELS L&J TRANSP	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265326	$ 6,443	SPED TRANSPORTATION OUTSIDE THE DISTRICT
123	ANGELS L&J TRANSP	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265326	$ 4,548	SPED TRANSPORTATION OUTSIDE THE DISTRICT
124	ANGELS L&J TRANSP	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265422	$ 3,951	SPED TRANSPORTATION OUTSIDE THE DISTRICT
125	VILLANUEVA, JUAN C	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265328	$ 12,035	SPED TRANSPORTATION OUTSIDE THE DISTRICT
126	BELZINCE, KEVENER	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265309	$ 3,500	SPED TRANSPORTATION OUTSIDE THE DISTRICT
127	JASLY TRANSPORTATION	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265299	$ 8,100	SPED TRANSPORTATION OUTSIDE THE DISTRICT
128	JASLY TRANSPORTATION	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20255400	$ 5,440	SPED TRANSPORTATION OUTSIDE THE DISTRICT
129	JASLY TRANSPORTATION	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20255400	$ 1,020	SPED TRANSPORTATION OUTSIDE THE DISTRICT
130	CRN SERVICES INC	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265302	$ 6,050	SPED TRANSPORTATION OUTSIDE THE DISTRICT

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131	CRN SERVICES INC	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265302	$ 5,775	SPED TRANSPORTATION OUTSIDE THE DISTRICT
132	ADJEI, SHEILA MARY B	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265332	$ 1,750	SPED TRANSPORTATION OUTSIDE THE DISTRICT
133	ADJEI, SHEILA MARY B	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265332	$ 350	SPED TRANSPORTATION OUTSIDE THE DISTRICT
134	TEGENUS, JEAN BENOIT	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265305	$ 9,750	SPED TRANSPORTATION OUTSIDE THE DISTRICT
135	HAMIRI, MEHDI	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265143	$ 2,400	PARENT TRANSPORTATION OUTSIDE THE DISTRICT
136	SHARXHI, ALDA	SUPPORT SERVICES	SPED OUTSIDE TRANSPORTATION	20265564	$ 2,250	PARENT TRANSPORTATION OUTSIDE THE DISTRICT
137	REVERE SCHOOL LUNCH	SUPPORT SERVICES	COMP HEALTH NON SALARY COSTS	20265548	$ 338	FOOD SERVICESFOR THE HEALTH DEPARTMENT
138	REVERE SCHOOL LUNCH	SUPPORT SERVICES	COMP HEALTH NON SALARY COSTS	20265548	$ 97	FOOD SERVICES FOR THE HEALTH DEPARTMENT
139	PROFESSIONAL SOFTWAR	SUPPORT SERVICES	COMP HEALTH NON SALARY COSTS	20265435	$ 13,500	PSNI - PROFESSIONAL SOFTWARE FOR NURSES
140	MASSACHUSETTS TURNPI	SUPPORT SERVICES	TRANSPORTATION SUPPLIES MATS	20265115	$ 7	BUS TRANSPONDER FOR TOLLS
141	W B MASON COMPANY IN	SUPPORT SERVICES	TRANSPORTATION SUPPLIES MATS	20265242	$ 149	OFFICE SUPPLIES
142	COMMONWEALTH AUTOBOD	SUPPORT SERVICES	TRANSPORTATION SUPPLIES MATS	20265432	$ 164	REPAIRS TO TRANSPORTATION VEHICLES
143	COMMONWEALTH AUTOBOD	SUPPORT SERVICES	TRANSPORTATION SUPPLIES MATS	20265432	$ 482	REPAIRS TO TRANSPORTATION VEHICLES
144	COMMONWEALTH AUTOBOD	SUPPORT SERVICES	TRANSPORTATION SUPPLIES MATS	20265432	$ 975	REPAIRS TO TRANSPORTATION VEHICLES
145	COMMONWEALTH AUTOBOD	SUPPORT SERVICES	TRANSPORTATION SUPPLIES MATS	20265432	$ 621	REPAIRS TO TRANSPORTATION VEHICLES
146	COMMONWEALTH AUTOBOD	SUPPORT SERVICES	TRANSPORTATION SUPPLIES MATS	20265432	$ 2,323	REPAIRS TO TRANSPORTATION VEHICLES
147	COMMONWEALTH AUTOBOD	SUPPORT SERVICES	TRANSPORTATION SUPPLIES MATS	20265432	$ 1,684	REPAIRS TO TRANSPORTATION VEHICLES
148	RICOH USA INC	SUPPORT SERVICES	TRANSPORTATION SUPPLIES MATS	20265536	$ 384	COPIER LEASE AND MAINTENANCE
149	WEX BANK	SUPPORT SERVICES	TRANSPORTATION SUPPLIES MATS	20265438	$ 685	GASOLINE FOR REVERE SCHOOL VEHICLES
150	ORBIT SOFTWARE INC	SUPPORT SERVICES	TRANSPORTATION SUPPLIES MATS	20265049	$ 9,150	REGULAR AND SPECIAL NEEDS BUS ROUTING SOFTWARE
151	LOCA ENTERPRISES	SUPPORT SERVICES	TRANSPORTATION SUPPLIES MATS	20265262	$ 35	INSPECTION ON SCHOOL DEPT. VEHICLES
152	SANTANDER LEASING LL	SUPPORT SERVICES	TRANSPORTATION OTHER COSTS	20265135	$ 51,000	77 PASSENGER BUS LEASES
153	SANTANDER LEASING LL	SUPPORT SERVICES	TRANSPORTATION OTHER COSTS	20265136	$ 44,378	14 PASSENGER BUS LEASES
154	SAMSARA INC	SUPPORT SERVICES	TRANSPORTATION OTHER COSTS	20265369	$ 2,636	CAMERAS AND GATEWAY ACCESS
155	MCJ TRANSPORTATION	SUPPORT SERVICES	HOMELESS TRANSPORTATION	20265580	$ 525	HOMELESS TRANSPORTATION -LIVING INSIDE OF REVERE
156	BRAZUKINHA TRANSPORT	SUPPORT SERVICES	HOMELESS TRANSPORTATION	20257012	$ 99	HOMELESS TRANSPORTATION -LIVING INSIDE OF REVERE
157	BRAZUKINHA TRANSPORT	SUPPORT SERVICES	HOMELESS TRANSPORTATION	20257012	$ 1,040	HOMELESS TRANSPORTATION -LIVING INSIDE OF REVERE
158	BRAZUKINHA TRANSPORT	SUPPORT SERVICES	HOMELESS TRANSPORTATION	20257012	$ 792	HOMELESS TRANSPORTATION -LIVING INSIDE OF REVERE
159	BAY STATE TRANSPORT	SUPPORT SERVICES	HOMELESS TRANSPORTATION	20257034	$ 690	HOMELESS TRANSPORTATION -LIVING INSIDE OF REVERE
160	JACQUES, MARCADLER	SUPPORT SERVICES	HOMELESS TRANSPORTATION	20255675	$ 2,625	HOMELESS TRANSPORTATION -LIVING INSIDE OF REVERE
161	DESIR, DUDLEY MARCEL	SUPPORT SERVICES	HOMELESS TRANSPORTATION	20257051	$ 1,525	HOMELESS TRANSPORTATION -LIVING INSIDE OF REVERE
162	DESIR, DUDLEY MARCEL	SUPPORT SERVICES	HOMELESS TRANSPORTATION	20257051	$ 2,288	HOMELESS TRANSPORTATION -LIVING INSIDE OF REVERE
163	MONDY TRANSPORTATIO	SUPPORT SERVICES	HOMELESS LIVING OUTSIDE	20265414	$ 225	HOMELESS TRANSPORTATION -LIVING OUTSIDE OF REVERE

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164	JACQUES, MARCADLER	SUPPORT SERVICES	HOMELESS LIVING OUTSIDE	20256973	$	1,140	HOMELESS TRANSPORTATION -LIVING OUTSIDE OF REVERE
165	MCJ TRANSPORTATION	SUPPORT SERVICES	FOSTER CARE TRANSPORTATION	20265306	$	525	TRANSPORTATION FOR FOSTER CARE STUDENTS
166	W B MASON COMPANY IN	SUPPORT SERVICES	FOOD SERVICES OTHER COSTS	20265526	$	260	CAFE OFFICE SUPPLIES
167	W B MASON COMPANY IN	SUPPORT SERVICES	FOOD SERVICES OTHER COSTS	20265526	$	80	CAFE OFFICE SUPPLIES
168	JANCO SALES & SERVIC	SUPPORT SERVICES	FOOD SERVICES OTHER COSTS	20265086	$	1,127	REPAIR OF FOOD SERVICE EQUIPMENT
169	MOONEY, FRANK	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265519	$	2,024	SPECIAL EVENT FEES
170	W B MASON COMPANY IN	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265199	$	61	COPY PAPER
171	MEDCO SUPPLY CO	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265397	$	434	COOLERS
172	MEDCO SUPPLY CO	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265397	$	249	COOLERS
173	CANN, JOHN	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	86	ALL FALL SPORTS OFFICIAL FEES-FOOTBALL
174	LUKENGU MUSANDA	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	104	ALL FALL SPORTS OFFICIAL FEES
175	SPORT SUPPLY GROUP	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265395	$	2,977	FIELD HOCKEY UNIFORMS & EQUIPMENT
176	SPORT SUPPLY GROUP	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265403	$	728	FIELD HOCKEY UNIFORMS
177	MEDFORD PUBLIC SCHOO	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265534	$	200	GIRLS SOCCER JAMBOREE ENTRANCE FEE
178	DONAHUE WILLIAM	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	300	ALL FALL SPORTS OFFICIAL FEES
179	AGILE SPORTS TECHNOL	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265517	$	10,500	ATHLETIC WEB BASED EDITING SOFTWARE PACKAGE
180	KRAJEWSKI CORRIN	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	104	ALL FALL SPORTS OFFICIAL FEES
181	BEAUCHAMP CLAUDE	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	104	ALL FALL SPORTS OFFICIAL FEES-SOCCER
182	BEAUCHAMP CLAUDE	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	104	ALL FALL SPORTS OFFICIAL FEES
183	RUGGIERO PATRICIA	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	218	ALL FALL SPORTS OFFICIAL FEES
184	LIGHTBODY MICHAEL	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	104	ALL FALL SPORTS OFFICIAL FEES
185	BISCARDI, ANTHONY	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	86	ALL FALL SPORTS OFFICIAL FEES-FOOTBALL
186	LANDRY THOMAS	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	218	ALL FALL SPORTS OFFICIAL FEES
187	JACKSON JUDAH	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	86	ALL FALL SPORTS OFFICIAL FEES
188	BC TECHNOLOGIES CO	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265052	$	3,435	CONTRACTED SERVICE
189	TRI, JEFFREY	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	117	ALL FALL SPORTS OFFICIAL FEES
190	BERNIER, RAYMOND	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	218	ALL FALL SPORTS OFFICIAL FEES-VOLLEYBALL
191	LEPORE, BETH	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	104	ALL FALL SPORTS OFFICIAL FEES
192	HOOTON, MATTHEW	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	250	ALL FALL SPORTS OFFICIAL FEES
193	ALTMAN, DAVID	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	104	ALL FALL SPORTS OFFICIAL FEES
194	ALTMAN, DAVID	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	104	ALL FALL SPORTS OFFICIAL FEES
195	CARLSMITH, CHRISTOPH	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265449	$	120	REFEREE COSTS
196	SLATTERY, JACK	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265567	$	100	ALL FALL SPORTS OFFICIAL FEES

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197	COUTTS, DOUGLAS	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265449	$	120	REFEREE COSTS
198	GORDON, DAVID	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265449	$	90	REFEREE COSTS
199	GRIGORYEV, ANDREY	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265449	$	90	REFEREE COSTS
200	KERN, RONALD	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265449	$	90	REFEREE COSTS
201	WOLK, ANDREW	SUPPORT SERVICES	ATHLETIC SUPPLIES & MATS	20265449	$	120	REFEREE COSTS
202	HIGGINS OFFICE PRODU	SUPPORT SERVICES	SECURITY SUPPLIES	20265528	$	2,360	STUDENT LANYARDS
203	HIGGINS OFFICE PRODU	SUPPORT SERVICES	SECURITY SUPPLIES	20265401	$	7,284	SUPPLIES FOR ID MACHINE
204	AMAZON.COM	SUPPORT SERVICES	SECURITY SUPPLIES	20265181	$	119	SUPPLIES/MATERIAL FOR PRINCIPAL/DIRECTOR/STAFF USE
205	PET EXPRESS INC	SUPPORT SERVICES	SECURITY SUPPLIES	20265100	$	70	COMFORT DOG GROOMING
206	REVERE POLICE DEPART	SUPPORT SERVICES	SECURITY OVERTIME		$	280	NORTH SHORE REGIONAL GANG MEETING
207	COMPLETE CLEANING CO	BEACHMONT	CONTRACTED CLEANING	20265164	$	12,721	JANITORIAL SERVICES
208	NATIONAL GRID	BEACHMONT	ELECTRICITY		$	2,360	ELECTRICITY
209	NATIONAL GRID	BEACHMONT	ELECTRICITY		$	1,283	ELECTRICITY
210	NATIONAL GRID	BEACHMONT	NATURAL GAS		$	665	NATURAL GAS
211	NATIONAL GRID	BEACHMONT	NATURAL GAS		$	661	NATURAL GAS
212	NATIONAL GRID	BEACHMONT	NATURAL GAS		$	31	NATURAL GAS
213	NATIONAL GRID	BEACHMONT	NATURAL GAS		$	31	NATURAL GAS
214	DIRECT ENERGY	BEACHMONT	NATURAL GAS		$	64	NATURAL GAS
215	COMPLETE CLEANING CO	GARFIELD	CONTRACTED CLEANING	20265166	$	17,400	JANITORIAL SERVICES
216	NATIONAL GRID	GARFIELD	ELECTRICITY		$	426	ELECTRICITY
217	NATIONAL GRID	GARFIELD	ELECTRICITY		$	412	ELECTRICITY
218	NATIONAL GRID	GARFIELD	ELECTRICITY		$	430	ELECTRICITY
219	NATIONAL GRID	GARFIELD	NATURAL GAS		$	476	NATURAL GAS
220	DIRECT ENERGY	GARFIELD	NATURAL GAS		$	290	NATURAL GAS
221	COMPLETE CLEANING CO	LINCOLN	CONTRACTED CLEANING	20265168	$	10,008	JANITORIAL SERVICES
222	NATIONAL GRID	LINCOLN	NATURAL GAS		$	101	NATURAL GAS
223	DIRECT ENERGY	LINCOLN	NATURAL GAS		$	54	NATURAL GAS
224	COMPLETE CLEANING CO	HILL	CONTRACTED CLEANING	20265167	$	16,818	JANITORIAL SERVICES
225	NATIONAL GRID	HILL	ELECTRICITY		$	15,385	ELECTRICITY
226	NATIONAL GRID	HILL	ELECTRICITY		$	15,202	ELECTRICITY
227	NATIONAL GRID	HILL	ELECTRICITY		$	14,609	ELECTRICITY
228	NATIONAL GRID	HILL	NATURAL GAS		$	693	NATURAL GAS
229	DIRECT ENERGY	HILL	NATURAL GAS		$	88	NATURAL GAS

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230	COMPLETE CLEANING CO	PAUL REVERE	CONTRACTED CLEANING	20265169	$ 8,908	JANITORIAL SERVICES
231	NATIONAL GRID	PAUL REVERE	ELECTRICITY		$ 4,332	ELECTRICITY
232	NATIONAL GRID	PAUL REVERE	ELECTRICITY		$ 6,909	ELECTRICITY
233	NATIONAL GRID	PAUL REVERE	NATURAL GAS		$ 388	NATURAL GAS
234	DIRECT ENERGY	PAUL REVERE	NATURAL GAS		$ 213	NATURAL GAS
235	COMPLETE CLEANING CO	REVERE HIGH	CONTRACTED CLEANING	20265170	$ 21,335	JANITORIAL SERVICES
236	NATIONAL GRID	REVERE HIGH	ELECTRICITY		$ 316	ELECTRICITY
237	NATIONAL GRID	REVERE HIGH	ELECTRICITY		$ 69	ELECTRICITY
238	NATIONAL GRID	REVERE HIGH	ELECTRICITY		$ 666	ELECTRICITY
239	NATIONAL GRID	REVERE HIGH	ELECTRICITY		$ 363	ELECTRICITY
240	NATIONAL GRID	REVERE HIGH	ELECTRICITY		$ 5,516	ELECTRICITY
241	NATIONAL GRID	REVERE HIGH	ELECTRICITY		$ 8,057	ELECTRICITY
242	NATIONAL GRID	REVERE HIGH	ELECTRICITY		$ 7,443	ELECTRICITY
243	NATIONAL GRID	REVERE HIGH	ELECTRICITY		$ 155	ELECTRICITY
244	NATIONAL GRID	REVERE HIGH	ELECTRICITY		$ 197	ELECTRICITY
245	NATIONAL GRID	REVERE HIGH	ELECTRICITY		$ 1,965	ELECTRICITY
246	NATIONAL GRID	REVERE HIGH	ELECTRICITY		$ 149	ELECTRICITY
247	NATIONAL GRID	REVERE HIGH	ELECTRICITY		$ 12	ELECTRICITY
248	NATIONAL GRID	REVERE HIGH	ELECTRICITY		$ 12	ELECTRICITY
249	NATIONAL GRID	REVERE HIGH	NATURAL GAS		$ 805	NATURAL GAS
250	NATIONAL GRID	REVERE HIGH	NATURAL GAS		$ 480	NATURAL GAS
251	DIRECT ENERGY	REVERE HIGH	NATURAL GAS		$ 290	NATURAL GAS
252	COMPLETE CLEANING CO	MAINTENANCE	CUSTODIAL CONTRACTED SERVICES	20265165	$ 1,850	EMERGENCY JANITORIAL SERVICES
253	MILHENCH INC	MAINTENANCE	CUSTODIAL SUPPLIES & MATS	20265479	$ 5,280	BROWN PAPER TOWEL
254	LIKARR, INC	MAINTENANCE	CUSTODIAL SUPPLIES & MATS	20265428	$ 260	CUSTODIAL SUPPLIES
255	LIKARR, INC	MAINTENANCE	CUSTODIAL SUPPLIES & MATS	20265444	$ 102	CUSTODIAL SUPPLIES
256	LIKARR, INC	MAINTENANCE	CUSTODIAL SUPPLIES & MATS	20265429	$ 612	CUSTODIAL SUPPLIES
257	LIKARR, INC	MAINTENANCE	CUSTODIAL SUPPLIES & MATS		$ 103	CUSTODIAL SUPPLIES
258	LIKARR, INC	MAINTENANCE	CUSTODIAL SUPPLIES & MATS	20265448	$ 911	CUSTODIAL SUPPLIES
259	LIKARR, INC	MAINTENANCE	CUSTODIAL SUPPLIES & MATS	20265445	$ 1,743	CUSTODIAL SUPPLIES
260	LIKARR, INC	MAINTENANCE	CUSTODIAL SUPPLIES & MATS	20265445	$ 47	CUSTODIAL SUPPLIES
261	LIKARR, INC	MAINTENANCE	CUSTODIAL SUPPLIES & MATS	20265430	$ 765	CUSTODIAL SUPPLIES
262	LIKARR, INC	MAINTENANCE	CUSTODIAL SUPPLIES & MATS	20265447	$ 241	CUSTODIAL SUPPLIES

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263	G/J TOWING INC.	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265001	$	125	TOWING/ROADSIDE ASSISTANCE - MAINTENANCE VEHICLES
264	G/J TOWING INC.	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265001	$	125	TOWING/ROADSIDE ASSISTANCE - MAINTENANCE VEHICLES
265	MASSLOCK	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265077	$	110	LOCK REPAIR, KEY DUPLICATION, ETC.
266	MASSLOCK	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265077	$	767	LOCK REPAIR, KEY DUPLICATION, ETC.
267	CAPITAL CARPET& FLOO	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265274	$	6,217	REPLACE DAMAGED FLOORING
268	STONEHAM MOTOR CO	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265426	$	668	SIDE STEP KIT
269	CONCORP INC	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265020	$	303	PH SYSTEM SERVICE RENEWAL - RMA
270	B & B PEST CONTROL	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265035	$	1,040	ANNUAL PEST CONTROL SERVICES
271	B & B PEST CONTROL	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265035	$	132	ANNUAL PEST CONTROL SERVICES
272	UNITED ELEVATOR CO I	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265301	$	3,840	MONTHLY ELEVATOR MAINTENANCE
273	UNITED ELEVATOR CO I	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265301	$	2,240	MONTHLY ELEVATOR MAINTENANCE
274	UNITED ELEVATOR CO I	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265145	$	470	ELEVATOR MAINTENANCE
275	UNITED ELEVATOR CO I	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265301	$	3,840	MONTHLY ELEVATOR MAINTENANCE
276	KMW HARDWARE INC.	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265554	$	2,243	ANNUAL FIRE EXTINGUISHER INSPECTIONS
277	KMW HARDWARE INC.	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265554	$	389	ANNUAL FIRE EXTINGUISHER INSPECTIONS
278	KMW HARDWARE INC.	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265554	$	399	ANNUAL FIRE EXTINGUISHER INSPECTIONS
279	KMW HARDWARE INC.	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265554	$	383	ANNUAL FIRE EXTINGUISHER INSPECTIONS
280	KMW HARDWARE INC.	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265554	$	403	ANNUAL FIRE EXTINGUISHER INSPECTIONS
281	KMW HARDWARE INC.	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265554	$	163	ANNUAL FIRE EXTINGUISHER INSPECTIONS
282	KMW HARDWARE INC.	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265554	$	163	ANNUAL FIRE EXTINGUISHER INSPECTIONS
283	KMW HARDWARE INC.	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265554	$	251	ANNUAL FIRE EXTINGUISHER INSPECTIONS
284	KMW HARDWARE INC.	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265554	$	331	ANNUAL FIRE EXTINGUISHER INSPECTIONS
285	KMW HARDWARE INC.	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265554	$	427	ANNUAL FIRE EXTINGUISHER INSPECTIONS
286	CS VENTILATION INC	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265462	$	700	HOOD CLEANING & INSPECTIONS
287	CS VENTILATION INC	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265462	$	750	HOOD CLEANING & INSPECTIONS
288	CS VENTILATION INC	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265462	$	750	HOOD CLEANING & INSPECTIONS
289	CS VENTILATION INC	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265462	$	600	HOOD CLEANING & INSPECTIONS
290	CS VENTILATION INC	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265462	$	750	HOOD CLEANING & INSPECTIONS
291	CS VENTILATION INC	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265462	$	600	HOOD CLEANING & INSPECTIONS
292	CS VENTILATION INC	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265462	$	850	HOOD CLEANING & INSPECTIONS
293	CS VENTILATION INC	MAINTENANCE	MAINT OF BUILDINGS CONTR SERV	20265462	$	750	HOOD CLEANING & INSPECTIONS
294	HOME DEPOT	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265031	$	2,350	MAINTENANCE AND BUILDING SUPPLIES-DISTRICT WIDE
295	MASSACHUSETTS TURNPI	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265066	$	14	EZPASS TOLLS FOR MAINTENANCE VEHICLES

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296	F W WEBB COMPANY	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265029	$ 333	HVAC/PLUMBING SUPPLIES
297	F W WEBB COMPANY	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265029	$ 106	HVAC/PLUMBING SUPPLIES
298	F W WEBB COMPANY	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265029	$ 372	HVAC/PLUMBING SUPPLIES
299	F W WEBB COMPANY	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265029	$ 740	HVAC/PLUMBING SUPPLIES
300	F W WEBB COMPANY	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265029	$ 2,237	HVAC/PLUMBING SUPPLIES
301	F W WEBB COMPANY	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265029	$ 2,209	HVAC/PLUMBING SUPPLIES
302	F W WEBB COMPANY	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265029	$ 505	HVAC/PLUMBING SUPPLIES
303	F W WEBB COMPANY	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265029	$ 558	HVAC/PLUMBING SUPPLIES
304	FERGUSON ENTERPRISES	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265028	$ 308	PLUMBING MATERIAL-DISTRICT WIDE
305	FERGUSON ENTERPRISES	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265028	$ 45	PLUMBING MATERIAL-DISTRICT WIDE
306	FERGUSON ENTERPRISES	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265028	$ 443	PLUMBING MATERIAL-DISTRICT WIDE
307	FERGUSON ENTERPRISES	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265028	$ 202	PLUMBING MATERIAL-DISTRICT WIDE
308	AMAZON.COM	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265529	$ 32	SUPPLIES/MATERIAL FOR PRINCIPAL/DIRECTOR/STAFF USE
309	SONEPAR DISTRIBUTIN	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265134	$ 221	ELECTRICAL SUPPLIES
310	SONEPAR DISTRIBUTIN	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265134	$ 34	ELECTRICAL SUPPLIES
311	SONEPAR DISTRIBUTIN	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265134	$ 414	ELECTRICAL SUPPLIES
312	SONEPAR DISTRIBUTIN	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265134	$ 225	ELECTRICAL SUPPLIES
313	SONEPAR DISTRIBUTIN	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265134	$ 254	ELECTRICAL SUPPLIES
314	UNITED RENTALS (N.A.	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265083	$ 509	EQUIPMENT RENTAL
315	WEX BANK	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265084	$ 594	FLEET GASOLINE FOR MAINTENANCE DEPT
316	HOME DECOR GROUP LLC	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265087	$ 156	PAINT AND PAINT SUPPLIES
317	HOME DECOR GROUP LLC	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265087	$ 77	PAINT AND PAINT SUPPLIES
318	AUTOZONE STORES INC	MAINTENANCE	MAINTENANCE OF BUILDINGS	20265012	$ 218	DISTRICT EQIUPMENT & VEHICLE SUPPLIES & PARTS
319	CENTURY SECURITY SYS	MAINTENANCE	BUILDING SECURITY SERVICES	20265513	$ 776	MAINTENANCE/REPAIRS-SECURITY & FIRE ALARM SYSTEMS
320	CENTURY SECURITY SYS	MAINTENANCE	BUILDING SECURITY SERVICES	20265513	$ 1,665	MAINTENANCE/REPAIRS-SECURITY & FIRE ALARM SYSTEMS
321	CENTURY SECURITY SYS	MAINTENANCE	BUILDING SECURITY SERVICES	20265513	$ 1,025	MAINTENANCE/REPAIRS-SECURITY & FIRE ALARM SYSTEMS
322	CENTURY SECURITY SYS	MAINTENANCE	BUILDING SECURITY SERVICES	20265513	$ 450	MAINTENANCE/REPAIRS-SECURITY & FIRE ALARM SYSTEMS
323	CENTURY SECURITY SYS	MAINTENANCE	BUILDING SECURITY SERVICES	20265513	$ 1,475	MAINTENANCE/REPAIRS-SECURITY & FIRE ALARM SYSTEMS
324	AMERESCO INC	MAINTENANCE	MAINTENANCE OF EQUIPMENT	20265366	$ 3,645	REPAIR RTU-4 CONDENSER FAN
325	AMERESCO INC	MAINTENANCE	MAINTENANCE OF EQUIPMENT	20265280	$ 5,790	REPLACE HW PUMP INSULATION
326	AMERESCO INC	MAINTENANCE	MAINTENANCE OF EQUIPMENT	20265394	$ 2,834	REPLACE CHILLER INVERTER BOARD
327	AMERESCO INC	MAINTENANCE	MAINTENANCE OF EQUIPMENT	20265203	$ 8,617	REPLACE BOILER #2 PUMP
328	AMERESCO INC	MAINTENANCE	MAINTENANCE OF EQUIPMENT	20265205	$ 5,247	REPLACE RTU-5 VFD

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329	AMERESCO INC	MAINTENANCE	MAINTENANCE OF EQUIPMENT	20265318	$ 11,414	REPAIR CHILLER CIRCUIT 1
330	AMERESCO INC	MAINTENANCE	MAINTENANCE OF EQUIPMENT	20265393	$ 2,125	REPAIR KITCHEN EXHAUST FAN
331	AMERESCO INC	MAINTENANCE	MAINTENANCE OF EQUIPMENT	20265392	$ 4,192	REPLACE AC-5 CONDENSER FAN MOTOR
332	AMERESCO INC	MAINTENANCE	MAINTENANCE OF EQUIPMENT	20265477	$ 2,190	REPLACE PUMP MOTOR BEARINGS
333	AMERESCO INC	MAINTENANCE	MAINTENANCE OF EQUIPMENT	20265476	$ 837	TROUBLESHOOT CHILLER
334	AMERESCO INC	MAINTENANCE	MAINTENANCE OF EQUIPMENT	20265457	$ 3,027	ADDITIONAL REFRIGERANT FOR CIRCUIT #1
335	AMERESCO INC	MAINTENANCE	MAINTENANCE OF EQUIPMENT	20265277	$ 1,942	REPLACE BOILER FLOW SWITCH
336	AMERESCO INC	MAINTENANCE	MAINTENANCE OF EQUIPMENT	20265275	$ 5,165	REPLACE CHILLER SENSOR & CONTROL BOARD
337	AMERESCO INC	MAINTENANCE	MAINTENANCE OF EQUIPMENT	20265317	$ 77,038	ANNUAL MAINTENANCE SERVICES AGREEMENT
338	AMERESCO INC	MAINTENANCE	MAINTENANCE OF EQUIPMENT	20265317	$ 77,038	ANNUAL MAINTENANCE SERVICES AGREEMENT
339	VERIZON	MAINTENANCE	TELECOMMUNICATIONS	20265218	$ 41	TELECOMMUNICATIONS
340	VERIZON	MAINTENANCE	TELECOMMUNICATIONS	20265218	$ 1,011	TELECOMMUNICATIONS
341	VERIZON	MAINTENANCE	TELECOMMUNICATIONS	20265218	$ 221	TELECOMMUNICATIONS
342	VERIZON	MAINTENANCE	TELECOMMUNICATIONS	20265218	$ 87	TELECOMMUNICATIONS
343	VERIZON	MAINTENANCE	TELECOMMUNICATIONS	20265218	$ 1,052	TELECOMMUNICATIONS
344	VERIZON	MAINTENANCE	TELECOMMUNICATIONS	20265218	$ 1,099	TELECOMMUNICATIONS
345	VERIZON	MAINTENANCE	TELECOMMUNICATIONS	20265218	$ 1,322	TELECOMMUNICATIONS
346	VERIZON	MAINTENANCE	TELECOMMUNICATIONS	20265218	$ 1,322	TELECOMMUNICATIONS
347	VERIZON	MAINTENANCE	TELECOMMUNICATIONS	20265218	$ 67	TELECOMMUNICATIONS
348	VERIZON	MAINTENANCE	TELECOMMUNICATIONS	20265218	$ 332	TELECOMMUNICATIONS
349	VERIZON	MAINTENANCE	TELECOMMUNICATIONS	20265218	$ 333	TELECOMMUNICATIONS
350	BEYONDTRUST CORP	MAINTENANCE	TELECOMMUNICATIONS	20265130	$ 6,766	RENEWAL MAINTANANCE
351	METROPOLITAN TELECOM	MAINTENANCE	TELECOMMUNICATIONS	20265185	$ 608	TELECOMMUNICATIONS
352	AT&T CORP	MAINTENANCE	TELECOMMUNICATIONS	20265186	$ 50	TELECOMMUNICATIONS
353	AT&T CORP	MAINTENANCE	TELECOMMUNICATIONS	20265186	$ 50	TELECOMMUNICATIONS
354	WINDSTREAM CORPORAT	MAINTENANCE	TELECOMMUNICATIONS	20265217	$ 2,489	TELECOMMUNICATIONS
355	WINDSTREAM CORPORAT	MAINTENANCE	TELECOMMUNICATIONS	20265217	$ 152	TELECOMMUNICATIONS
356	RETROFIT INC	MAINTENANCE	NETWORK TELECOM SUPPLIES	20265382	$ 36,993	SOFTWARE SUBSCRIPTION
357	AMAZON.COM	MAINTENANCE	NETWORK TELECOM SUPPLIES	20265473	$ 227	SUPPLIES/MATERIAL FOR PRINCIPAL/DIRECTOR/STAFF USE
358	AMAZON.COM	MAINTENANCE	NETWORK TELECOM SUPPLIES	20265531	$ 103	SUPPLIES/MATERIAL FOR PRINCIPAL/DIRECTOR/STAFF USE
359	AMAZON.COM	MAINTENANCE	NETWORK TELECOM SUPPLIES	20265532	$ 129	SUPPLIES/MATERIAL FOR PRINCIPAL/DIRECTOR/STAFF USE
360	GREEN PAGES, INC	MAINTENANCE	NETWORK TELECOM SUPPLIES	20265573	$ 55,015	BARRACUDA CLOUD ACCOUNT
361	FUSS & O'NEILL, INC	MAINTENANCE	CAPITAL OUTLAY	20251773	$ 4,100	HAZARDOUS BUILDING MATERIALS CONSULTING

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	VENDOR NAME	ORG	OBJ	P.O.	AMOUNT	DESCRIPTION
362	COMPLETE CLEANING CO	RUMNEY MARSH	CONTRACTED CLEANING	20265171	$ 12,696	JANITORIAL SERVICES
363	NATIONAL GRID	RUMNEY MARSH	ELECTRICITY		$ 13	ELECTRICITY
364	NATIONAL GRID	RUMNEY MARSH	ELECTRICITY		$ 13	ELECTRICITY
365	NATIONAL GRID	RUMNEY MARSH	ELECTRICITY		$ 2,504	ELECTRICITY
366	NATIONAL GRID	RUMNEY MARSH	ELECTRICITY		$ 1,913	ELECTRICITY
367	NATIONAL GRID	RUMNEY MARSH	ELECTRICITY		$ 2,912	ELECTRICITY
368	NATIONAL GRID	RUMNEY MARSH	NATURAL GAS		$ 282	NATURAL GAS
369	DIRECT ENERGY	RUMNEY MARSH	NATURAL GAS		$ 125	NATURAL GAS
370	COMPLETE CLEANING CO	WEST REVERE	CONTRACTED CLEANING	20265172	$ 17,400	JANITORIAL SERVICES
371	NATIONAL GRID	WEST REVERE	ELECTRICITY		$ 4,982	ELECTRICITY
372	NATIONAL GRID	WEST REVERE	ELECTRICITY		$ 226	ELECTRICITY
373	NATIONAL GRID	WEST REVERE	ELECTRICITY		$ 3,289	ELECTRICITY
374	DIRECT ENERGY	WEST REVERE	NATURAL GAS		$ 148	NATURAL GAS
375	NORTH SHORE EDUCATIO	TUITIONS	TUITION TO MASS SCHOOLS	20265347	$ 19,738	SPED TUITION TO MA SCHOOL
376	NORTH SHORE EDUCATIO	TUITIONS	TUITION TO MASS SCHOOLS	20265347	$ 8,216	SPED TUITION TO MA SCHOOL
377	NORTH SHORE EDUCATIO	TUITIONS	TUITION TO MASS SCHOOLS	20265347	$ 19,738	SPED TUITION TO MA SCHOOL
378	NORTH SHORE EDUCATIO	TUITIONS	TUITION TO MASS SCHOOLS	20265347	$ 8,216	SPED TUITION TO MA SCHOOL
379	NORTH SHORE EDUCATIO	TUITIONS	TUITION TO MASS SCHOOLS	20265347	$ 19,738	SPED TUITION TO MA SCHOOL
380	NORTH SHORE EDUCATIO	TUITIONS	TUITION TO MASS SCHOOLS	20265347	$ 19,738	SPED TUITION TO MA SCHOOL
381	NORTH SHORE EDUCATIO	TUITIONS	TUITION TO MASS SCHOOLS	20265346	$ 5,171	SPED TUITION TO MA SCHOOL
382	VALLEY COLLABORATIVE	TUITIONS	TUITION TO MASS SCHOOLS	20265408	$ 12,090	SPED TUITION TO MA SCHOOL
383	VALLEY COLLABORATIVE	TUITIONS	TUITION TO MASS SCHOOLS	20265408	$ 9,990	SPED TUITION TO MA SCHOOL
384	COLLABORATIVE FOR RE	TUITIONS	TUITION TO MASS SCHOOLS	20265343	$ 9,168	SPED TUITION TO MA SCHOOL
385	COLLABORATIVE FOR RE	TUITIONS	TUITION TO MASS SCHOOLS	20265344	$ 11,824	SPED TUITION TO MA SCHOOL
386	COLLABORATIVE FOR RE	TUITIONS	TUITION TO MASS SCHOOLS	20265343	$ 4,584	SPED TUITION TO MA SCHOOL
387	COLLABORATIVE FOR RE	TUITIONS	TUITION TO MASS SCHOOLS	20265344	$ 5,912	SPED TUITION TO MA SCHOOL
388	LABBB COLLABORATIVE	TUITIONS	TUITION TO MASS SCHOOLS	20265512	$ 9,215	SPED TUITION TO MA SCHOOL
389	LABBB COLLABORATIVE	TUITIONS	TUITION TO MASS SCHOOLS	20265511	$ 8,168	SPED TUITION TO MA SCHOOL
390	LABBB COLLABORATIVE	TUITIONS	TUITION TO MASS SCHOOLS	20265511	$ 8,168	SPED TUITION TO MA SCHOOL
391	LABBB COLLABORATIVE	TUITIONS	TUITION TO MASS SCHOOLS	20265512	$ 9,215	SPED TUITION TO MA SCHOOL
392	LABBB COLLABORATIVE	TUITIONS	TUITION TO MASS SCHOOLS	20265511	$ 8,168	SPED TUITION TO MA SCHOOL
393	LABBB COLLABORATIVE	TUITIONS	TUITION TO MASS SCHOOLS	20265512	$ 9,215	SPED TUITION TO MA SCHOOL
394	LABBB COLLABORATIVE	TUITIONS	TUITION TO MASS SCHOOLS	20265512	$ 9,215	SPED TUITION TO MA SCHOOL

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	VENDOR NAME	ORG	OBJ	P.O.	AMOUNT	DESCRIPTION
395	LABBB COLLABORATIVE	TUITIONS	TUITION TO MASS SCHOOLS	20265512	$ 3,211	SPED TUITION TO MA SCHOOL
396	LABBB COLLABORATIVE	TUITIONS	TUITION TO MASS SCHOOLS	20265512	$ 3,211	SPED TUITION TO MA SCHOOL
397	BEVERLY SCHOOL FOR T	TUITIONS	TUITION TO NON PUBLIC SCHOOLS	20265349	$ 9,500	SPED TUITION TO NON PUBLIC SCHOOL
398	BEVERLY SCHOOL FOR T	TUITIONS	TUITION TO NON PUBLIC SCHOOLS	20265349	$ 5,067	SPED TUITION TO NON PUBLIC SCHOOL
399	MAY INSTITUTE	TUITIONS	TUITION TO NON PUBLIC SCHOOLS	20265357	$ 14,854	SPED TUITION TO NON PUBLIC SCHOOL
400	MAY INSTITUTE	TUITIONS	TUITION TO NON PUBLIC SCHOOLS	20265357	$ 14,854	SPED TUITION TO NON PUBLIC SCHOOL
401	MAY INSTITUTE	TUITIONS	TUITION TO NON PUBLIC SCHOOLS	20265357	$ 14,854	SPED TUITION TO NON PUBLIC SCHOOL
402	MAY INSTITUTE	TUITIONS	TUITION TO NON PUBLIC SCHOOLS	20265357	$ 14,854	SPED TUITION TO NON PUBLIC SCHOOL
403	MAY INSTITUTE	TUITIONS	TUITION TO NON PUBLIC SCHOOLS	20265357	$ 2,111	SPED TUITION TO NON PUBLIC SCHOOL
404	MAY INSTITUTE	TUITIONS	TUITION TO NON PUBLIC SCHOOLS	20265357	$ 14,179	SPED TUITION TO NON PUBLIC SCHOOL
405	MAY INSTITUTE	TUITIONS	TUITION TO NON PUBLIC SCHOOLS	20265357	$ 14,179	SPED TUITION TO NON PUBLIC SCHOOL
406	MAY INSTITUTE	TUITIONS	TUITION TO NON PUBLIC SCHOOLS	20265357	$ 14,179	SPED TUITION TO NON PUBLIC SCHOOL
407	MAY INSTITUTE	TUITIONS	TUITION TO NON PUBLIC SCHOOLS	20265357	$ 14,179	SPED TUITION TO NON PUBLIC SCHOOL
408	BOSTON COLLEGE CAMPU	TUITIONS	TUITION TO NON PUBLIC SCHOOLS	20265342	$ 12,542	SPED TUITION TO NON PUBLIC SCHOOL
406	BOSTON COLLEGE CAMPU	TUITIONS	GRANT NON-SALARY COSTS	20265342	$ 12,542	SPED TUITION TO NON PUBLIC SCHOOL
407	BOSTON COLLEGE CAMPU	TUITIONS	GRANT NON-SALARY COSTS	20265342	$ 12,542	SPED TUITION TO NON PUBLIC SCHOOL
408	WAYSIDE YOUTH AND FA	TUITIONS	GRANT NON-SALARY COSTS	20265433	$ 1,969	SPED TUITION TO NON PUBLIC SCHOOL
409	WAYSIDE YOUTH AND FA	TUITIONS	GRANT NON-SALARY COSTS	20265433	$ 7,758	SPED TUITION TO NON PUBLIC SCHOOL
410	BRANDON RESIDENTIAL	TUITIONS	GRANT NON-SALARY COSTS	20265335	$ 7,476	SPED TUITION TO NON PUBLIC SCHOOL
411	LEARNING PREP SCHOOL	TUITIONS	GRANT NON-SALARY COSTS	20265354	$ 11,745	SPED TUITION TO NON PUBLIC SCHOOL
412	LEARNING PREP SCHOOL	TUITIONS	GRANT NON-SALARY COSTS	20265354	$ 11,745	SPED TUITION TO NON PUBLIC SCHOOL
413	FRANCISCAN CHILDREN'	TUITIONS	GRANT NON-SALARY COSTS	20265356	$ 25,420	SPED TUITION TO NON PUBLIC SCHOOL
414	GUILD FOR HUMAN SERV	TUITIONS	GRANT NON-SALARY COSTS	20265341	$ 23,459	SPED TUITION TO NON PUBLIC SCHOOL
415	GUILD FOR HUMAN SERV	TUITIONS	GRANT NON-SALARY COSTS	20265341	$ 22,393	SPED TUITION TO NON PUBLIC SCHOOL

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416	ST. ANN'S HOME	TUITIONS	GRANT NON-SALARY COSTS	20265334	$ 1,625	SPED TUITION TO NON PUBLIC SCHOOL
417	ST. ANN'S HOME	TUITIONS	GRANT NON-SALARY COSTS	20265334	$ 1,625	SPED TUITION TO NON PUBLIC SCHOOL
418	COMPASS	TUITIONS	GRANT NON-SALARY COSTS	20265514	$ 10,238	SPED TUITION TO NON PUBLIC SCHOOL
419	COMPASS	TUITIONS	GRANT NON-SALARY COSTS	20265514	$ 10,238	SPED TUITION TO NON PUBLIC SCHOOL
420	COMPASS	TUITIONS	GRANT NON-SALARY COSTS	20265514	$ 10,238	SPED TUITION TO NON PUBLIC SCHOOL
421	NEW ENGLAND CENTER F	TUITIONS	GRANT NON-SALARY COSTS	20265336	$ 11,520	SPED TUITION TO NON PUBLIC SCHOOL
422	MAB COMMUNITY SERVIC	TUITIONS	GRANT NON-SALARY COSTS	20265355	$ 4,231	SPED TUITION TO NON PUBLIC SCHOOL
423	MAB COMMUNITY SERVIC	TUITIONS	GRANT NON-SALARY COSTS	20265355	$ 13,786	SPED TUITION TO NON PUBLIC SCHOOL
424	MAB COMMUNITY SERVIC	TUITIONS	GRANT NON-SALARY COSTS	20265355	$ 13,786	SPED TUITION TO NON PUBLIC SCHOOL
425	MAB COMMUNITY SERVIC	TUITIONS	GRANT NON-SALARY COSTS	20265355	$ 13,159	SPED TUITION TO NON PUBLIC SCHOOL
426	MAB COMMUNITY SERVIC	TUITIONS	GRANT NON-SALARY COSTS	20265355	$ 13,159	SPED TUITION TO NON PUBLIC SCHOOL
427	MELMARK INC	TUITIONS	GRANT NON-SALARY COSTS	20265340	$ 14,225	SPED TUITION TO NON PUBLIC SCHOOL
428	MELMARK INC	TUITIONS	GRANT NON-SALARY COSTS	20265340	$ 11,174	SPED TUITION TO NON PUBLIC SCHOOL
429	MELMARK INC	TUITIONS	GRANT NON-SALARY COSTS	20265340	$ 17,572	SPED TUITION TO NON PUBLIC SCHOOL
430	MELMARK INC	TUITIONS	GRANT NON-SALARY COSTS	20265340	$ 13,803	SPED TUITION TO NON PUBLIC SCHOOL
431	MELMARK INC	TUITIONS	GRANT NON-SALARY COSTS	20265340	$ 9,146	SPED TUITION TO NON PUBLIC SCHOOL
432	HOPEFUL JOURNEYS EDU	TUITIONS	GRANT NON-SALARY COSTS	20265353	$ 12,631	SPED TUITION TO NON PUBLIC SCHOOL
433	HOPEFUL JOURNEYS EDU	TUITIONS	GRANT NON-SALARY COSTS	20265353	$ 12,631	SPED TUITION TO NON PUBLIC SCHOOL
434	HOPEFUL JOURNEYS EDU	TUITIONS	GRANT NON-SALARY COSTS	20265353	$ 12,631	SPED TUITION TO NON PUBLIC SCHOOL
435	HOPEFUL JOURNEYS EDU	TUITIONS	GRANT NON-SALARY COSTS	20265353	$ 12,631	SPED TUITION TO NON PUBLIC SCHOOL
436	HOPEFUL JOURNEYS EDU	TUITIONS	GRANT NON-SALARY COSTS	20265353	$ 12,631	SPED TUITION TO NON PUBLIC SCHOOL
437	HOPEFUL JOURNEYS EDU	TUITIONS	GRANT NON-SALARY COSTS	20265353	$ 11,888	SPED TUITION TO NON PUBLIC SCHOOL
438	HOPEFUL JOURNEYS EDU	TUITIONS	GRANT NON-SALARY COSTS	20265353	$ 11,888	SPED TUITION TO NON PUBLIC SCHOOL
439	HOPEFUL JOURNEYS EDU	TUITIONS	GRANT NON-SALARY COSTS	20265353	$ 11,888	SPED TUITION TO NON PUBLIC SCHOOL
440	HOPEFUL JOURNEYS EDU	TUITIONS	GRANT NON-SALARY COSTS	20265353	$ 11,888	SPED TUITION TO NON PUBLIC SCHOOL
441	HOPEFUL JOURNEYS EDU	TUITIONS	GRANT NON-SALARY COSTS	20265353	$ 11,888	SPED TUITION TO NON PUBLIC SCHOOL
442	WINDHAM WOODS SCHOOL	TUITIONS	GRANT NON-SALARY COSTS	20265345	$ 5,200	SPED TUITION TO NON PUBLIC SCHOOL
443	WINDHAM WOODS SCHOOL	TUITIONS	GRANT NON-SALARY COSTS	20265345	$ 5,200	SPED TUITION TO NON PUBLIC SCHOOL
444	BOSTON HIGASHI SCHOO	TUITIONS	GRANT NON-SALARY COSTS	20265350	$ 26,198	SPED RESIDENTIAL TUITION
445	BOSTON HIGASHI SCHOO	TUITIONS	GRANT NON-SALARY COSTS	20265350	$ 26,198	SPED RESIDENTIAL TUITION
446	JUSTICE RESOURCE INS	TUITIONS	GRANT NON-SALARY COSTS	20265434	$ 11,761	SPED RESIDENTIAL TUITION
447	ST. ANN'S HOME	TUITIONS	GRANT NON-SALARY COSTS	20265410	$ 6,212	SPED RESIDENTIAL TUITION
448	ST. ANN'S HOME	TUITIONS	GRANT NON-SALARY COSTS	20265410	$ 6,212	SPED RESIDENTIAL TUITION

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449	ST. ANN'S HOME	TUITIONS	GRANT NON-SALARY COSTS	20265410	$ 6,212	SPED RESIDENTIAL TUITION
450	ST. ANN'S HOME	TUITIONS	GRANT NON-SALARY COSTS	20265410	$ 6,212	SPED RESIDENTIAL TUITION
451	STETSON SCHOOL INC	TUITIONS	GRANT NON-SALARY COSTS	20265373	$ 23,242	SPED RESIDENTIAL TUITION
452	MELMARK INC	TUITIONS	GRANT NON-SALARY COSTS	20265339	$ 47,886	SPED RESIDENTIAL TUITION
453	MELMARK INC	TUITIONS	GRANT NON-SALARY COSTS	20265339	$ 47,886	SPED RESIDENTIAL TUITION
454	CRYSTAL SPRINGS, INC	TUITIONS	GRANT NON-SALARY COSTS	20265412	$ 9,533	SPED RESIDENTIAL TUITION
455	CRYSTAL SPRINGS, INC	TUITIONS	GRANT NON-SALARY COSTS	20265412	$ 9,533	SPED RESIDENTIAL TUITION
456	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265506	$ 10,816	SPED TUITION TO COLLABORATIVE
457	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265506	$ 10,816	SPED TUITION TO COLLABORATIVE
458	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265506	$ 10,816	SPED TUITION TO COLLABORATIVE
459	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265506	$ 10,816	SPED TUITION TO COLLABORATIVE
460	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265506	$ 10,816	SPED TUITION TO COLLABORATIVE
461	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265506	$ 10,816	SPED TUITION TO COLLABORATIVE
462	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265506	$ 10,816	SPED TUITION TO COLLABORATIVE
463	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265506	$ 10,816	SPED TUITION TO COLLABORATIVE
464	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265509	$ 10,816	SPED TUITION TO COLLABORATIVE
465	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265509	$ 10,816	SPED TUITION TO COLLABORATIVE
466	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265509	$ 10,816	SPED TUITION TO COLLABORATIVE
467	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265509	$ 10,816	SPED TUITION TO COLLABORATIVE
468	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265509	$ 10,816	SPED TUITION TO COLLABORATIVE
469	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265509	$ 10,816	SPED TUITION TO COLLABORATIVE
470	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265509	$ 10,816	SPED TUITION TO COLLABORATIVE
471	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265509	$ 10,816	SPED TUITION TO COLLABORATIVE
472	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265509	$ 10,816	SPED TUITION TO COLLABORATIVE
473	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265509	$ 10,816	SPED TUITION TO COLLABORATIVE
474	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265509	$ 10,816	SPED TUITION TO COLLABORATIVE
475	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265509	$ 10,816	SPED TUITION TO COLLABORATIVE
476	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265509	$ 10,816	SPED TUITION TO COLLABORATIVE
477	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 4,576	SPED TUITION TO COLLABORATIVE
478	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 3,744	SPED TUITION TO COLLABORATIVE
479	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 2,080	SPED TUITION TO COLLABORATIVE
480	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 12,480	SPED TUITION TO COLLABORATIVE
481	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 10,816	SPED TUITION TO COLLABORATIVE

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482	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 10,816	SPED TUITION TO COLLABORATIVE
483	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 10,816	SPED TUITION TO COLLABORATIVE
484	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 10,816	SPED TUITION TO COLLABORATIVE
485	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 10,816	SPED TUITION TO COLLABORATIVE
486	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 10,816	SPED TUITION TO COLLABORATIVE
487	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 10,816	SPED TUITION TO COLLABORATIVE
488	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 10,816	SPED TUITION TO COLLABORATIVE
489	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 10,816	SPED TUITION TO COLLABORATIVE
490	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 10,816	SPED TUITION TO COLLABORATIVE
491	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 10,816	SPED TUITION TO COLLABORATIVE
492	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 10,816	SPED TUITION TO COLLABORATIVE
493	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 9,085	SPED TUITION TO COLLABORATIVE
494	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265508	$ 10,816	SPED TUITION TO COLLABORATIVE
495	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265507	$ 6,282	SPED TUITION TO COLLABORATIVE
496	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265507	$ 6,282	SPED TUITION TO COLLABORATIVE
497	SHORE EDUCATIONAL CO	TUITIONS	GRANT NON-SALARY COSTS	20265506	$ 1,047	SPED TUITION TO COLLABORATIVE

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	VENDOR NAME	ORG	OBJ	P.O.	AMOUNT	DESCRIPTION
	SPECIAL FUNDS					
498	PMA CONSULTANT LLC	ESSER III	NON-SALARY COSTS	20255291	$ 15,000	PROJECT MANAGEMENT SERVICES
499	PMA CONSULTANT LLC	ESSER III	NON-SALARY COSTS	20255291	$ 20,426	PROJECT MANAGEMENT SERVICES
500	CAMBRIDGE SEVEN ASSC	ESSER III	NON-SALARY COSTS	20255719	$ 349,514	DESIGN SERVICES
501	W B MASON COMPANY IN	COLLEGE SUPPORT	NON-SALARY COSTS	20265361	$ 2,615	SUPPLIES
502	W B MASON COMPANY IN	COLLEGE SUPPORT	NON-SALARY COSTS	20265361	$ 783	SUPPLIES
503	NORTHSHORE COMMUNITY	COLLEGE SUPPORT	NON-SALARY COSTS	20265411	$ 11,340	BUSINESS COURSE
504	ONE-ON-ONE COLLEGE	COLLEGE SUPPORT	NON-SALARY COSTS	20265370	$ 9,900	CONTRACTED SERVICES
505	NEIGHBORHOOD VILLAGE	PLAYFUL LEARNING IN!	NON-SALARY COSTS	20265436	$ 10,000	PROFESSIONAL DEVELOPMENT
506	NEIGHBORHOOD VILLAGE	PLAYFUL LEARNING IN!	NON-SALARY COSTS	20265436	$ 5,833	PROFESSIONAL DEVELOPMENT
507	NEIGHBORHOOD VILLAGE	PLAYFUL LEARNING IN!	NON-SALARY COSTS	20265436	$ 5,833	PROFESSIONAL DEVELOPMENT
508	NATIONAL OPINION	PLAYFUL LEARNING IN!	NON-SALARY COSTS	20265486	$ 25,000	EVALUATION OF THE PROGRAM
509	NATIONAL MUSIC INC	TITLE I	NON-SALARY COSTS	20265293	$ 3,375	MUSICAL INSTRUMENTS
510	RETROFIT INC	TITLE I	NON-SALARY COSTS	20265454	$ 4,859	PORTABLE SPEAKERS
511	RETROFIT INC	TITLE I	NON-SALARY COSTS	20265453	$ 2,384	CHROMEBOOK CARTS
512	W B MASON COMPANY IN	TITLE I	NON-SALARY COSTS	20265488	$ 122	SUPPLIES FOR GARFIELD ELEMENTARY LITERACY NIGHT
513	SCHOOL SPECIALTY LLC	TITLE I	NON-SALARY COSTS	20265463	$ 1,270	COMPOSTITION BOOKS
514	SCHOOL SPECIALTY LLC	TITLE I	NON-SALARY COSTS	20265497	$ 95	ZIPLOCK STORAGE BAGS
515	SCHOOL SPECIALTY LLC	TITLE I	NON-SALARY COSTS	20265102	$ 248	SCHOOL SUPPLIES FOR EAST BOSTON CENTRAL CATHOLIC
516	LITERACY RESOURCES L	TITLE I	NON-SALARY COSTS	20265498	$ 534	PHONICS CURRICULUM
517	KING, EMILY WILLIAMS	TITLE I	NON-SALARY COSTS	20265502	$ 2,500	ONLINE COURSE
518	POWERSCHOOL GROUP	SPED IEP	NON-SALARY COSTS	20265233	$ 4,800	PROFESSIONAL DEVELOPMENT
519	MA TEACHERS RETIREME	SPED E.C.	NON-SALARY COSTS		$ 577	SPED EARLY CHILDHOOD (IDEA PART C) GRANT
520	CRISIS PREVENTION IN	SPED TIMEX	NON-SALARY COSTS	20265431	$ 5,751	CRISIS PREVENTION INSTITUTE ONLINE COURSE & WORKBO
521	AUTISM HIGHER EDUCAT	SPED TIMEX	NON-SALARY COSTS	20265543	$ 5,000	MEMBERSHIP FEE
522	MA TEACHERS RETIREME	SPED TIMEX	NON-SALARY COSTS		$ 17,111	DUE FOR THE FY25 16201 SPED IDEA GRANT, FUND 240
523	COMPASS GROUP USA	SUMMER FREE LUNCH	NON-SALARY COSTS		$ 2,152	FOOD SERVICES MANAGEMENT (SUMMER)
524	BLW ENGINEERS INC	IVAQ	NON-SALARY COSTS	20246286	$ 1,200	DESIGNER SERVICES
525	BLW ENGINEERS INC	IVAQ	NON-SALARY COSTS	20246286	$ 1,200	DESIGNER SERVICES
526	BLW ENGINEERS INC	IVAQ	NON-SALARY COSTS	20246286	$ 1,200	DESIGNER SERVICES
527	ENTERPRISE EQUIP	IVAQ	NON-SALARY COSTS	20246893	$ 110,185	CONTRACTOR SERVICE UNIT VENTILATOR REPLACMENT-GES
528	ENTERPRISE EQUIP	IVAQ	NON-SALARY COSTS	20246893	$ 17,393	CONTRACTOR SERVICE UNIT VENTILATOR REPLACMENT-GES

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INVOICES FOR SCHOOL COMMITTEE APPROVAL

October 21, 2025 School Committee Meeting

	VENDOR NAME	ORG	OBJ	P.O.	AMOUNT	DESCRIPTION
529	COLLIERS PROJECT	IVAQ	NON-SALARY COSTS	20246074	$ 3,340	PROJECT MANAGEMENT SERVICES
530	COLLIERS PROJECT	IVAQ	NON-SALARY COSTS	20246074	$ 2,476	PROJECT MANAGEMENT SERVICES
531	COLLIERS PROJECT	IVAQ	NON-SALARY COSTS	20246074	$ 4,992	PROJECT MANAGEMENT SERVICES
532	TNTP INC	GROWING LITERACY	NON-SALARY COSTS	20265424	$ 47,167	CONTRACTED SERVICES
533	QUIGLEY JENNIFER	TITLE IIA	NON-SALARY COSTS		$ 960	TITLE IIA PROFESSIONAL DEVELOPMENT
534	BARBER DANIELLE M	TITLE IIA	NON-SALARY COSTS		$ 960	TITLE IIA PROFESSIONAL DEVELOPMENT
535	CHAREST, SAMANTHA	TITLE IIA	NON-SALARY COSTS		$ 960	TITLE IIA PROFESSIONAL DEVELOPMENT
536	KRISTINE VERA SWIBLE	TITLE IIA	NON-SALARY COSTS		$ 960	TITLE IIA PROFESSIONAL DEVELOPMENT
537	WYDAN, MAEVE ELLEN	TITLE IIA	NON-SALARY COSTS		$ 960	TITLE IIA PROFESSIONAL DEVELOPMENT
538	CALLAHAN, LYNNE O.	TITLE IIA	NON-SALARY COSTS		$ 960	TITLE IIA PROFESSIONAL DEVELOPMENT
539	OCCENA, DANIEL	CAFETERIA REV.	NON-SALARY COSTS		$ 185	STUDENT MEALS ACCOUNT REFUND
540	COMPASS GROUP USA	CAFETERIA REV.	NON-SALARY COSTS		$ 196,084	FOOD SERVICES MANAGEMENT
541	AMAZON.COM	SCHOOL DONATIONS	NON-SALARY COSTS	20265270	$ 76	CONSUMABLES FOR TEACHER/ STUDENTS
542	AMAZON.COM	SCHOOL DONATIONS	NON-SALARY COSTS	20265270	$ 633	CONSUMABLES FOR TEACHER/ STUDENTS
543	ENTERPRISE EQUIP	RENTALS BILLABLE	NON-SALARY COSTS	20246893	$ 53,987	CONTRACTOR SERVICE UNIT VENTILATOR REPLACMENT-GES

Revere Public Schools

QUARTERLY FINANCIAL REPORT FOR SCHOOL COMMITTEE

FY26 QUARTER 1 (period ending September 30, 2025)

This report only accounts for current year monies.

SNAPSHOT

	Original Appropriation	131,567,036
+	CFWD Appopriation*	5,470,999
+	District Reserve Mobilized	1,697,037
-	Expended/Encumbered To Date	38,444,501
=	Available Balance	100,290,571

BY SERIES	BUDGET	CFWD*	DIS RSRV	EXP & ENC	BALANCE
1000	3,726,429			1,444,586	2,281,843
2000	86,080,811	5,250,000	1,697,037	12,366,433	80,661,415
3000	14,131,537			5,959,990	8,171,547
4000	9,991,259	105,000		4,604,850	5,491,409
5000	1,087,000			34,773	1,052,227
7000	100,000			48,356	51,644
9000	16,450,000	115,999		13,985,514	2,580,485
Totals	131,567,036	5,470,999	1,697,037	38,444,501	100,290,571

* CFWD Appropriation pending vote of School Committee at their October 21, 2025 meeting

FY26 GENERAL LEDGER DETAIL

	ORG	OBJ	ACCOUNT NAME	ORIG APPR	CFWD APPR	DISTRICT RES	EXP + ENC	BALANCE
1	310908	511103	Administration - School Committee	79,800			17,483	62,317
2	310908	511104	Administration - School Committee Contracted Services	10,500			9,218	1,282
3	310908	511106	Administration - School Committee Other Costs	42,000			9,000	33,000
4	310908	512101	Administration - Superintendent Professional Salaries	246,003			61,828	184,175
5	310908	512102	Administration - Superintendent Clerical Salaries	76,833			19,503	57,330
6	310908	512103	Administration - Superintendent Other Salaries	48,000			9,944	38,056
7	310908	512104	Administration - Superintendent Contracted Services	190,000			84,880	105,120
8	310908	512105	Administration - Superintendent Supplies & Materials	15,000			10,000	5,000
9	310908	512106	Administration - Superintendent Other Costs	114,000			79,812	34,188
10	310908	512201	Administration - Assist. Superintendent Professional Salaries	583,976			145,994	437,982
11	310908	512202	Administration - Assist. Superintendent Clerical Salaries	81,373			20,910	60,463
12	310908	512303	Administration - Copy Center Staff	139,195			38,521	100,674
13	310908	512304	Administration - Copy Center Services	30,250			10,079	20,171
14	310908	512305	Administration - Copy Center Supplies	67,000			61,500	5,500
15	310908	512306	Administration - P.I.C. Nonsalary Costs	5,000			3,357	1,643
16	310908	514101	Administration - Finance Professional Salaries	537,708			129,443	408,265
17	310908	514102	Administration - Finance Clerical Salaries	343,593			98,180	245,413
18	310908	514105	Administration - Finance Supplies & Materials	17,000			14,236	2,764
19	310908	514106	Administration - Finance Other Costs	7,000			2,112	4,888
20	310908	514112	Administration - Finance Clerical Overtime	10,000			5,057	4,943
21	310908	514201	Administration - Human Resources Director	278,752			69,688	209,064
22	310908	514203	Administration - Human Resources Other Salaries	176,400			82,211	94,189
23	310908	514306	Administration - Legal Services	222,000			206,764	15,236

	ORG	OBJ	ACCOUNT NAME	ORIG APPR	CFWD APPR	DISTRICT RES	EXP + ENC	BALANCE
24	310908	514501	Administration - Administrative Technology Director	162,306			40,577	121,729
25	310908	514505	Administration - Admin Tech Supplies & Materials	242,740			214,290	28,450
26	310908	551001	Benefits - Retirement Incentives	237,000			0	237,000
27	310908	551003	Benefits - Sick Leave Buyback	100,000			1,550	98,450
28	310908	552006	Benefits - Umemployment	200,000			33,223	166,777
29	310908	552016	Benefits - Workers Compensation	300,000			0	300,000
30	310908	552026	Benefits - Workers Compensation Medical Expenses	250,000			0	250,000
31	320101	523051	Beachmont - Classroom Teachers	2,768,933	187,500	100,000	331,592	2,724,841
32	320102	523051	Beachmont - Classroom Teachers	1,064,816			123,332	941,484
33	320108	522101	Beachmont - Principals	155,000			38,750	116,250
34	320108	522102	Beachmont - Building Secretaries	64,444			15,892	48,552
35	320108	522111	Beachmont - Assistant Principals	146,347			16,886	129,461
36	320108	523253	Beachmont - Substitutes	52,000			6,145	45,855
37	320108	524115	Beachmont - Instructional Material	36,540			8,657	27,883
38	320208	528001	Beachmont - Social Workers	180,291			20,298	159,993
39	320201	523051	Garfield - Classroom Teachers	4,702,791	312,500	100,000	614,378	4,500,913
40	320202	523051	Garfield - Classroom Teachers	1,369,868			138,517	1,231,351
41	320208	522101	Garfield - Principals	162,000			40,500	121,500
42	320208	522102	Garfield - Building Secretaries	68,106			17,026	51,080
43	320208	522111	Garfield - Assistant Principals	295,536			34,100	261,436
44	320208	522503	Garfield - Building Technologists	61,796			3,946	57,850
45	320208	523253	Garfield - Substitutes	80,000			9,706	70,294
46	320208	524115	Garfield - Instructional Material	50,400			16,383	34,017
47	320208	528001	Garfield - Social Workers	284,445			31,758	252,687
48	320301	523051	Lincoln - Classroom Teachers	3,667,340	312,500	100,000	476,566	3,603,274

	ORG	OBJ	ACCOUNT NAME	ORIG APPR	CFWD APPR	DISTRICT RES	EXP + ENC	BALANCE
49	320302	523051	Lincoln - Classroom Teachers	877,850			103,934	773,916
50	320308	522101	Lincoln - Principals	155,000			38,750	116,250
51	320308	522102	Lincoln - Building Secretaries	63,181			15,795	47,386
52	320308	522111	Lincoln - Assistant Principals	296,536			34,216	262,320
53	320308	522503	Lincoln - Building Technologists	72,145			18,036	54,109
54	320308	523253	Lincoln - Substitutes	75,000			5,940	69,060
55	320308	524115	Lincoln - Instructional Material	45,990			6,003	39,987
56	320308	528001	Lincoln - Social Workers	180,990			20,378	160,612
57	320401	523051	Hill - Classroom Teachers	4,590,743	375,000	100,000	577,114	4,488,629
58	320402	523051	Hill - Classroom Teachers	1,143,516			119,773	1,023,743
59	320408	522101	Hill - Principals	160,500			40,125	120,375
60	320408	522102	Hill - Building Secretaries	70,043			17,603	52,440
61	320408	522111	Hill - Assistant Principals	297,536			34,273	263,263
62	320408	522503	Hill - Building Technologists	91,123			22,781	68,342
63	320408	523253	Hill - Substitutes	80,000			3,414	76,586
64	320408	524115	Hill - Instructional Material	46,620			35,802	10,818
65	320408	528001	Hill - Social Workers	193,036			21,769	171,267
66	320501	523051	Paul Revere - Classroom Teachers	3,404,956	125,000	100,000	424,993	3,204,963
67	320502	523051	Paul Revere - Classroom Teachers	1,153,217			127,763	1,025,454
68	320508	522101	Paul Revere - Principals	159,500			39,875	119,625
69	320508	522102	Paul Revere - Building Secretaries	72,228			18,057	54,171
70	320508	522111	Paul Revere - Assistant Principals	147,814			17,055	130,759
71	320508	523253	Paul Revere - Substitutes	52,000			5,702	46,298
72	320508	524115	Paul Revere - Instructional Material	40,950			3,506	37,444
73	320508	528001	Paul Revere - Social Workers	202,584			15,382	187,202

	ORG	OBJ	ACCOUNT NAME	ORIG APPR	CFWD APPR	DISTRICT RES	EXP + ENC	BALANCE
74	320601	523051	Whelan - Classroom Teachers	4,325,944	500,000	100,000	551,447	4,374,497
75	320602	523051	Whelan - Classroom Teachers	1,080,324			124,150	956,174
76	320608	522101	Whelan - Principals	159,500			39,875	119,625
77	320608	522102	Whelan - Building Secretaries	64,444			16,111	48,333
78	320608	522111	Whelan - Assistant Principals	294,536			33,927	260,609
79	320608	522503	Whelan - Building Technologists	143,503			35,876	107,627
80	320608	523253	Whelan - Substitutes	80,000			4,600	75,400
81	320608	524115	Whelan - Instructional Material	47,880			18,049	29,831
82	320608	528001	Whelan - Social Workers	196,414			22,663	173,751
83	320701	523051	Revere High - Classroom Teachers	11,250,270	1,500,000	400,000	1,644,640	11,505,630
84	320702	523051	Revere High - Classroom Teachers	1,967,689			205,047	1,762,642
85	320708	522101	Revere High - Principals	176,000			44,425	131,575
86	320708	522102	Revere High - Building Secretaries	344,649			85,538	259,111
87	320708	522111	Revere High - Assistant Principals	1,031,751			138,149	893,602
88	320708	522503	Revere High - Building Technologists	247,554			61,410	186,144
89	320708	523253	Revere High - Substitutes	150,000			11,884	138,116
90	320708	523401	Revere High - Librarians	107,840			12,443	95,397
91	320708	524115	Revere High - Instructional Material	219,600			76,936	142,664
92	320708	527101	Revere High - Guidance Counselors	1,447,132			168,286	1,278,846
93	320708	528001	Revere High - Social Workers	776,318			89,575	686,743
94	320801	523051	City Lab- Classroom Teachers	1,066,059	62,500	97,037	129,712	1,095,884
95	320802	523051	City Lab- Classroom Teachers	75,000			11,782	63,218
96	320808	522101	City Lab- Principals	170,340			42,585	127,755
97	320808	522102	City Lab- Building Secretaries	71,028			17,757	53,271
98	320808	522111	City Lab- Assistant Principals	144,347			16,598	127,749

	ORG	OBJ	ACCOUNT NAME	ORIG APPR	CFWD APPR	DISTRICT RES	EXP + ENC	BALANCE
99	320808	523253	City Lab- Substitutes	10,000			150	9,850
100	320808	524115	City Lab- Instructional Material	86,350			10,936	75,414
101	320808	527101	City Lab- Guidance Counselors	84,613			9,763	74,850
102	320808	528001	City Lab- Social Workers	95,678			11,040	84,638
103	320901	523303	Instructional - Regular Aides	173,748			15,099	158,649
104	320902	521101	Instructional - SPED Directors	158,776			39,694	119,082
105	320902	521102	Instructional - SPED Director Clerical Salaries	208,974			64,117	144,857
106	320902	523151	Instructional - SPED Instructional Coordinators	2,160,352	250,000		281,050	2,129,302
107	320902	523303	Instructional - SPED Aides	2,580,683			287,197	2,293,486
108	320902	524205	Instructional - SPED Supplies & Materials	44,600			18,644	25,956
109	320902	524403	Instructional - SPED Summer Other Salaries	60,000			0	60,000
110	320902	524404	Instructional - SPED 504 Contracted Services	1,938,300			869,075	1,069,225
111	320902	527204	Instructional - SPED Psychological Evaluations	250,000			250,000	0
112	320903	523465	Instructional - ELL Supplies & Materials	4,400			1,141	3,259
113	310908	521101	Instructional - Curriculum Directors	719,471			83,189	636,282
114	320908	521102	Instructional - Directors Clerical Salaries	288,623			71,996	216,627
115	320908	522503	Instructional - Building Technologists	377,814			94,654	283,160
116	320908	523061	Instructional - Degree Changes	350,000			0	350,000
117	320908	523071	Instructional - Tutors	15,000			1,482	13,518
118	320908	523081	Instructional - Misc Payments to Teachers	746,270			3,172	743,098
119	320908	523111	Instructional - National Board Certification	30,000			0	30,000
120	320908	523151	Instructional - Insructional Coaches	535,348	187,500		62,143	660,705
121	320908	523253	Instructional - Longterm Contracted Substitutes	458,760			28,494	430,266
122	320908	523263	Instructional - Teacher Prep Substitutes	85,000			0	85,000
123	320908	523403	Instructional - Library Aides	238,946			25,524	213,422

	ORG	OBJ	ACCOUNT NAME	ORIG APPR	CFWD APPR	DISTRICT RES	EXP + ENC	BALANCE
124	320908	523415	Instructional - Fine Arts Supplies & Materials	39,400			10,201	29,199
125	320908	523425	Instructional - English Supplies & Materials	4,400			1,716	2,684
126	320908	523435	Instructional - Math Supplies & Materials	4,400			1,422	2,978
127	320908	523445	Instructional - Science Supplies & Materials	4,400			2,005	2,395
128	320908	523455	Instructional - Humanities Supplies & Materials	4,400			1,577	2,823
129	320908	523511	Instructional - PD Leadership Professionals	204,832			23,634	181,198
130	320908	523571	Instructional - PD Stipends	34,184			285	33,899
131	320908	523574	Instructional - PD Contracted Services	113,500			35,000	78,500
132	320908	523575	Instructional - PD Supplies & Materials	8,000			6,166	1,834
133	320908	524114	Instructional - Instructional Contracted Services	378,500			151,643	226,857
134	320908	524115	Instructional - Instructional Materials	415,000			111,246	303,754
135	320908	524515	Instructional - Classroom Instr Technology	100,000			0	100,000
136	320908	524516	Instructional - Technology Services	66,628			0	66,628
137	320908	527105	Instructional - Guidance Supplies & Materials	80,000			50,583	29,417
138	320908	527201	Instructional - Teaching and Assessment Professionals	146,860			17,349	129,511
139	320908	527203	Instructional - Proctors	10,000			0	10,000
140	320908	528001	Instructional - Psychologists	256,001	437,500		62,557	630,944
141	321001	523051	Rumney Marsh - Classroom Teachers	3,663,514	187,500	200,000	471,168	3,579,846
142	321002	523051	Rumney Marsh - Classroom Teachers	1,142,211			115,587	1,026,624
143	321008	522101	Rumney Marsh - Principals	161,951			40,488	121,463
144	321008	522102	Rumney Marsh - Building Secretaries	68,288			17,072	51,216
145	321008	522111	Rumney Marsh - Assistant Principals	418,726			48,315	370,411
146	321008	522503	Rumney Marsh - Building Technologists	82,448			20,612	61,836
147	321008	523253	Rumney Marsh - Substitutes	85,000			2,724	82,276
148	321008	524115	Rumney Marsh - Instructional Material	42,210			28,524	13,686

	ORG	OBJ	ACCOUNT NAME	ORIG APPR	CFWD APPR	DISTRICT RES	EXP + ENC	BALANCE
149	321008	527101	Rumney Marsh - Guidance Counselors	156,111			9,763	146,348
150	321008	528001	Rumney Marsh - Social Workers	282,057			32,545	249,512
151	321101	523051	Garfield - Classroom Teachers	3,961,489	250,000	200,000	485,213	3,926,276
152	321102	523051	Garfield - Classroom Teachers	388,266			49,075	339,191
153	321108	522101	Garfield - Principals	158,000			39,500	118,500
154	321108	522102	Garfield - Building Secretaries	65,151			16,288	48,863
155	321108	522111	Garfield - Assistant Principals	435,623			50,207	385,417
156	321108	523253	Garfield - Substitutes	85,000			4,322	80,678
157	321108	524115	Garfield - Instructional Material	40,320			30,071	10,249
158	321108	527101	Garfield - Guidance Counselors	109,306			12,612	96,694
159	321108	528001	Garfield - Social Workers	241,131			27,823	213,308
160	321201	523051	Susan B. Anthony - Classroom Teachers	4,511,035	562,500	200,000	578,374	4,695,161
161	321202	523051	Susan B. Anthony - Classroom Teachers	680,754			80,976	599,778
162	321208	522101	Susan B. Anthony - Principals	173,861			43,465	130,396
163	321208	522102	Susan B. Anthony - Building Secretaries	70,384			17,465	52,919
164	321208	522111	Susan B. Anthony - Assistant Principals	418,781			48,263	370,518
165	321208	523253	Susan B. Anthony - Substitutes	85,000			6,488	78,512
166	321208	524115	Susan B. Anthony - Instructional Material	40,950			21,242	19,708
167	321208	527101	Susan B. Anthony - Guidance Counselors	116,677			13,463	103,214
168	321208	528001	Susan B. Anthony - Social Workers	302,523			34,907	267,616
169	330901	533004	Student Services - Regular Transportation	1,807,900			1,795,586	12,315
170	330902	533003	Student Services - SPED Transportation Drivers	515,102			62,642	452,460
171	330902	533014	Student Services - SPED Inside Transportation	1,647,000			1,390,570	256,430
172	330902	533024	Student Services - SPED Outside Transportion	3,138,901			1,071,737	2,067,164
173	330908	531001	Student Services - PIC Directors	103,500			19,512	83,988

	ORG	OBJ	ACCOUNT NAME	ORIG APPR	CFWD APPR	DISTRICT RES	EXP + ENC	BALANCE
174	330908	531003	Student Services - PIC Other Salaries	1,428,752			256,781	1,171,971
175	330908	531013	Student Services - PIC Overtime	12,000			1,061	10,939
176	330908	532001	Student Services - Health Nurses	886,077			97,241	788,836
177	330908	532003	Student Services - Health Aides	137,137			15,848	121,289
178	330908	532005	Student Services - Health Supplies & Materials	47,775			21,225	26,550
179	330908	533001	Student Services - Transportation Professional Salaries	112,000			28,000	84,000
180	330908	533002	Student Services - Transportation Clerical Salaries	73,543			19,080	54,463
181	330908	533005	Student Services - Transportation Supplies & Materials	150,000			119,470	30,530
182	330908	533006	Student Services - Transportation Other Costs	93,950			105,196	(11,246)
183	330908	533013	Student Services - Transportation Overtime	89,675			33,004	56,671
184	330908	533023	Student Services - Transportation Monitors	460,996			63,285	397,711
185	330908	533034	Student Services - Homeless Transp Living Inside the City	900,000			72,341	827,659
186	330908	533044	Student Services - Homeless Transp Living Outside the City	450,000			279,146	170,854
187	330908	533054	Student Services - Foster Care Transportation	300,000			159,880	140,120
188	330908	534006	Student Services - Food Services Other Costs	102,000			35,368	66,632
189	330908	535101	Student Services - Athletic Directors	150,360			17,349	133,011
190	330908	535103	Student Services - Athletic Coaches	260,400			3,500	256,900
191	330908	535105	Student Services - Athletic Supplies & Materials	208,688			119,676	89,012
192	330908	535113	Student Services - Athletic Trainers	36,000			4,846	31,154
193	330908	536013	Student Services - School Security Other Salaries	981,031			149,176	831,855
194	330908	536015	Student Services - School Security Supplies & Materials	28,750			17,194	11,556
195	330908	536023	Student Services - School Security Overtime	10,000			1,275	8,725
196	340108	541104	Utilities Beachmont - Contracted Cleaning	154,907			152,652	2,255
197	340108	541305	Utilities Beachmont - Electricity	187,425			3,644	183,781
198	340108	541315	Utilities Beachmont - Natural Gas	110,250			2,225	108,025

	ORG	OBJ	ACCOUNT NAME	ORIG APPR	CFWD APPR	DISTRICT RES	EXP + ENC	BALANCE
199	340208	541104	Utilities Garfield - Contracted Cleaning	212,292			208,800	3,492
200	340208	541305	Utilities Garfield - Electricity	385,875			1,705	384,170
201	340208	541315	Utilities Garfield - Natural Gas	132,300			2,192	130,108
202	340308	541104	Utilities Lincoln - Contracted Cleaning	128,419			120,092	8,327
203	340308	541305	Utilities Lincoln - Electricity	105,840			0	105,840
204	340308	541315	Utilities Lincoln - Natural Gas	77,175			560	76,615
205	340308	541104	Utilities Hill - Contracted Cleaning	159,320			201,812	(42,492)
206	340408	541305	Utilities Hill - Electricity	187,425			45,196	142,229
207	340408	541315	Utilities Hill - Natural Gas	66,150			2,906	63,244
208	340508	541104	Utilities Paul Revere - Contracted Cleaning	110,761			106,892	3,869
209	340508	541305	Utilities Paul Revere - Electricity	137,813			16,705	121,108
210	340508	541315	Utilities Paul Revere - Natural Gas	38,588			2,031	36,557
211	340708	541104	Utilities Revere High - Contracted Cleaning	375,626			256,022	119,604
212	340708	541305	Utilities Revere High - Electricity	554,400			26,205	528,195
213	340708	541315	Utilities Revere High - Natural Gas	220,500			3,768	216,732
214	340908	541101	Maintenance - Custodial Directors	171,556			42,889	128,667
215	340908	541103	Maintenance - Custodians	1,588,106			416,865	1,171,241
216	340908	541104	Maintenance - Custodial Contracted Services	63,000			20,000	43,000
217	340908	541105	Maintenance - Custodial Supplies & Materials	94,500			40,582	53,918
218	340908	541113	Maintenance - Custodial Overtime	138,500			63,823	74,677
219	340908	542104	Maintenance - Maintenance of Grounds (Services)	26,250			13,000	13,250
220	340908	542203	Maintenance - Tradesmen	532,866			144,555	388,311
221	340908	542204	Maintenance - Maintenance of Buildings (Services)	383,500			329,351	54,149
222	340908	542205	Maintenance - Maintenance of Buildings (Supplies)	357,028			213,401	143,627
223	340908	542213	Maintenance - Tradesmen Overtime	59,300			10,072	49,228

	ORG	OBJ	ACCOUNT NAME	ORIG APPR	CFWD APPR	DISTRICT RES	EXP + ENC	BALANCE
224	340908	542254	Maintenance - Building Security Systems (Services)	120,321			87,863	32,458
225	340908	542255	Maintenance - Building Security Systems (Supplies)	185,000			0	185,000
226	340908	542304	Maintenance - Maintenance of Equipment (Services)	1,136,715	105,000		1,155,081	86,634
227	340908	542305	Maintenance - Maintenance of Equipment (Supplies)	40,000			639	39,361
228	340908	544004	Maintenance - Network & Telecom (Services)	607,630			434,358	173,272
229	340908	544005	Maintenance - Network & Telecom (Supplies)	100,000			92,629	7,371
230	340908	573014	Capital - Building Renovations #1	100,000			48,356	51,644
232	341008	541104	Utilities Rumney Marsh - Contracted Cleaning	154,907			152,352	2,555
233	341008	541305	Utilities Rumney Marsh - Electricity	220,500			7,368	213,132
234	341008	541315	Utilities Rumney Marsh - Natural Gas	55,125			1,492	53,633
235	341208	541104	Utilities Susan B. Anthony - Contracted Cleaning	203,464			208,800	(5,336)
236	341208	541305	Utilities Susan B. Anthony - Electricity	330,750			8,498	322,252
237	341208	541315	Utilities Susan B. Anthony - Natural Gas	77,175			326	76,849
238	390902	591006	Tuitions - Mass Schools	6,000,000			5,790,440	209,560
239	390902	593006	Tuitions - Non Public Schools	4,450,000			2,015,066	2,434,934
240	390902	593016	Tuitions - Residential Schools	1,000,000	115,999		1,542,940	(426,942)
241	390902	594006	Tuitions - Collaboratives	5,000,000			4,637,068	362,932

NOTES ON DEFICITS

Transportation: purchased cameras and gateway access from Samsara

Cleaning: deficits net positive against surpluses per bid

Residential: more enrollments than expected; will be covered by surplus tuition budget

REVERE
PUBLIC
SCHOOLS

101 SCHOOL STREET
REVERE, MA 02151

Matthew Kruse, CFO 781-286-8233 mkruse@revereK12.org

TO: Dr. Dianne Kelly, Ed.D
FROM: Matthew Kruse, CFO MK
DATE: October 14, 2025
RE: Appropriation of Free Cash CFWD from FY25 into FY26

Please request that the School Committee vote to approve the appropriation of our free cash carry-forward funds of $5,470,998.92 from FY25 into FY26 in accordance with the attached spreadsheet which documents the general ledger accounts that will receive funding based on the recommendation of the Ways and Means Committee per their vote taken at their October 8, 2025 Ways and Means Committee meeting.

The Department of Elementary and Secondary requires that we spend these unexpended funds in the subsequent fiscal year in accordance with Net School Spending regulations.

Attachments: Carry Forward Worksheet

REVERE PUBLIC SCHOOLS

CARRY FORWARD WORKSHEET

Below is a breakout of how the Ways and Means Committee has recommended allocating/appropriating funds carried forward from the 24-25 school school year into the 25-26 school year.

SUMMARY

NET SCHOOL SPENDING REQUIRED CFWD	5,470,999
For Classroom Teachers (Per Voted Budget)	5,250,000
For Lincoln Tot Lot (Flow Through From FY25)	65,000
For Beachmont Early Childhood Playground	40,000
For Tuitions to Residential Schools	115,999

DETAILS

ORG	OBJ	ACCOUNT	BUA
320101	523051	Beachmont	187,500
320201	523051	Garfield	312,500
320301	523051	Lincoln	312,500
320401	523051	Hill	375,000
320501	523051	Paul Revere	125,000
320601	523051	Whelan	500,000
320701	523051	Rumney	187,500
320801	523051	Garfield	250,000
321001	523051	Anthony	562,500
321101	523051	Revere High	1,500,000
321201	523051	City Lab	62,500
320908	523151	Instr. Coaches	187,500
320902	523151	SPED Coordinators	250,000
320908	528001	Social Workers & Psychologists	437,500
340908	542304	Equipment Installation	105,000
390902	593016	Residential School Tuitions	115,998.92

Memo

To: Dr. Dianne Kelly, Superintendent of Schools
From: Matthew Kruse, Chief Financial Officer
Date: October 14, 2025
RE: 403b Plan Document Amendments

Please have the School Committee review and vote in approval of the attached amendments to our existing 403b Plan Document at their October 21, 2025 School Committee meeting.

The two documents attached for review are:

1. Revised 403b Plan Document
2. Adoption Agreement

In summary, the changes update some language to comply with current IRS law and allow for the commencement of ROTH IRA contributions.

Thank you.

403(b) Plan Document

Revere Public Schools

Section 403(b) Plan Document for Public Schools, Community Colleges, and Public Universities and Colleges

Article I – Purpose

1.01 **Purpose**: Section 403(b) of the Code of 1986 permits contributions to be made to annuity contracts and custodial accounts under a 403(b) Plan to provide retirement benefits for employees of certain non-profit educational, charitable, humane and religious organizations. The Employer whose name and signature appear on the Adoption Agreement hereby adopts a 403(b) Plan in the form of this Volume Submitter 403(b) Plan Document for Public Schools, as modified by the information provided and selections made in the Adoption Agreement, for the exclusive benefit of Employees and their beneficiaries.

Article II- Definitions

The following words and terms, when used in the Plan and the Adoption Agreement, shall have the meaning set forth below.

2.01 **Account**: The account or accumulation maintained for the benefit of any Participant or Beneficiary under one or more Annuity Contracts or Custodial Accounts. For purposes of this Plan a separate account (including a separate bookkeeping account) shall include separate accounting.

2.02 **Account Balance**: The bookkeeping account maintained for each Participant which reflects the aggregate amount credited to the Participant's Account under all Accounts, including the Participant's Elective Deferrals, the earnings or loss of each Annuity Contract or a Custodial Account (net of expenses) allocable to the Participant, any transfers for the Participant's benefit, and any distribution made to the Participant or the Participant's Beneficiary. If permitted in the applicable Annuity Contract or Custodial Account Agreement, in the case where a Participant has more than one Beneficiary at the time of the Participant's death, then a separate Account Balance shall be maintained for each Beneficiary. The Account Balance includes any account established under Article VIII for rollover contributions and plan-to-plan transfers or exchanges made for a Participant, the account established for a Beneficiary after a Participant's death, and any account or accounts established for an Alternate Payee (as defined in section 414(p)(8) of the Code).

2.03 **Accumulated Benefit**: the sum of a Participant's or Beneficiary's Account Balances under all Funding Vehicles under the Plan.

2.04 **Administrative Appendix (Appendix)**: Persons to whom administrative functions have been allocated and the specific functions allocated to such persons shall be identified in an Administrative Appendix to the Plan. Service agreements and other records or information pertaining to the administration of the Plan may be included or incorporated by reference in the Administrative Appendix. The Appendix will also include a list of all the Vendors of Funding Vehicles approved for use under the Plan, including sufficient information to identify the approved Funding Vehicles. This Appendix may be modified from time to time. A modification of the Appendix is not an amendment of the Plan.

2.05 **Administrator**: The person, committee, or other organization named in the Adoption Agreement, appointed by the Employer to administer the Plan. If no such Entity is named, the Administrator shall be the Employer. Functions of the Administrator, including those described in the Plan, may be performed by Vendors, designated agents of the Administrator, or others (including Employees a substantial portion of whose duties is administration of the Plan) pursuant to the terms of the Individual Agreements, written service agreements or other documents under the Plan. For this purpose, an Employee is treated as having a substantial portion of his or her duties devoted to administration of the Plan if the Employee's duties with respect to administration of the Plan are a regular part of the Employee's duties and the Employee's duties relate to Participants and Beneficiaries generally (and the Employee only performs those duties for himself or herself as a consequence of being a Participant or Beneficiary). Such duties shall be outlined and provided to the Employer under the Administrative Appendix.

2.06 **Adoption Agreement**: The instrument completed and executed by the Employer, in which the Employer adopts this Volume Submitter 403(b) Plan and selects its options under the Plan. Such Agreement may be amended by the Employer from time to time.

2.07 **After-Tax (Nondeductible) Employee Contribution:** Any contribution made to the Plan by a Participant as an After–Tax Employee Contribution that is included in the Participant's gross income in the year in which made and that is maintained under a separate account or separate accounting to which earnings and losses are allocated. If elected by the Employer in the Adoption Agreement, After-Tax Employee Contributions may be designated as Mandatory Employee Contributions.

2.08 **Alternate Payee:** A spouse, former spouse, child or other dependent of a Participant who is assigned under a qualified domestic relations order (as defined in §414(p) of the Code) a right to receive all or a portion of the benefits payable with respect to a Participant.

2.09 **Annuity Contract**: A nontransferable group or individual contract as defined in sections 403(b)(1) and 401(g) of the Code, established for each Participant by the Employer, or by each Participant individually, that is issued by an insurance company qualified to issue annuities under any applicable State law and that includes payment in the form of an annuity.

2.10 **Beneficiary**: The designated person or persons entitled to receive benefits under the Plan after the death of a Participant, subject to such additional rules as may be set forth in the Individual Agreements. If no designation has been made, or if no beneficiary is living at the time of a Participant's death, his Beneficiary shall be:

(a) His surviving spouse; but if he has no surviving spouse, then

(b) His surviving children, in equal shares; but if he has no surviving children, then

(c) His estate.

If the Individual Agreement permits, a Beneficiary may designate a subsequent Beneficiary(ies) to receive the remaining balance in the account upon such original Beneficiary's death.

2.11 **Break in Service**

(a) Hour of Service Method - If the Employer has specified in the Adoption Agreement that the Hour of Service method shall be used, then a Break in Service shall mean a Plan Year during which an Employee does not complete more than 500 (or less, if so elected in the Adoption Agreement) Hours of Service with the Employer. However, in determining the Break in Service referenced in this paragraph, the computation period shall be the same as that which is used to determine a Year of Service for eligibility purposes.

Solely for the purpose of determining whether a Break in Service for eligibility and vesting purposes has occurred in a computation period, an individual who is absent from work for maternity or paternity reasons shall receive credit for the Hours of Service which would otherwise have been credited to such individual but for such absence, or in any case in which such hours cannot be determined, 8 Hours of Service per day of such absence. The Hours of Service credited under this paragraph shall be credited in the computation period in which the absence begins if the crediting is necessary to prevent a Break in Service in that period, or, in all other cases, in the following computation period.

(b) Elapsed Time Method - If the Employer has specified in the Adoption Agreement that the elapsed time method shall be used, then a Break in Service shall mean a Period of Severance of at least twelve-consecutive months.

A Period of Severance is a continuous period of time during which the Employee is not employed by the Employer. Such period begins on the date the Employee retires, quits, or is discharged, or if earlier, the 12 month anniversary of the date on which the Employee was otherwise first absent from service.

In the case of an individual who is absent from work for maternity or paternity reasons, the twelve-consecutive month period beginning on the first anniversary of the first date of such absence shall not constitute a Break in Service.

(c) For purposes of Section 2.11(a) and (b) above, an absence from work for maternity or paternity reasons means an absence (1) by reason of the pregnancy of the individual, (2) by reason of the birth of a child of the individual, (3) by reason of the placement of a child with the individual in connection with the adoption of such child by such individual, or (4) for the purpose of caring for such child for a period beginning immediately following such birth or placement. The total number of hours of service under this Section by reason of any such pregnancy or placement shall not exceed 501 hours.

2.12 **Code**: The Internal Revenue Code of 1986, as now in effect or as hereafter amended. All citations to sections of the Code are to such sections as they may from time to time be amended or renumbered.

2.13 **Collective Bargaining Agreement:** An agreement which the Secretary of Labor finds to be a Collective Bargaining Agreement between employee representatives and one or more employers, if there is evidence that retirement benefits were the subject of good faith bargaining and if less than two percent of the Employees of the Employer who are covered pursuant to that agreement are professionals as defined in section 1.410(b)(-9(g) of the proposed regulations. For this purpose, the term "employee representatives" does not include any organization more than half of whose members are employees who are owners, officers, or executives of the Employer.

2.14 **Compensation**:

(a) All cash compensation for services to the Employer, including salary, wages, fees, commissions, bonuses, and overtime pay, that is includible in the Employee's gross income for the calendar year, plus amounts that would be cash compensation for services to the Employer includible in the Employee's gross income for the calendar year but for a compensation reduction election under section 125, 132(f), 401(k), 403(b), or 457(b) of the Code (including an election under Article III made to reduce compensation in order to have Elective Deferrals under the Plan). Such Compensation shall be determined under the most recent year of service pursuant to Section 403(b)(4) of the Code and which precedes the taxable year by no more than five years.

(b) Notwithstanding section 2.14(a) above, if elected in the Adoption Agreement, the Employer may exclude certain forms of compensation for purposes of determining the maximum permitted Elective Deferrals, Employer Contributions, or any other contributions being made to this Plan.

2.15 **Custodial Account**: The group or individual custodial account or accounts, as defined in section 403(b)(7) of the Code, established for each Participant by the Employer, or by each Participant individually, to hold assets of the Plan.

2.16 **Disabled**: The definition of disability provided in the applicable Individual Agreement. If not defined in the Individual Agreement, "Disabled" shall mean, pursuant to section 72(m)(7) of the Code, the inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or to be of long continued and indefinite duration. The permanence and degree of such impairment shall be supported by medical evidence.

2.17 **Elective Deferral**: The Employer contributions made to the Plan at the election of the Participant in lieu of receiving cash compensation. If elected by the Employer in the Adoption Agreement, Elective Deferrals may include pre-tax salary reduction contributions and Designated Roth Elective Deferrals.

2.18 **Employee**: Each individual, whether appointed or elected, who is a common law Employee of the Employer performing services for a Public School of the State, as an Employee of the Employer. This definition is not applicable unless the Employee's Compensation for performing services for a Public School is paid by the Employer. Further, a person occupying an elective or appointive public office is not an Employee performing services for a Public School unless such office is one to which an individual is elected or appointed only if the individual has received training, or is experienced, in the field of education. A public office includes any elective or appointive office of a State or local government.

2.19 **Employer**: The entity whose name appears on the Adoption Agreement executed by it, any successor which elects to continue the Plan, and any predecessor which has maintained this Plan. Such Employer must be an organization which is a State or political subdivision of a State or an agency or instrumentality of either, that has employees who perform services for an educational institution (as defined in section 170(b)(1)(A)(ii) of the Code. For purposes of eligibility to participate in and make contributions to the Plan, "Employer" also includes any Related Employer that is an eligible employer within the meaning of section 1.403(b)-2(b)(8) of the Treasury Regulations and that is designated in the Adoption Agreement.

2.20 **Employer Contribution**: Amounts contributed by the Employer, other than Elective Deferrals, for the Participant pursuant to Article XII of the Plan.

2.21 **Employer Contribution Account**: The account established and maintained for each Participant consisting of the Participant's Employer Contribution Account and certain transfers, where no accounting has been maintained with respect to principal and interest on Elective Deferrals or other unknown amounts that are part of the Employee's 403(b) account.

2.22 **Entry Date**: The date designated by the Employer in the Adoption Agreement.

2.23 **Excess Deferral**: For any taxable year, that portion of an Employee's Elective Deferrals that exceeds the limits of Section 402(g) of the Code.

2.24 **Funding Vehicles**: The Annuity Contracts or Custodial Accounts that satisfy the requirements of section 1.403(b)-3 of the Treasury Regulations and that are issued or established for funding amounts held under the Plan. A list of Vendors of Funding Vehicles approved for use under the Plan, including sufficient information to identify the approved Funding Vehicles, shall be maintained in an appendix to the Plan. The terms governing each Individual Agreements for the Funding Vehicles under the Plan, excluding those terms that are inconsistent with the Plan or section 403(b) of the Code, are hereby incorporated by reference in the Plan.

2.25 **Hardship (Financial Hardship)**: Hardship is defined as an immediate and heavy financial need of the Employee where such Employee lacks other available resources. Unless the Employer maintains a separate Hardship Policy, the following are the only financial needs considered immediate and heavy:

(a) expenses (within the meaning of section 213(d) of the Code) incurred or necessary for medical care of the Participant, the Participant's spouse, or dependents or the Participant's primary beneficiary (as defined in Q&A-5 of IRS Notice 2007-7);

(b) the purchase (excluding mortgage payments) of a principal residence for the Participant;

(c) payment of tuition and related educational fees for the next 12 months of post-secondary education for the Participant, the Participant's spouse, children or dependents or the Participant's primary beneficiary;

(d) payments necessary to prevent the eviction of the Participant from, or a foreclosure on the mortgage of, the Participant's principal residence;

(e) payments for burial or funeral expenses for the Participant's deceased parent, spouse, child or dependent (as defined in Section 152, and, beginning on or after August 17, 2006, without regard to Section 152(d)(1)(B)) the Participant's primary beneficiary;

(f) expenses to repair damage to the Participant's principal residence that would qualify for the casualty loss deduction under Code section 165 (determined without regard to whether the loss exceeds 10% of adjusted gross income); or

(g) Other definitions of immediate and heavy financial needs promulgated by the Commissioner of Internal Revenue through the publication of revenue rulings, notices, and other documents of general applicability.

The Plan must demonstrate that it satisfies section 1.401(k)-(1)(d)(3)(iv)(E) of the Treasury Regulations.

2.26 **Hour of Service**:

(a) Each hour for which an Employee is directly or indirectly compensated, or entitled to compensation, by the Employer for the performance of duties during the applicable computation period; each hour for which an Employee is directly or indirectly compensated or entitled to compensation by the Employer (irrespective of whether the employment relationship has terminated) for reasons other than performance of duties (such as vacation, holidays, sickness, jury duty, disability, lay-off, military duty, or Authorized Leave of Absence) during the applicable computation period; and, each hour for which back pay is awarded or agreed to by the Employer without regard to mitigation of damages.

(b) Notwithstanding the above, (1) no more than 501 Hours of Service are required to be credited to an Employee on account of any single continuous period during which the Employee performs no duties (whether or not such period occurs in a single computation period), (2) an hour for which an Employee is directly or indirectly paid, or entitled to payment, on account of a period during which no duties are performed is not required to be credited to the Employee if such payment is made or due under a plan maintained solely for the purpose of complying with applicable workers' compensation, unemployment compensation, or disability insurance laws; and (3) Hours of Service are not required to be credited for a payment which solely reimburses an Employee for medical or for medically-related expenses incurred by the Employee.

(c) For purposes of this Section, a payment shall be deemed to be made by, or due from, the Employer regardless of whether such payment is made by, or due from, the Employer directly or indirectly through, among others, a trust fund, or insurer, to which the Employer contributes or pays premiums, and regardless of whether contributions made or due to the trust fund, insurer, or other entity are for the benefit of particular Employees or are on behalf of a group of Employees in the aggregate.

(d) An Hour of Service must be counted for the purpose of determining a year of participation for purposes of accrued benefits and the employment (or re-employment) commencement date. The provisions of Department of Labor Regulations 2530.200b 2 are incorporated herein by reference.

2.27 **Individual Agreement(s)**: The agreements between a Vendor and the Employer or a Participant that constitutes or governs a Custodial Account or an Annuity Contract.

2.28 **Nonresident Alien:** A nonresident alien who receives no earned income from the Employer which constitutes income from sources within the United States (within the meaning of section 861(a)(3) of the Code).

2.29 **Participant**: An individual for whom Elective Deferrals or Employer Contributions are currently being made, or for whom Elective Deferrals or Employer Contributions have previously been made, under the Plan and who has not received a distribution of his or her entire benefit under the Plan. All Employees of the Employer will be eligible to participate in the Plan except for those Employees excluded in the Adoption Agreement.

2.30 **Plan**: The name of the Plan, as indicated on the Employer's Adoption Agreement.

2.31 **Plan Year**: The calendar year, unless a different12 month period or a short Plan Year is specified by the Employer in the Adoption Agreement.

2.32 **Public School**: An educational organization described in section 170(b)(1)(A)(ii) of the Code (relating to educational organizations that normally maintain a regular faculty and curriculum and normally has a regularly enrolled body of pupils or students in attendance at the place where educational activities are regularly carried out). Such definition shall also include State Departments of Education pursuant to Revenue Ruling 73-607.

2.33 **Qualified Employee**: For purposes of the special section 403(b) Catch-up limitation (defined under section 4.02, an Employee who has completed at least 15 Years of Service taking into account only employment with the Employer.

2.34 **Qualified Organization**: An organization that is an educational organization described in section 170(b)(1)(A)(ii), a hospital, a health and welfare service agency (including a home health service agency), a church related organization, or any organization described in section 414(e)(3)(B)(ii).

2.35 **Related Employer**: The Employer and any other entity which is under common control with the Employer under section 414(b), (c), (m) or (o) of the Code as defined in section 1.403(b)-2(b)(8) of the Treasury Regulations and that is designated in the Adoption Agreement. For this purpose, the Employer shall determine which entities are Related Employers based on a reasonable, good faith standard and taking into account the special rules applicable under Notice 89-23, 1989-1 C.B. 654.

2.36 **Roth Elective Deferrals:** A Roth Elective Deferral is an Elective Deferral that is: (1) designated irrevocably by the Participant at the time of the cash or deferred election as a Roth Elective Deferral that is being made in lieu of all or a portion of the pre-tax Elective Deferrals the Participant is otherwise eligible to make under the Plan; and (2) treated by the employer as includible in the Participant's income at the time the Participant would have received that amount in cash if the Participant had not made a cash or deferred election.

2.37 **Salary Reduction Agreement**: A legally binding agreement between the Employer and Employee whereby the Employee authorizes a reduction in the Employee's future salary or foregoes an increase in salary with respect to amounts earned after the Plan's effective date, and whereby the Employer agrees to contribute the amount of salary reduced or foregone by the Employee to the Plan. The Salary Reduction Agreement may be terminated at any time by either the Employer or the Employee with respect to amounts not yet earned by the Employee.

2.38 **Severance from Employment**: For purpose of the Plan, Severance from Employment means that the Employee ceases to be employed by the Employer maintaining the Plan or a Related Employer that is eligible to maintain a section 403(b) Plan. However, a Severance from Employment also occurs on any date on which an Employee ceases to be an employee of a Public School, even though the Employee may continue to be employed by a Related Employer that is another unit of the State or local government that is not a Public School or in a capacity that is not employment with a public school (e.g., ceasing to be an employee performing services for a public school but continuing to work for the same State or local government employer).

2.39 **Sponsor of the 403(b) Volume Submitter Plan (Sponsor)**: The entity identified in the Adoption Agreement and who has received an Advisory Letter from the IRS with respect to the Plan.

2.40 **State:** A State, a political subdivision of a State, or any agency or instrumentality of a State. "State" includes the District of Columbia (pursuant to section 7701(a)(10) of the Code). An Indian tribal government is treated as a State pursuant to section 7871(a)(6)(B) of the Code for purposes of section 403(b)(1)(A)(ii) of the Code.

2.41 **Valuation Date**: The date or dates specified by the Employer and communicated to the Administrator.

2.42 **Vendor**: The provider of an Annuity Contract or Custodial Account. The Vendors selected by the Employer to receive ongoing payroll contributions shall be specified in the Administrative Appendix. Such Plan Vendor Attachment shall specify the Vendors who have entered into Information Sharing Agreements. Such Attachment shall be construed to be a part of the 403(b) Plan, and may be amended at any time by the Employer by re-executing such Plan Vendor Attachment.

2.43 **Year of Service**:

(a) For purposes of determining Includible Compensation or Special Catch-Up Contributions, "Year of Service" means each full year during which an individual is a full-time Employee of the Employer, plus fractional credit for each part of a year during which the individual is either a full-time Employee of the Employer for a part of a year or a part-time Employee of the Employer. The Employee must be credited with a full Year of Service for each year during which the Employee is a full-time Employee and a fraction of a year for each part of a work period during which the Employee is a full-time or part-time Employee of the Employer. An Employee's number of Years of Service equals the aggregate of the annual work periods during which the Employee is employed by the Employer. The work period is the Employer's annual work period.

(b) For purposes of determining Eligibility and Vesting for Employer Contributions, Year of Service shall be determined by one of the following methods:

(1) Hours of Service Method: If the Employer has specified in the Adoption Agreement that service will be credited on the basis of hours, days, weeks, semi-monthly payroll periods, or months, a Year of Service is a 12-consecutive month computation period during which the Employee completes at least the number of Hours of Service (not to exceed 1,000) specified in the Adoption Agreement.

(2) Elapsed Time Method:

(A) If the Employer has specified in the Adoption Agreement (or if the Adoption Agreement default is) that service will be credited under the Elapsed Time Method, for purposes of determining an Employee's initial or continued eligibility to participate in the Plan or the nonforfeitable interest in a Participant's account balance derived from Employer Contributions, a Year of Service is a period of service of 365 days

(B) For purposes of determining an Employee's initial or continued eligibility to participate in the Plan or the nonforfeitable interest in the Participant's account balance derived from Employer Contributions, (except for periods of service which may be disregarded on account of the "rule of parity") an Employee will receive credit for the aggregate of all time period(s) commencing with the Employee's first day of employment or reemployment and ending on the date a Break in Service begins. The first day of employment or reemployment is the first day the Employee performs an Hour of Service. An Employee will also receive credit for any period of severance of less than 12 consecutive months. Fractional periods of a year will be expressed in terms of days.

(3) Except where specifically excluded under in the Adoption Agreement, all of an Employee's Years of Service shall be taken into account for eligibility and vesting purposes, including Years of Service for an employee to be aggregated with the Employer pursuant to section 414(b), (c), or (m) of the Code.

2.44 **Definitions Related to Eligible Automatic Contribution Arrangements (EACAs)**:

(a) EACA: An "EACA" is an automatic contribution arrangement that satisfies the uniformity requirement in Section 3 of this Article and the notice requirement in Section 4 of this Article.

(b) Automatic Contribution Arrangement: An "automatic contribution arrangement" is an arrangement under which, in the absence of an affirmative election by a Covered Employee, a certain percentage of the Covered Employee's Compensation will be contributed to the Plan as an Elective Deferral in lieu of being included in the Covered Employee's pay.

(c) Covered Employee: A "Covered Employee" is a Participant identified in the Adoption Agreement as being covered under the EACA.

(d) Default Elective Deferrals: "Default Elective Deferrals" are the Elective Deferrals contributed to the Plan under the EACA on behalf of Covered Employees who do not have an affirmative election in effect regarding Elective Deferrals.

(e) Default Percentage: The "Default Percentage" is the percentage of a Covered Employee's Compensation contributed to the Plan as a Default Elective Deferral for the Plan Year. The Default Percentage is specified in the Adoption Agreement.

2.45 **Definitions Related to Limitation on Annual Additions:**

(a) Annual Additions: The following amounts credited to a Participant under the Plan or any other plan aggregated with the Plan under sections 5.01(b) and 5.01(c):

(1) Employer contributions, including Elective Deferrals (other than age 50 Catch up contributions described in section 414(v) of the Code and contributions that have been distributed to the Participant as Excess Elective Deferrals);

(2) After-tax Employee contributions;

(3) Forfeitures allocated to the Participant's Account;

(4) Amounts allocated to an individual medical account, as defined in section 415(l)(2) of the Code, which is part of a pension or annuity plan, and amounts derived from contributions paid or accrued which are attributable to post-retirement medical benefits, allocated to the separate account of a key employee, as defined in section 419A(d)(3) of the Code, under a welfare benefit fund, as defined in section 419(e) of the Code; and

(5) Allocations under a simplified employee pension.

Amounts described in 2.45(a)(1), (2), (3) and (5) are annual additions for purposes of both the dollar limitation under section 2.45(d)(1) and the percentage of compensation limitation under section 2.45(d)(2). Amounts described in (d) are annual additions solely for purposes of the dollar limitation under section 2.45(d)(1).

(b) Includible Compensation:

(1) An Employee's actual wages that are included in the Participant's gross income for Federal income tax purposes (computed without regard to section 911 of the Code, relating to United States citizens or residents living abroad), including differential wage payments under section 3401(h) of the Code for the most recent period that is a Year of Service. Includible Compensation also includes any Elective Deferral or other amount contributed or deferred by the Employer at the election of the Employee that would be includible in gross income but for the rules of section 125, 132(f)(4), 402(e)(3), 402(h)(1)(B), 402(k), or 457(b) of the Code. Includible Compensation does not include any compensation received during a period when the Employer was not an eligible employer within the meaning of section 1.403(b)-2(b)(8) of the Treasury Regulations. The amount of Includible Compensation is determined without regard to any community property laws. Except as provided in section 1.401(a)(17)-1(d)(4)(ii) of the Treasury Regulations with respect to eligible Participants in governmental plans, the amount of Includible Compensation of each Participant taken into account in determining contributions shall not exceed $265,000, as adjusted for cost-of- living increases in accordance with section 401(a)(17)(B) of the Code for periods after 2016.

(2) For purposes of applying the limitations on Annual Additions to nonelective Employer contributions pursuant to section 415 of the Code, Includible Compensation for a Participant who is permanently and totally disabled (as defined in section 72(m)(7) of the Code) is the compensation such Participant would have received for the Limitation Year if the Participant had been paid at the rate of compensation paid immediately before becoming permanently and totally disabled.

(c) Limitation Year: The Limitation Year means the Plan Year selected in the Adoption Agreement. However, if the Participant is in control of an Employer pursuant to section 5.01(c) above, the Limitation Year shall be the Limitation Year in the defined contribution plan controlled by the Participant.

(d) Maximum Annual Addition: The Annual Addition that may be contributed or allocated to a Participant's account under the Plan for any Limitation Year shall not exceed the lesser of:

(1) $53,000, as adjusted for increases in the cost-of –living under section 415 (d) of the Code for 2015 or 2016 periods , or

(2) 100 percent of the Participant's Includible Compensation for the Limitation Year.

(e) Contributions for Medical Benefits After Separation of Service: The Includible Compensation limit referred to in referred to in (d)(2) above shall not apply to any contribution for medical benefits after separation from service (within the meaning of section 401(h) or section 419A(f)(2) of the Internal Revenue Code) which is otherwise treated as an Annual Addition.

(f) Section 403(b) Prototype Plan: A Section 403(b) Prototype Plan means a section 403(b) plan the form of which is the subject of a favorable opinion letter from the Internal Revenue Service.

(g) Employer: Solely for purposes of this Article, "Employer" means the employer that has adopted the Plan and any employer required to be aggregated with that employer under section 414(b) and (c) (taking into account section 415(h)), (m), (o), of the Internal Revenue Code and section 1.414(c)-5 of the Treasury Regulations.

(h) Excess Annual Addition. "Excess Annual Addition" means the excess of the Annual Additions credited to the Participant for the Limitation Year under the Plan and plans aggregated with the Plan under sections 5.01(b)(c) over the Maximum Annual Addition for the Limitation Year under section 5.01(d)

2.46 **Definitions Related to Employer Contributions**:

(a) Vested Percentage: The nonforfeitable percentage of each Participant's Employer Contribution Account determined in accordance with the vesting formula specified in the Adoption Agreement.

(b) For Vesting Purposes - For purposes of computing the Employee's nonforfeitable right to the account balance derived from Employer Contributions, Years of Service and Breaks in Service will be measured by the Plan Year.

(c) If 100% vesting after 2 years of service is selected in the Adoption Agreement and if an Employee has a 1-year Break in Service before satisfying the Plan's requirement for eligibility, service before such break will not be taken into account.

Article III - Participation and Contributions

3.01 **Eligibility:** Each Employee shall be eligible to participate in the Plan and elect to have Elective Deferrals made on his or her behalf hereunder immediately upon becoming employed by the Employer, or if later, the Entry Date specified in the Adoption Agreement. If elected by the Employer in the Adoption Agreement the following Employees may also be excluded: (a) nonresident aliens who receive no earned income from the Employer which constitutes income from sources within the U.S.; (b) Employees who are participants in an eligible deferred compensation plan within the meaning of section 457 of the Code or a qualified cash or deferred arrangement of the Employer or another custodial account or annuity described in section 403(b) of the Code; (c) students performing services in the employee of a school, college, or university as descried in section 3121(b)(10); and (d) an Employee who normally works fewer than 20 hours per week.

For exclusions outlined above under Section 3.01(c) and (d), if any Employee in one of these two categories is permitted to participate, then all employees in that category must be permitted to participate in the Plan.

An Employee normally works fewer than 20 hours per week if, for the 12-month period beginning on the date the Employee's employment commenced, the Employer reasonably expects the Employee to work fewer than 1,000 hours of service (as defined under section 410(a)(3)(C) of the Code) and, for each Plan Year ending after the close of that 12-month period, the Employee has worked fewer than 1,000 hours of service.

If the Employer has elected the "20 hour rule" in the Adoption Agreement as an exclusion for Employees to be eligible to defer, once the Employee is eligible they will remain eligible for future years.

3.02 **Compensation Reduction Election:**

(a) General Rule: An Employee elects to become a Participant by executing an election to reduce his or her Compensation (and have that amount contributed as an Elective Deferral on his or her behalf) and filing it with the Administrator or its designated agent. This Compensation reduction election shall be made on the agreement provided by the Administrator under which the Employee agrees to be bound by all the terms and conditions of the Plan. The Administrator may establish an annual minimum deferral amount no higher than $200, and may change such minimum to a different amount (but not in excess of $200 or such lower amount so specified in the Adoption Agreement), from time to time. The participation election shall also include designation of the Funding Vehicles and Accounts therein to which Elective Deferrals are to be made. Any such election shall remain in effect until a new election is filed. Only an individual who performs services for the Employer as an Employee may reduce his or her Compensation under the Plan. An Employee shall become a Participant as soon as administratively practicable following the date applicable under the Employee's election, or if later, the Entry Date specified in the Adoption Agreement.

(b) Compensation for Compensation Reduction Election: For purposes of the Compensation Reduction Election, unless elected otherwise in the Adoption Agreement, "Compensation" means all cash compensation for services to the Employer, including salary, wages, fees, commissions, bonuses and overtime pay, that is includible in the Employee's gross income for the calendar year and amounts that would be cash compensation includible in gross income but for a reduction election under section 125, 132(f), 401(k), 403(b), or 457(b) of the Code (including a Compensation Reduction Election under the Plan).

(c) Leave of Absence: Unless an election is otherwise revised, if an Employee is absent from work by leave of absence, Elective Deferrals under the Plan shall continue to the extent that Compensation continues.

(d) Timing of Elective Deferrals: Elective Deferrals must be transferred to the Plan within a period that is not longer than what is reasonable for the proper administration of the Plan. Since this Plan is not subject to ERISA, notwithstanding any policy adopted to the contrary, the applicable State laws requirements shall be used.

3.03 **Eligible Automatic Contribution Arrangement (EACA)**

(a) Rules of Application

(1) Employer Election of EACA Option: If an EACA is permitted under the terms of an Individual Agreement and the Employer has elected the EACA option in the Adoption Agreement, the provisions of this Section 3.03 shall apply for the Plan Year and, to the extent that any other provision of the Plan is inconsistent with the provisions of this section, the provisions of this section shall govern.

(2) Default Elective Deferrals: Default Elective Deferrals will be made on behalf of Covered Employees who do not have an affirmative election in effect regarding Elective Deferrals. The amount of Default Elective Deferrals made for a Covered Employee each pay period is equal to the Default Percentage specified in the Adoption Agreement multiplied by the Covered Employee's Compensation for that pay period. If the Employer has so elected in the Adoption Agreement, a Covered Employee's Default Percentage will increase by one percentage point each Plan Year, beginning with the second Plan Year that begins after the Default Percentage first applies to the Covered Employee. The increase will be effective beginning with the first pay period that begins in such Plan Year or, if elected by the Employer in the Adoption Agreement, the first pay period in such Plan Year that begins on or after the date specified in the Adoption Agreement.

(3) Right to Make Affirmative Election: A Covered Employee will have a reasonable opportunity after receipt of the notice described in Section 3.03(d) of this Article to make an affirmative election regarding Elective Deferrals (either to have no Elective Deferrals made or to have a different amount of Elective Deferrals made) before Default Elective Deferrals are made on the Covered Employee's behalf. Default Elective Deferrals being made on behalf of a Covered Employee will cease as soon as administratively feasible after the Covered Employee makes an affirmative election to have no Elective Deferrals made or to have a different amount of Elective Deferrals made.

(b) Definitions: Refer to Article II, Section 2.43 for definitions related to Eligible Automatic Contribution Arrangements (EACAs).

(c) Uniformity Requirement

(1) Non-increasing Default Percentage. Except as provided in Section 3.03(c)(2) below or if the Employer has elected an increasing Default Percentage in the Adoption Agreement, the same percentage of Compensation will be withheld as Default Elective Deferrals from all Covered Employees subject to the Default Percentage.

(2) Required Reduction or Cessation of Default Elective Deferrals. Default Elective Deferrals will be reduced or stopped to meet the limitations under §§ 402(g), and 415 of the Code and to satisfy any suspension period required after a distribution.

(d) Notice Requirement

(1) Timing of Notice. At least 30 days, but not more than 90 days, before the beginning of the Plan Year, the Employer will provide each Covered Employee a notice of the Covered Employee's rights and obligations under the EACA as described in section 3.03(d)(2), written in a manner calculated to be understood by the average Covered Employee. If an Employee becomes a Covered Employee after the 90th day before the beginning of the Plan Year and does not receive the notice for that reason, the notice will be provided no more than 90 days before the Employee becomes a Covered Employee but not later than the date the Employee becomes a Covered Employee.

(2) Content of Notice: The notice must accurately describe:

(A) The amount of Default Elective Deferrals that will be made on the Covered Employee's behalf in the absence of an affirmative election;
(B) The Covered Employee's right to elect to have no Elective Deferrals made on his or her behalf or to have a different amount of Elective Deferrals made;
(C) How Default Elective Deferrals will be invested in the absence of the Covered Employee's investment instructions; and
(D) The Covered Employee's right under section 3.03(e)(1) to make a withdrawal of Default Elective Deferrals and the procedures for making such a withdrawal.

(e) Withdrawal of Default Elective Deferrals

(1) 90-Day Withdrawal Period. No later than 90 days after a Covered Employee's pay is first reduced by Default Elective Deferrals, the Covered Employee may request a distribution of his or her Default Elective Deferrals. No spousal consent is required for a withdrawal under this Section 3.03(e).

(2) Amount of Withdrawal. The amount to be distributed from the Plan upon the Covered Employee's request is equal to the amount of Default Elective Deferrals made through the earlier of (a) the pay date for the second payroll period that begins after the Covered Employee's withdrawal request and (b) the first pay date that occurs after 30 days after the Covered Employee's request, plus attributable earnings through the date of distribution. Any fee charged to the Covered Employee for the withdrawal may not be greater than any other fee charged for a cash distribution.

(3) Effect of Withdrawal on Elective Deferrals. Unless the Covered Employee affirmatively elects otherwise, any withdrawal request will be treated as an affirmative election to stop having Elective Deferrals made on the Covered Employee's behalf as of the date specified in Section 3.03(e)(2) above.

(4) Treatment of Withdrawn Amounts. Default Elective Deferrals distributed pursuant to this Section 3.03 are not counted towards the dollar limitation on Elective Deferrals contained in Code § 402(g). Matching Contributions that might otherwise be allocated to a Covered Employee's Account on behalf of Default Elective Deferrals will not be allocated to the extent the Covered Employee withdraws such Elective Deferrals pursuant to this Section 3.03 and any Matching Contributions already made on account of Default Elective Deferrals that are later withdrawn pursuant to this Section 3.03 will be forfeited.

(f) Special Rule for Distribution of Excess Aggregate Contributions: If the Employer has elected in the Adoption Agreement that all Participants are Covered Employees, then the Plan has until 6 months (rather than 2½ months) after the end of the Plan Year to distribute Excess Aggregate Contributions and avoid the Code section 4979 10% excise tax.

3.04 **Roth 403(b) Elective Deferrals**

(a) General Application

(1) If the Employer has elected in the Adoption Agreement, this Section 3.04 will apply to contributions beginning with the effective date specified in the Adoption Agreement but in no event before the first day of the first taxable year beginning on or after January 1, 2006.
(2) As of the effective date under section 3.04(a)(1), the Plan will accept Roth Elective Deferrals made on behalf of Participants. A Participant's Roth Elective Deferrals will be allocated to a separate account maintained for such deferrals as described in section 3.04(b).
(3) Unless specifically stated otherwise, Roth Elective Deferrals will be treated as Elective Deferrals for all purposes under the Plan.

(b) Separate Accounting

(1) Contributions and withdrawals of Roth Elective Deferrals will be credited and debited to the Roth Elective Deferral account maintained for each Participant.
(2) The Plan will maintain a record of the amount of Roth Elective Deferrals in each Participant's account.
(3) Gains, losses, and other credits or charges must be separately allocated on a reasonable and consistent basis to each Participant's Roth Elective Deferral account and the Participant's other accounts under the Plan.
(4) No contributions other than Roth Elective Deferrals and properly attributable earnings will be credited to each Participant's Roth Elective Deferral account.

(c) Direct Rollovers

(1) Notwithstanding any provision in this Plan, a direct rollover of a distribution from a Roth Elective Deferral account under the Plan will only be made to another Roth Elective Deferral account under an applicable retirement plan described in section 402A(e)(1) or to a Roth IRA described in section 408A, and only to the extent the rollover is permitted under the rules of section 402(c).
(2) Notwithstanding any provision in this Plan, unless otherwise provided by the Employer in the Adoption Agreement, the Plan will accept a rollover contribution to a Roth Elective Deferral account only if it is a direct rollover from another Roth Elective Deferral account under an applicable retirement plan described in section 402A(e)(1) and only to the extent the rollover is permitted under the rules of section 402(c).
(3) The Plan will not provide for a direct rollover (including an automatic rollover) for distributions from a Participant's Roth Elective Deferral account if the amounts of the distributions that are eligible rollover distributions are reasonably expected to total less than $200 during a year. In addition, any distribution from a Participant's Roth Elective Deferral account is not taken into account in determining whether

distributions from a Participant's other accounts are reasonably expected to total less than $200 during a year. However, eligible rollover distributions from a Participant's Roth Elective Deferral account are taken into account in determining whether the total amount of the Participant's account balances under the Plan exceeds $1,000 for purposes of mandatory distributions from the Plan.

3.05 **Information Provided by the Employee:** Each Employee enrolling in the Plan should provide to the Administrator at the time of initial enrollment, and later if there are any changes, any information necessary or advisable for the Administrator to administer the Plan, including any information required under the Individual Agreements.

3.06 **Change in Elective Deferrals Election:** Subject to the provisions of the applicable Individual Agreements, an Employee may at any time revise his or her participation election, including a change of the amount of his or her Elective Deferrals, his or her investment direction, and his or her designated Beneficiary. A change in the investment direction shall take effect as of the date provided by the Administrator on a uniform basis for all Employees. A change in the Beneficiary designation shall take effect when the election is accepted by the Vendor, or if applicable, the Administrator.

3.07 **Contributions Made Promptly:** Elective Deferrals under the Plan shall be transferred to the applicable Funding Vehicle as soon as administratively feasible. An Employer may adopt a policy and procedure that will satisfy State Law requirements or adopt the IRS safe harbor rule of depositing the amounts within 15 business days following the end of the month in which the amount would otherwise have been paid to the Participant, as long as the IRS safe harbor is not a longer period than the applicable State law.

Article IV - Limitations on Amounts Deferred and Other Special Contribution Rules

4.01 **Basic Annual Limitation for Elective Deferrals:** Except as provided in Sections 4.02 and 4.03, the maximum amount of the Elective Deferral under the Plan for any calendar year shall not exceed the lesser of (a) the applicable dollar amount or (b) the Participant's Includible Compensation for the calendar year. The applicable dollar amount is the amount established under section 402(g)(1)(B) of the Code, which is $18,000 for 2015 and 2016, and is adjusted for cost-of-living after 2016 to the extent provided under section 415(d) of the Code.

4.02 **Special Section 403(b) Catch-up Limitation for Employees With 15 Years of Service**: If elected by the Employer in the Adoption Agreement and if the Employer is a Qualified Organization (within the meaning of § 1.403(b)-4(c)(3)(ii) of the Income Tax Regulations), the applicable dollar amount under Section 4.01 for any "Qualified Employee" is increased (to the extent provided in the Individual Agreements) by the least of:

(a) $3,000;

(b) The excess of:
   (1) $15,000, over
   (2) The total special 403(b) catch-up elective deferrals made for the Qualified Employee by the Qualified Organization for prior years; or

(c) The excess of:
   (1) $5,000 multiplied by the number of years of service of the employee with the qualified organization, over
   (2) The total Elective Deferrals made for the employee by the qualified organization for prior years.

4.03 **Age 50 Catch-up Elective Deferral Contributions:** If elected by the Employer in the Adoption Agreement, an Employee who is a Participant who will attain age 50 or more by the end of the calendar year is permitted to elect an additional amount of Elective Deferrals, up to the maximum age 50 catch-up Elective Deferrals for the year. The maximum dollar amount of the age 50 catch-up Elective Deferrals for a year is $6,000 for 2015 and 2016, and is adjusted for cost-of-living after 2016 to the extent provided under the Code.

4.04 **Coordination of Catch-up Contributions:** Amounts in excess of the limitation set forth in Section 4.01 shall be allocated first to the special 403(b) catch-up under Section 4.02 and next as an age 50 catch-up contribution under Section 4.03. However, in no event can the amount of the Elective Deferrals for a year be more than the Participant's Compensation for the year.

4.05 **Special Rule for a Participant Covered by Another Section 403(b) Plan:** For purposes of this Article IV, if the Participant is or has been a participant in one or more other plans under section 403(b) of the Code (and any other plan that permits elective deferrals under section 402(g) of the Code), then this Plan and all such other plans shall be considered as one plan for purposes of applying the foregoing limitations of this Article IV. For this purpose, the Administrator shall take into account any other such plan maintained by any Related Employer and shall also take into account any other such plan for which the Administrator receives from the Participant sufficient information concerning his or her participation in such other plan. Notwithstanding the foregoing, another plan maintained by a Related Employer shall be taken into account for purposes of Section 4.02 only if the other plan is a section 403(b) plan.

4.06 **Correction of Excess Elective Deferrals in Multiple Plans:**

(a) If any portion of an Employee's Elective Deferral exceeds the limitation on Elective Deferrals under this Article IV, such portion shall be included in the Employee's gross income and be considered an Excess Deferral. Notwithstanding any other provision of this Plan, Excess Deferrals assigned to this Plan, plus any income and minus any losses allocable thereto, shall be distributed no later than April 15 to Participants who claim Excess Deferrals for the preceding taxable year and assign them to the Plan for such preceding year.

(b) A Participant may assign to this Plan any Excess Deferrals made during a taxable year of the Participant by notifying the Administrator on or before March 1 (unless a later date, but not after April 15th is outlined in the Individual Agreement) of the amount of the Excess Deferrals to be assigned to the Plan. The Participant's notice shall be in writing, shall specify the Participant's Excess Deferrals for the preceding taxable year, and shall be accompanied by the Participant's written statement that if such amounts are not distributed, such Excess Deferrals when added to amounts deferred under other plans or arrangements described in sections 401(k), 408(k), 408(p) or 403(b) of the Code, exceed the limit imposed on the Participant by section 402(g) of the Code for the year in which the deferral occurred. For years beginning after 2005, distribution of Excess Deferrals for a year shall be made first from the Participant's pre-tax Elective Deferral account to the extent pre-tax Elective Deferrals were made for such year, unless the Employer elects otherwise in the Adoption Agreement.

(c) Excess Deferrals shall be adjusted for any income or loss up to the date of distribution. The income or loss allocable to Excess Deferrals is the income or loss allocable to the Participant's Employee Elective Deferral account for the taxable year multiplied by a fraction, the numerator of which is such Participant's Excess Deferrals for the year and the denominator is the Participant's account balance attributable to Elective Deferrals without regard to any income or loss occurring during such taxable year; and income or loss allocable to the Participant's Elective Deferral account from the beginning of the next Plan Year through the date of correction. If the Elective Deferral on behalf of a Participant for any calendar year exceeds the limitations described above, or the Elective Deferral on behalf of a Participant for any calendar year exceeds the limitations described above when combined with other amounts deferred by the Participant under another plan of the Employer under section 403(b) of the Code (and any other plan that permits elective deferrals under section 402(g) of the Code for which the Participant provides information that is accepted by the Administrator), then the Elective Deferral, to the extent in excess of the applicable limitation (adjusted for any income or loss in value, if any, allocable thereto), shall be distributed to the Participant.

4.07 **Return of Excess 415 Contributions**:

(a) If, as a result of a reasonable error in estimating a Participant's annual compensation, a reasonable error in determining the amount of Elective Deferrals under Section 402(g)(3) of the Code, or any other circumstances that the Internal Revenue Service shall determine meets the requirements of Section 415 of the Code and the regulations thereunder, an excess annual addition occurs in any Participant's account, a distribution is permitted of such excess. Such corrections of 415 excesses shall also include any subsequent guidance provided by the Treasury and any correction procedure included under the Employee Plans Compliance Resolution System (EPCRS).

(b) Excess annual addition amounts which are distributed shall not be deemed annual additions for the limitation year during which such contributions were made, and are disregarded for purposes of Section 402(g) of the Code.

(c) Distributions made under this section 4.07 include distributions of Elective Deferrals or employee After-Tax contributions. Such distributions will also include the income attributable to the excess annual addition.

4.08 **Protection of Persons Who Serve in a Uniformed Service:** An Employee whose employment is interrupted by qualified military service under section 414(u) of the Code or who is on a leave of absence for qualified military service under section 414(u) of the Code may elect to make additional Elective Deferrals upon resumption of employment with the Employer equal to the maximum Elective Deferrals that the Employee could have elected during that period if the Employee's employment with the Employer had continued (at the same level of Compensation) without the interruption or leave, reduced by the Elective Deferrals, if any, actually made for the Employee during the period of the interruption or leave. Except to the extent provided under section 414(u) of the Code, this right applies for five years following the resumption of employment (or, if sooner, for a period equal to three times the period of the interruption or leave).

4.09 **Amounts Paid after Severance Treated as Compensation:**

(a) Effective Date**:** The provisions of this Section 4.10 shall apply to limitation years beginning on or after July 1, 2007.

(b) Compensation paid after severance from employment**:** If elected by the Employer in the Adoption Agreement, Compensation shall be adjusted, as set forth herein and as otherwise elected in this Section 4.10, for the following types of compensation paid after a Participant's severance from employment with the Employer maintaining the Plan (or any other entity that is treated as the Employer pursuant to sections 414(b), (c), (m) or (o)). However, amounts described in subsections (1i) and (2) below may only be included in Compensation to the extent such amounts are paid by the later of 2 1/2 months after severance from employment or by the end of the limitation year that includes the date of such severance from employment. Any other payment of compensation paid after severance of employment that is not described in the following types of compensation is not considered Compensation within the meaning of section 415(c)(3), even if payment is made within the time period specified above.

(1) Regular pay**:** Compensation shall include regular pay after severance of employment if (1) the payment is regular compensation for services during the participant's regular working hours, or compensation for services outside the participant's regular working hours (such as overtime or shift differential), commissions, bonuses, or other similar payments; and (2) the payment would have been paid to the participant prior to a severance from employment if the Participant had continued in employment with the Employer.

(2) Leave cashouts and deferred compensation**:** Leave cashouts shall be included in Compensation, unless otherwise elected in the Adoption Agreement, if those amounts would have been included in the definition of Compensation if they were paid prior to the Participant's severance from employment, and the amounts are payment for unused accrued bona fide sick, vacation, or other leave, but only if the Participant would have been able to use the leave if employment had continued. In addition, deferred compensation shall be included in Compensation, unless otherwise elected in the Adoption Agreement, if the compensation would have been included in the definition of Compensation if it had been paid prior to the Participant's severance from employment, and the compensation is received pursuant to a nonqualified unfunded deferred compensation plan, but only if the payment would have been paid at the same time if the Participant had continued in employment with the Employer and only to the extent that the payment is includible in the Participant's gross income.

4.10 **Salary continuation payments for military service participants:** Compensation does not include, unless otherwise elected in the Adoption Agreement, payments to an individual who does not currently perform services for the Employer by reason of qualified military service (as that term is used in Code section 414(u)(1)) to the extent those payments do not exceed the amounts the individual would have received if the individual had continued to perform services for the Employer rather than entering qualified military service.

4.11 **Administrative delay ("the first few weeks") rule:** Compensation for a limitation year shall not include, unless otherwise elected in the Adoption Agreement, amounts earned but not paid during the limitation year solely because of the timing of pay periods and pay dates. However, if elected, Compensation for a limitation year shall include amounts earned but not paid during the limitation year solely because of the timing of pay periods and pay dates, provided the amounts are paid during the first few weeks of the next limitation year, the amounts are included on a uniform and consistent basis with respect to all similarly situated Participants, and no compensation is included in more than one limitation year.

Article V – Limitation on Annual Additions

5.01 Limitations on Aggregate Annual Additions

(a) General Limitation on Annual Additions: A Participant's Annual Additions under the Plan for a Limitation Year may not exceed the Maximum Annual Addition as set forth in section 5.02(d) below.

(b) Aggregation of Section 403(b) Plans of the Employer. If Annual Additions are credited to a Participant under any section 403(b) plans of the Employer in addition to this Plan for a Limitation Year, the sum of the Participant's Annual Additions for the Limitation Year under this Plan and such other section 403(b) plans may not exceed the Maximum Annual Addition as set forth in section 5.02(d) below.

(c) Aggregation Where Participant is in Control of Any Employer. If a Participant is in control of any employer for a Limitation Year, the sum of the Participant's Annual Additions for the Limitation Year under this Plan, any other section 403(b) plans of the Employer, any defined contribution plans maintained by controlled employers, and any section 403(b) plans of any other employers may not exceed the Maximum Annual Addition as set forth in section 5.02(d) below. For purposes of this paragraph, a Participant is in control of an employer based upon the rules of sections 414(b), 414(c), and 415(h) of the Code; and a defined contribution plan means a defined contribution plan that is qualified under section 401(a) or 403(a) of the Code, a section 403(b) plan, or a simplified employee pension within the meaning of section 408(k) of the Code.

(d) Notice to Participants. The Administrator will provide written or electronic notice to Participants that explains the limitation in section 5.01(c) in a manner calculated to be understood by the average Participant and informs Participants of their responsibility to provide information to the Administrator that is necessary to satisfy section 5.01(c). The notice will advise Participants that the application of the limitations in section 5.01(c) will take into account information supplied by the Participant and that failure to provide necessary and correct information to the Administrator could result in adverse tax consequences to the Participant, including the inability to exclude contributions to the Plan under section 403(b) of the Code. The notice will be provided annually, beginning no later than the year in which the Employee becomes a Participant.

(e) Coordination of Limitation on Annual Additions Where Employer Has Another Section 403(b) Prototype Plan or Participant is in Control of Employer. The Annual Additions which may be credited to a Participant under this Plan for any Limitation Year will not exceed the Maximum Annual Addition under section 2.4, reduced by the Annual Additions credited to the Participant under any other Section 403(b) Prototype Plans of the Employer in addition to this Plan and, if the Participant is in control of an employer, any defined contribution plans maintained by controlled employers and section 403(b) plans of any other employers. Contributions to the Participant's Accounts under this Plan will be reduced to the extent necessary to prevent this limitation from being exceeded.

(f) Excess Annual Additions:

(1) If, notwithstanding sections 5.01(a) through 5.01(e), a Participant's Annual Additions under this Plan, or under this Plan and plans aggregated with this Plan under sections 5.01(b) and 5.01(c), result in an Excess Annual Addition for a Limitation Year, the Excess Annual Addition will be deemed to consist of the Annual Additions last credited, except Annual Additions to a defined contribution plan qualified under section 401(a) of the Code or a simplified employee pension maintained by an employer controlled by the Participant will be deemed to have been credited first.

(2) If an Excess Annual Addition is credited to a Participant under this Plan and another Section 403(b) Prototype Plan of the Employer on the same date, the Excess Annual Addition attributable to this Plan will be the product of:

(A) the total Excess Annual Addition credited as of such date, times

(B) the ratio of (1) the Annual Additions credited to the Participant for the Limitation Year as of such date under this Plan to (2) the total Annual Additions credited to the Participant for the Limitation Year as of such date under this Plan and all other Section 403(b) Prototype Plans of the Employer.

(3) Any Excess Annual Addition attributable to this Plan will be corrected in the manner described in section 5.01(h).

(g) Coordination of Limitation on Annual Additions Where Employer Has Another Section 403(b) Plan that is Not a Prototype Plan. If Annual Additions are credited to the Participant for the Limitation Year under another section 403(b) plan of the Employer which is not a Section 403(b) Prototype Plan, the Annual Additions which may be credited to the Participant under this Plan for the Limitation Year will be limited in accordance with sections 5.01(e) and 5.01(f) as though the other plan were a Section 403(b) Prototype Plan unless the Employer provides other limitations in the Adoption Agreement.

(h) Correction of Excess Annual Additions. A Participant's Excess Annual Additions for a taxable year are includible in the Participant's gross income for that taxable year. A Participant's Excess Annual Additions attributable to this Plan will be credited in the year of the excess to a separate account under the Plan for such Excess Annual Additions which will be maintained by the Vendor until the Excess Annual Additions are distributed. This separate account will be treated as a separate contract to which section 403(c) (or another applicable provision of the Code) applies. Amounts in the separate account may be distributed at any time, notwithstanding any other provisions of the Plan.

5.02 **Definitions**: Refer to Article II, Section 2.45 for definitions related to Limitation on Annual Additions.

Article VI – Loans

6.01 **Loans**: Loans shall be permitted under the Plan to the extent permitted by the Individual Agreements controlling the Account assets from which the loan is made.

6.02 **Information Coordination Concerning Loan:** Each Vendor is responsible for all information reporting and tax withholding required by applicable federal and state laws in connection with distributions and loans. To minimize the instances in which Participants have taxable income as a result of loans from the Plan, the Administrator shall take such steps as may be appropriate to coordinate the limitations on loans set forth in Section 6.03, including the collection of information from Vendors, and transmission of information requested by any Vendor, concerning the outstanding balance of any loans made to a Participant under the Plan or any other plan of the Employer. The Administrator shall also take such steps as may be appropriate to collect information from Vendors and transmission of information to any Vendor, concerning any failure by a Participant to repay timely any loans made to a Participant under the Plan or any other plan of the Employer.

6.03 **Maximum Loan Amount:** No loan to a Participant under the Plan may exceed the lesser of:

(a) $50,000, reduced by the greater of (1) the outstanding balance on any loan from the Plan to the Participant on the date the loan is made or (2) the highest outstanding balance on loans from the Plan to the Participant during the one-year period ending on the day before the date the loan is approved by the Administrator (not taking into account any payments made during such one-year period); or

(b) one- half of the value of the Participant's vested Account Balance (as of the valuation date immediately preceding the date on which such loan is approved by the Administrator) or, if greater, the total accrued benefit up to $10,000.

For purposes of this Section 6.03, any loan from any other plan maintained by the Employer and any Related Employer shall be treated as if it were a loan made from the Plan, and the Participant's vested interest under any such other plan shall be considered a vested interest under this Plan; provided, however, that the provisions of this paragraph shall not be applied so as to allow the amount of a loan to exceed the amount that would otherwise be permitted in the absence of this paragraph.

6.04 **Failure to Make Loan Payment**: If a Participant fails to make a loan payment when due, such Participant will have a reasonable period as described in the loan agreement and applied on a uniform basis, (but no longer than the end of the calendar quarter following the calendar quarter in which the loan payment was due) after such loan payment due date to cure such default.

6.05 **Suspension of Certain Loan Payments:** Loan payments may be suspended under this Plan:

(a) as permitted under section 414(u)(4) of the Code during participants' periods of military service; and

(b) during any Participants' leave of absence as defined in section 72(p) of the Code and the regulations thereunder, but in no event shall such suspension exceed one year.

6.06 **Term of Loan:** Any loan shall by its terms require that repayment (principal and interest) be amortized in level payments, not less frequently than quarterly, over a period not extending beyond five years from the date of the loan. If such loan is used to acquire a dwelling unit which within a reasonable time (determined at the time the loan is made) will be used as the principal residence of the Participant, the amortization period shall not extend beyond 30 years from the date of the loan.

6.07 **Assignment or Pledge**: An assignment or pledge of any portion of the Participant’s interest in the Plan and a loan, pledge, or assignment with respect to any insurance contract purchased under the Plan, will be treated as a loan under this paragraph.

6.08 **Administration of Loans**: Any applicable loan will be administered based on the loan policy of the Vendor or the Employer, whichever is applicable, Such policy(ies) must satisfy section 72(p) and the regulations thereunder.

6.09 **Repayment of Loa**n: The terms governing the applicable Investment Arrangement shall determine the method of repayment of loans.

Article VII - Benefit Distributions

7.01 **Benefit Distributions At Severance from Employment or Other Distribution Event**:

(a) Except as permitted under Section 4.06 (relating to excess Elective Deferrals), Section 7.04 (relating to withdrawals of amounts rolled over into the Plan), Section 7.05 (relating to hardship), or Section 10.03 (relating to termination of the Plan), pre-1989 Elective Deferral contributions (excluding earnings thereon) to an Annuity Contract that are separately accounted for, amounts rolled over into the Plan, a qualified reservist distributions as defined in section 72(t)(2(G) of the Code, a payment pursuant to a qualified domestic relations order, or an IRS Levy, or as may otherwise be provided by law and in regulations or other rules of general applicability published by the Department of the Treasury or the Internal Revenue Service, distributions from a Participant's Elective Deferral Account may not be made earlier than the earliest of the date on which the

Participation has a Severance from Employment, dies, becomes Disabled, or attains age 59 1/2. Distributions shall otherwise be made in accordance with the terms of the Individual Agreements.

For purposes of this paragraph, a Participant shall be treated as having a Severance from Employment during any period the Participant is performing service in the uniformed services described in section 3401(h)(2)(A) of the Code.

(b) Except for a payment pursuant to section 7.01(a) of the Plan, or as may otherwise be provided by law in regulations or other rules of general applicability published by the Department of the Treasury or the Internal Revenue Service, Employer contributions held in a Custodial Account may not be distributed earlier than the earliest of the date on which the Participant has a Severance from Employment, dies, becomes Disabled, or attains age 59 ½. The available forms of distribution will be based on the terms governing the applicable Investment Arrangement.

(c) Except for a payment pursuant to section 7.01(a) of the Plan, or as may otherwise be provided by law in regulations or other rules of general applicability published by the Department of the Treasury or the Internal Revenue Service, Employer contributions held in an Annuity Contract may not be distributed earlier than the earliest of the date on which the Participant has a Severance from Employment or upon the prior occurrence of an event as specified in the Adoption Agreement such as after a fixed number of years, attainment of a stated age, or after the Participant becomes disabled. The available forms of distribution will be based on the terms governing the applicable Investment Arrangement.

7.02 **Small Account Balances**: To the extent permitted under the terms governing the applicable Funding Vehicles, and if elected in the Adoption Agreement, distributions may be made in the form of a lump-sum payment, without the consent of the Participant or Beneficiary, but not without the consent of the Participant or Beneficiary if the Participant's Accumulated Benefit (determined without regard to any separate account that holds rollover contributions) exceeds $5,000 or any lesser amount specified in the Funding Vehicle, ("Small Account Balance"). Any such distribution shall comply with the requirements of section 401(a)(31)(B) of the Code (relating to automatic distribution as a direct rollover to an individual retirement plan for distributions in excess of $1,000).

7.03 **Minimum Distributions**: The Plan shall comply with the distribution requirements of section 401(a)(9) of the Code and the regulations thereunder in accordance with the terms of each Individual Agreement, unless and to the extent otherwise permitted by law and on regulations or other rules of general applicability published by the Department of the Treasury or the Internal Revenue Service. For purposes of applying the distribution rules of section 401(a)(9) of the Code, each Individual Agreement is treated as an individual retirement account (IRA) and distributions shall be made in accordance with the provisions of §1.408-8 of the Treasury Regulations, except as provided in §1.403(b)-6(e) of the Treasury Regulations.

7.04 **In-Service Distributions From Rollover Account:** If a Participant has a separate account attributable to rollover contributions to the Plan, to the extent permitted by the applicable Individual Agreement, if elected by the Employer in the Adoption Agreement, the Participant may at any time elect to receive a distribution of all or any portion of the amount held in the rollover account.

7.05 **Hardship Withdrawals**:

(a) Hardship withdrawals shall be permitted under the Plan to the extent elected in the Adoption Agreement and permitted by the Individual Agreements controlling the Account assets to be withdrawn to satisfy the hardship. If applicable under an Individual Agreement, no Elective Deferrals or After-Tax Employee Contributions (excluding Mandatory Employee Contributions) shall be allowed under the Plan during the 6-month period beginning on the date the Participant receives a distribution on account of hardship. A Participant who receives a distribution of Elective Deferrals on account of hardship shall be prohibited from making Elective Deferrals and/or After Tax Employee Contributions under this and all other plans of the Employer for 6 months after receipt of the distribution;

(b) The Individual Agreements shall provide for the exchange of information among the Employer and the Vendors or the Administrator to the extent necessary to implement the Individual Agreements, including, in the case of a hardship withdrawal that is automatically deemed to be necessary to satisfy the Participant's financial need (pursuant to section 1.401(k)-1(d)(3)(iv)(E) of the Income Tax Regulations), the Vendor or the Administrator notifying the Employer of the withdrawal in order for the Employer to implement the resulting 6-month suspension of the Participant's right to make Elective Deferrals under the Plan. In addition, in the case of a hardship withdrawal that is not automatically deemed to be necessary to satisfy the financial need (pursuant to section 1.401(k)-1(d)(3)(iii)(B) of the Income Tax Regulations), the Vendor or the Administrator, if applicable shall obtain information from the Employer or other Vendors to determine the amount of any plan loans and rollover accounts that are available to the Participant under the Plan to satisfy the financial need;

(c) The distribution is not in excess of the amount of the immediate and heavy financial need (including amounts necessary to pay any federal, state or local income taxes or penalties reasonably anticipated to result from the distribution); and

(d) If required by Treasury regulations, the Participant has obtained all distributions, other than hardship distributions, and all nontaxable loans under all plans maintained by the Employer (except to the extent such actions would be counterproductive to alleviating the financial need).

(e) In applying the overall permitted Hardship distribution, such amounts shall be limited to the aggregate dollar amount of the Participant's section 403(b) elective deferrals under the applicable custodial agreements and contracts (and may not include any income thereon), reduced by the aggregate dollar amount of Elective Deferral distributions previously made to the Participant from the custodial agreements and/or contracts.

7.06 **Rollover Distributions**:

(a) A Participant or the Beneficiary of a deceased Participant (or a Participant's spouse or former spouse who is an Alternate Payee under a domestic relations order, as defined in section 414(p) of the Code) who is entitled to an eligible rollover distribution may elect to have any portion of an eligible rollover distribution (as defined in section 402(c)(4) of the Code) from the Plan paid directly to an eligible retirement plan (as defined in section 402(c)(8)(B) of the Code) specified by the Participant in a direct rollover. In the case of a distribution to a Beneficiary who at the time of the Participant's death was neither the spouse of the Participant nor the spouse or former spouse of the Participant who is an Alternate Payee under a domestic relations order, a direct rollover is payable only to a traditional individual retirement account or traditional individual retirement annuity (IRA) that has been established on behalf of the Beneficiary as an inherited traditional IRA (within the meaning of section 408(d)(3)(C) of the Code).

(b) For distributions made after December 31, 2007, Participants must be given the option to directly rollover to a Roth IRA as a qualified rollover contribution pursuant to section 408A(e) of the Code.

(c) Pursuant to section 402(c)(11) of the Code and section 108(f) of WRERA, for Plan Years after December 31, 2009, a plan must permit rollovers by nonspouse Beneficiaries and a rollover by a nonspouse Beneficiary must be made in a Direct Rollover to either a Roth IRA or traditional IRA. A surviving spouse Beneficiary who makes a rollover to a Roth IRA or a traditional IRA from this Plan may elect either to treat the Roth IRA or traditional IRA as his or her own or establish the Roth IRA or traditional IRA in the name of the decedent with the surviving spouse as the Beneficiary.

(d) Each Vendor shall be separately responsible for providing, within a reasonable time period before making an initial eligible rollover distribution, an explanation to the Participant of his or her right to elect a direct rollover and the income tax withholding consequences of not electing a direct rollover.

7.07 **Nonspouse Beneficiary Direct Rollover**

(a) A direct trustee-to-trustee transfer of any portion of a benefit payable upon the death of a Participant may be distributed from this Plan to an individual retirement plan described in section 408(a) or
(b) of the Code (an "IRA") that is established for the purpose of receiving the distribution on behalf of a Designated Beneficiary who is a nonspouse beneficiary. The transfer is treated as a direct rollover of an eligible rollover distribution for purposes of section 402(c) of the Code.

The IRA of the nonspouse beneficiary is treated as an inherited IRA within the meaning of section 408(d)(3)(C) of the Code.

(b) This Plan shall offer a direct rollover of a distribution to a nonspouse beneficiary who is a Designated Beneficiary within the meaning of section 401(a)(9)(E) of the Code, provided that the distributed amount satisfies all the requirements to be an eligible rollover distribution other than the requirement that the distribution be made to the participant or the participant's spouse. The direct rollover must be made to an IRA established on behalf of the Designated Beneficiary that will be treated as an inherited IRA pursuant to the provisions of section 402(c)(11) of the Code. If a nonspouse beneficiary elects a direct rollover, the amount directly rolled over is not includible in gross income in the year of the distribution.

(c) Section 402(c)(11) of the Code provides that a direct rollover of a distribution by a nonspouse beneficiary is a rollover of an eligible rollover distribution only for purposes of section 402(c) of the Code. Therefore, the distribution is not subject to the direct rollover requirements of section 401(a)(31) of the Code, the notice requirements of section 402(f) of the Code, or the mandatory withholding requirements of section 3405(c) of the Code. If an amount distributed from a plan is received by a nonspouse beneficiary, the distribution is not eligible for rollover.

(d) This Plan may make a direct rollover to an IRA on behalf of a trust where the trust is the named beneficiary of a decedent, provided the beneficiaries of the trust meet the requirements to be designated beneficiaries within the meaning of section 401(a)(9)(E) of the Code. In such a case, the beneficiaries of the trust are treated as having been designated as beneficiaries of the decedent for purposes of determining the distribution period under section 401(a)(9) of the Code, if the trust meets the requirements set forth in Treasury Regulation section 1.401(a)(9)-4, Q&A-5, with respect to the IRA.

(e) Determination of Required Minimum Distributions:

General rule. If the Employee dies before his or her Required Beginning Date, the required minimum distributions for purposes of determining the amount eligible for rollover with respect to a nonspouse beneficiary are determined under either the5-year rule described in section 401(a)(9)(B)(ii) of the Code or the life expectancy rule described in section 401(a)(9)(B)(iii) of the Code. Under either rule, no amount is a required minimum distribution for the year in which the Employee dies. The rule in Treasury Regulation section 1.402(c)-2, Q&A-7(b) (relating to distributions before an Employee has attained age 70½) does not apply to nonspouse beneficiaries.

Five-year rule. Under the 5-year rule described in section 401(a)(9)(B)(ii) of the Code, no amount is required to be distributed until the fifth calendar year following the year of the Employee's death. In that year, the entire amount to which the beneficiary is entitled under the plan must be distributed. Thus, if the 5-year rule applies with respect to a nonspouse beneficiary who is a designated beneficiary within the meaning of section 401(a)(9)(E) of the Code, for the first 4 years after the year the Employee dies, no amount payable to the beneficiary is ineligible for direct rollover as a required minimum distribution. Accordingly, the beneficiary is permitted to directly roll over the beneficiary's entire benefit until the end of the fourth year (but, the 5-year rule must also apply to the IRA to which the rollover contribution is made). On or after January 1 of the fifth year following the year in which the Employee died, no amount payable to the beneficiary is eligible for rollover.

Life expectancy rule. (1) *General rule.* If the life expectancy rule described in section 401(a)(9)(B)(iii) of the Code applies, in the year following the year of death and each subsequent year thereafter, there is a required minimum distribution. The amount not eligible for rollover includes all undistributed required minimum distributions for the year in which the direct rollover occurs and any prior year (even if the excise tax under section 4974 of the Code has been paid with respect to the failure in the prior years). (2) *Special rule.* If, under Treasury Regulation section 1.401(a)(9)-3, Q&A, paragraph (b) or (c) the 5-year rule applies, the nonspouse Designated Beneficiary may determine the required minimum distribution under the plan using the life expectancy rule in the case of a distribution made prior to the end of the year following the year of death. However, in order to use this rule, the required minimum distributions under the IRA to which the direct rollover is made must be determined under the life expectancy rule using the same Designated Beneficiary.

(f) If an Employee dies on or after his or her Required Beginning Date, within the meaning of section 401(a)(9)(C) of the Code, for the year of the Employee's death, the required minimum distribution not eligible for rollover is the same as the amount that would have applied if the Employee were still alive and elected the direct rollover. For the year after the year of the Employee's death and subsequent years thereafter, see Q&A-5 of Treasury Regulation section 1.401(a)(9)-5, Q&A-5, to determine the applicable distribution period to use in calculating the required minimum distribution. As in the case of death before the Employee's Required Beginning Date, the amount not eligible for rollover includes all undistributed required minimum distributions for the year in which the direct rollover occurs and any prior year, including years before the Employee's death.

(g) Under section 402(c)(11) of the Code, an IRA established to receive a direct rollover on behalf of a nonspouse Designated Beneficiary is treated as an inherited IRA within the meaning of section 408(d)(3)(C) of the Code. The required minimum distribution requirements set forth in section 401(a)(9)(B) of the Code and the regulations thereunder apply to the inherited IRA. The rules for determining the required minimum distributions under the Plan with respect to the nonspouse beneficiary also apply under the IRA. Thus, if the Employee dies before his or her Required beginning Date and the 5-year rule in section 401(a)(9)(B)(ii) of the Code applied to the nonspouse Designated Beneficiary under the plan making the direct rollover, the 5-year rule applies for purposes of determining required minimum distributions under the IRA. If the life expectancy rule applied to the nonspouse Designated Beneficiary under the plan, the required minimum distribution under the IRA must be determined using the same applicable distribution period as would have been used under the plan if the direct rollover had not occurred. Similarly, if the Employee dies on or after his or her Required Beginning Date, the required minimum distribution under the IRA for any year after the year of death must be determined using the same applicable distribution period as would have been used under the plan if the direct rollover had not occurred.

7.08 Qualified Reservist Distribution:

(a) This provision applies to individuals ordered or called to active duty after September 11, 2001. The two-year period for making repayments of Qualified Reservist Distributions does not end before the date that is two years after the date of enactment.

(b) A Qualified Reservist Distribution is a distribution (1) from an IRA or attributable to elective deferrals under a 401(k) plan, 403(b) plan, or certain similar arrangements, (2) made to an individual who (by reason of being a member of a reserve component as defined in section 101 of title 37 of the U.S. Code) was ordered or called to active duty for a period in excess of 179 days or for an indefinite period, and (3) that is made during the period beginning on the date of such order or call to duty and ending at the close of the active duty period. A 401(k) plan or 403(b) plan does not violate the distribution restrictions applicable to such plans by reason of making a Qualified Reservist Distribution.

(c) An individual who receives a Qualified Reservist Distribution may, at any time during the two-year period beginning on the day after the end of the active duty period, make one or more contributions to an IRA of such individual in an aggregate amount not to exceed the amount of such distribution. The dollar limitations otherwise applicable to contributions to IRAs do not apply to any contribution made pursuant to the provision. No deduction is allowed for any contribution made under the provision.

Article VIII - Rollovers to the Plan and Transfers from the Plan

8.01 **Eligible Rollover Contributions to the Plan:**

(a) Eligible Rollover Contributions: If elected by the Employer in the Adoption Agreement and to the extent provided in the Individual Agreements, an Employee who is a Participant who is entitled to receive an eligible rollover distribution from another eligible retirement plan may request to have all or a portion of the eligible rollover distribution paid to the Plan. The Vendor or the Administrator, if applicable, may require such documentation from the distributing plan as it deems necessary to effectuate the rollover in accordance with section 402 of the Code and to confirm that such plan is an eligible retirement plan within the meaning of section 402(c)(8)(B) of the Code. If elected by the Employer in the Adoption Agreement and permitted in the Individual Agreements, the Plan may accept a rollover contribution from a Roth elective deferral account under an applicable retirement plan described in section 402A(e)(1) of the Code.

(b) Eligible Rollover Distribution: For purposes of Section 8.01(a), an eligible rollover distribution means any distribution of all or any portion of a Participant's benefit under another eligible retirement plan, except that an eligible rollover distribution does not include (1) any installment payment for a period of 10 years or more, (2) any distribution made as a result of an unforeseeable emergency or other distribution which is made upon hardship of the employee, or (3) for any other distribution, the portion, if any, of the distribution that is a required minimum distribution under section 401(a)(9) of the Code. In addition, an eligible retirement plan means an individual retirement account described in section 408(a) of the Code, an individual retirement annuity described in section 408(b) of the Code, a qualified trust described in section 401(a) of the Code, an annuity plan described in section 403(a) or 403(b) of the Code, or an eligible governmental plan described in section 457(b) of the Code, that accepts the eligible rollover distribution.

(c) Eligible Retirement Plan. An Eligible Retirement Plan means a qualified trust described in section 401(a) of the Code, an annuity plan described in section 403(a) or 403(b) of the Code, an individual retirement account described in section 408(a) of the Code, an individual retirement annuity described in section 408(b) of the Code, or an eligible governmental plan described in section 457(b) of the Code.

(d) Separate Accounts: The Vendor, or the Administrator if applicable, shall establish and maintain for the Participant a separate account for any eligible rollover distribution paid to the Plan.

(e) Roth Rollovers: If provided by the Employer in the Adoption Agreement, the plan will accept a rollover contribution to a Roth Elective Deferral account only if it is a direct rollover from another Roth elective deferral account under an applicable retirement plan described in section 402A(e)(1) of the Code and only to the extent the rollover is permitted under the rules of section 402(c) of the Code.

(f) Information Regarding Participant Basis Required. A rollover of an Eligible Rollover Distribution that includes after-tax employee contributions or Roth Elective Deferrals will only be accepted if the Administrator obtains information regarding the Participant's tax basis under section 72 of the Code in the amount rolled over.

8.02 **Plan-to-Plan Transfers to the Plan**: If elected in the Adoption Agreement, plan-to-plan transfers for a Participant shall be permitted as provided in this section.

(a) At the direction of the Employer, for a class of Employees who are Participants or Beneficiaries in another plan under section 403(b) of the Code, the Administrator may permit a transfer of part or all of the assets to the Plan as provided in this Section 8.02. Such a transfer is permitted only if the other plan provides for the direct transfer of each person's interest therein (entire or partial interest) to the Plan and the participant is an employee or former employee of the Employer. The Administrator and any Vendor accepting such transferred amounts may require that the transfer be in cash or other property acceptable to it. The Administrator or any Vendor accepting such transferred amounts may require such documentation from the other plan as it deems necessary to effectuate the transfer in accordance with §1.403(b)-10(b)(3) of the Income Tax Regulations and to confirm that the other plan is a plan that satisfies section 403(b) of the Code.

(b) The amount so transferred shall be credited to the Participant's Account Balance, so that the Participant or Beneficiary whose assets are being transferred has an accumulated benefit immediately after the transfer at least equal to the accumulated benefit with respect to that Participant or Beneficiary immediately before the transfer.

(c) To the extent provided in the Individual Agreements holding such transferred amounts, the amount transferred shall be held, accounted for, administered and otherwise treated in the same manner as an Elective Deferral by the Participant under the Plan, except that (1) the Individual Agreement which holds any amount transferred to the Plan must provide that, to the extent any amount transferred is subject to any distribution restrictions required under section 403(b) of the Code, the Individual Agreement must impose restrictions on distributions to the Participant or Beneficiary whose assets are being transferred that are not less stringent than those imposed on the transferor plan and (2) the transferred amount shall not be considered an Elective Deferral under the Plan in determining the maximum deferral under Article IV. The Employer reserves the right to establish procedures with respect to former employees.

(d) Plan-to-Plan transfer may not be made between this Plan and a qualified plan or a 457(b) Plan. Notwithstanding the previous sentence if the Plan Sponsor is a church, or church related organization transfers and mergers may be made between a qualified plan and a 403(b) or vice versa.

8.03 **Plan-to-Plan Transfers from the Plan:** If elected in the Adoption Agreement, plan-to-plan transfers for a Participant shall be permitted as provided in this section.

(a) At the direction of the Employer, the Administrator may permit a class of Participants and Beneficiaries to elect to have all or any portion of their Account Balance transferred to another plan that satisfies section 403(b) of the Code in accordance with §1.403(b)-10(b)(3) of the Income Tax Regulations. A transfer is permitted under this Section 8.03(a) only if the Participants or Beneficiaries are employees or former employees of the employer (or the business of the employer) under the receiving plan and the other plan provides for the acceptance of plan-to-plan transfers with respect to the Participants and Beneficiaries and for each Participant and Beneficiary to have an amount under the other plan immediately after the transfer at least equal to the amount transferred.

(b) The other plan must provide that, to the extent any amount transferred is subject to any distribution restrictions required under section 403(b) of the Code, the other plan shall impose restrictions on distributions to the Participant or Beneficiary whose assets are transferred that are not less stringent than those imposed under the Plan. In addition, if the transfer does not constitute a complete transfer of the Participant's or Beneficiary's interest in the Plan, the other plan shall treat the amount transferred as a continuation of a pro rata portion of the Participant's or Beneficiary's interest in the transferor plan (e.g., a pro rata portion of the Participant's or Beneficiary's interest in any after-tax employee contributions).

(c) Upon the transfer of assets under this Section 8.03, the Plan's liability to pay benefits to the Participant or Beneficiary under this Plan shall be discharged to the extent of the amount so transferred for the Participant or Beneficiary. The Administrator may require such documentation from the receiving plan as it deems appropriate or necessary to comply with this Section 8.03 (for example, to confirm that the receiving plan satisfies section 403(b) of the Code and to assure that the transfer is permitted under the receiving plan) or to effectuate the transfer pursuant to § 1.403(b)-10(b)(3) of the Income Tax Regulations.

8.04 **Contract and Custodial Account Exchanges:**

(a) A Participant or Beneficiary is permitted to change the investment of his or her Account Balance among the Vendors under the Plan, subject to the terms of the Individual Agreements. However, an investment change that includes an investment with a Vendor that is not eligible to receive contributions under Article III (referred to below as an exchange) is not permitted unless the conditions in paragraphs (b) through (d) of this Section 8.04 are satisfied.

(b) The Participant or Beneficiary must have an Account Balance immediately after the exchange that is at least equal to the Account Balance of that Participant or Beneficiary immediately before the exchange (taking into account the Account Balance of that Participant or Beneficiary under both section 403(b) contracts and custodial accounts immediately before the exchange).

(c) The Individual Agreement with the receiving Vendor has distribution restrictions with respect to the Participant that are not less stringent than those imposed on the investment being exchanged.

(d) The Employer or the Administrator enters into an agreement with the receiving Vendor for the other contract or custodial account under which the Employer and the Vendor will from time to time in the future provide each other with the following information:

(1) Information necessary for the resulting contract or custodial account, or any other contract or custodial accounts to which contributions have been made by the Employer, to satisfy section 403(b) of the Code, including the following: (1) the Employer providing information as to whether the Participant's employment with the Employer is continuing, and notifying the Vendor when the Participant has had a Severance from Employment (for purposes of the distribution restrictions in Section 7.01); (2) the Vendor notifying the Employer of any hardship withdrawal under Section 7.05 if the withdrawal results in a 6-month suspension of the Participant's right to make Elective Deferrals under the Plan; and (3) the Vendor providing information to the Employer or other Vendors concerning the Participant's or Beneficiary's section 403(b) contracts or custodial accounts or qualified employer plan benefits (to enable a Vendor to determine the amount of any plan loans and any rollover accounts that are available to the Participant under the Plan in order to satisfy the financial need under the hardship withdrawal rules of Section 7.05); and

(2) Information necessary in order for the resulting contract or custodial account and any other contract or custodial account to which contributions have been made for the Participant by the Employer to satisfy other tax requirements, including the following: (1) the amount of any plan loan that is outstanding to the Participant in order for a Vendor to determine whether an additional plan loan satisfies the loan limitations of Section 603, so that any such additional loan is not a deemed distribution under section 72(p)(1); and (2) information concerning the Participant's or Beneficiary's after-tax employee contributions in order for a Vendor to determine the extent to which a distribution is includible in gross income.

(e) If any Vendor ceases to be eligible to receive Elective Deferrals under the Plan, the Employer or the Administrator will enter into an information sharing agreement as described in Section 8.04(d) to the extent the Employer's contract with the Vendor does not provide for the exchange of information described in Section 8.04(d)(1) and (2).

(f) Notwithstanding anything to the contrary in this section, if the Employer does not permit Exchanges under this Plan, an invalid exchange (an exchange that occurs after September 24, 2007) shall be permitted to be re-exchanged into an approved Vendor under this Plan.

8.05 **Permissive Service Credit Transfers:**

(a) If a Participant is also a participant in a tax-qualified defined benefit governmental plan (as defined in section 414(d) of the Code) that provides for the acceptance of plan-to-plan transfers with respect to the Participant, then the Participant may elect to have any portion of the Participant's Account Balance transferred to the defined benefit governmental plan. A transfer under this Section 8.05(a) may be made before the Participant has had a Severance from Employment.

(b) A transfer may be made under Section 8.05(a) only if the transfer is either for the purchase of permissive service credit (as defined in section 415(n)(3)(A) of the Code) under the receiving defined benefit governmental plan or a repayment to which section 415 of the Code does not apply by reason of section 415(k)(3) of the Code.

(c) In addition, if a plan-to-plan transfer does not constitute a complete transfer of the Participant's or Beneficiary's interest in the transferor plan, the Plan shall treat the amount transferred as a continuation of a pro rata portion of the Participant's or Beneficiary's interest in the transferor plan (e.g., a pro rata portion of the Participant's or Beneficiary's interest in any after-tax employee contributions).

8.06 **Transfer by Employer.** To the extent permitted by applicable law and the underlying Individual Agreements, and subject to rules and procedures established by the Administrator, an Employer may request a transfer of all Accounts maintained under its Plan to another section 403(b) plan that it has established.

Article IX - Investment of Contributions

9.01 **Manner of Investment**: All Elective Deferrals or other amounts contributed to the Plan, all property and rights purchased with such amounts under the Funding Vehicles, and all income attributable to such amounts, property, or rights shall be held and invested in one or more Annuity Contracts or Custodial Accounts. Each Custodial Account shall provide for it to be impossible, prior to the satisfaction of all liabilities with respect to Participants and their Beneficiaries, for any part of the assets and income of the Custodial Account to be used for, or diverted to, purposes other than for the exclusive benefit of Participants and their Beneficiaries.

9.02 **Investment of Contributions:** Each Participant or Beneficiary shall direct the investment of his or her Account among the investment options available under the Annuity Contract or Custodial Account in accordance with the terms of the Individual Agreements. Transfers and Exchanges among Annuity Contracts and Custodial Accounts may be made to the extent provided in the Individual Agreements, the Plan and permitted under applicable Income Tax Regulations.

9.03 **Current and Former Vendors**: The Administrator shall maintain a list of all Vendors under the Plan. Each Vendor and the Administrator shall exchange such information as may be necessary to satisfy section 403(b) of the Code or other requirements of applicable law. In the case of a Vendor which is not eligible to receive Elective Deferrals under the Plan (including a Vendor which has ceased to be a Vendor eligible to receive Elective Deferrals under the Plan and a Vendor holding assets under the Plan in accordance with Plan Vendor Attachment which is incorporated in the Administrative Appendix), the Employer shall keep the Vendor informed of the name and contact information of the Administrator in order to coordinate information necessary to satisfy section 403(b) of the Code or other requirements of applicable law.

Article X - Amendment and Plan Termination

10.01 **Termination of Contributions**: The Employer has adopted the Plan with the intention and expectation that contributions will be continued indefinitely. However, the Employer has no obligation or liability whatsoever to maintain the Plan for any length of time and may discontinue contributions under the Plan at any time without any liability hereunder for any such discontinuance.

10.02 **Amendment and Termination By Employer:** The Employer reserves the authority to amend or terminate this Plan at any time. An Employer that amends the Plan, other than to change the choice of options or procedures in the Adoption Agreement or to add certain sample or model amendments published by the Internal Revenue Service which specifically provide that their adoption will not cause the Plan to be treated as individually designed, will no longer participate in this section 403(b) volume submitter plan and will be considered to have an individually designed 403(b) plan.

10.03 **Distribution upon Termination of the Plan**: The Employer may provide that, in connection with a termination of the Plan and subject to any restrictions contained in the Individual Agreements, all Accounts will be distributed, provided that the Employer and any Related Employer on the date of termination do not make contributions to an alternative section 403(b) contract that is not part of the Plan during the period beginning on the date of plan termination and ending 12 months after the distribution of all assets from the Plan, except as permitted by the Income Tax Regulations. Upon Termination of the Plan all nonvested amounts under the Plan shall become fully vested. In addition, all accumulated benefits for a Participant must be distributed to Participants and Beneficiaries as soon as administratively feasible as described in section 1.403(b)-10(b)(1)(i) of the Treasury regulations.

10.04 **Amendment by Sponsor of Volume Submitter**:

(a) The Sponsor reserves the right to amend the Plan from time to time on behalf of all adopting employers, including those Employers who have adopted the Plan prior to this amendment, for changes in the Code, regulations, revenue rulings, other statements published by the Internal Revenue Service, including model, sample or other required good faith amendments, but only if their adoption will not cause such Plan to be individually designed, and for corrections of prior approved plans. These amendments will be applied to all Employers who have adopted the plan and such amendments will comply with section 12.03 of Revenue Procedure 2013-22. The Mass Submitter, as agent for the Sponsor, shall have the right to unilaterally amend the Plan on behalf of the Sponsors of the Volume Submitter for purposes of any amendments mandated for changes in the Code, regulations, or other guidance issued from the IRS, Department of Labor or other government entity, as it may deem appropriate.

Notwithstanding the paragraph above, if the amendment that is being made requires an election by the Employer, then the Sponsor will maintain, or have maintained on its behalf, a record of the Employers that have adopted the Plan, and the Sponsor will make reasonable and diligent efforts to ensure that adopting Employers have actually received and are aware of all Plan amendments and that such Employers adopt new documents when necessary. This amendment supersedes other provisions of the Plan to the extent those other provisions are inconsistent with this amendment.

(b) The Sponsor may preselect options on the Adoption Agreements where necessary, from time to time. The Sponsor also reserves the right to amend the "Defaults" that are in the Adoption Agreements to reflect the administration of the plans, or to only permit certain options to be available to adopting Employers. The "Defaults" that may appear on the Adoption Agreements below certain items are not to be considered a part of the Plan and may be amended or removed at the discretion of the Employer, Sponsor, or Administrator.

10.05 **Amendment of Vesting Schedule**: If the Plan's vesting schedule is amended, or the Plan is amended in any way that directly or indirectly affects the computation of a Participant's nonforfeitable percentage, each Participant with at least 3 years of service with the Employer may elect, within a reasonable period after the adoption of the amendment or change, to have the nonforfeitable percentage computed under the Plan without regard to such amendment or change. For Participants who do not have at least 1 Hour of Service in any Plan Year beginning after December 31, 1988, the preceding sentence shall be applied by substituting "5 Years of Service" for "3 Years of Service" where such language appears.

The period during which the election may be made shall commence with the date the amendment is adopted or deemed to be made and shall end on the latest of:

(a) 60 days after the amendment is adopted;

(b) 60 days after the amendment becomes effective; or

(c) 60 days after the Participant is issued written notice of the amendment by the Employer or Administrator.

Article XI – Miscellaneous and Administration of the Plan

11.01 **Non-Assignability:** Except as provided in Section 10.02 and 10.03, the interests of each Participant or Beneficiary under the Plan are not subject to the claims of the Participant's or Beneficiary's creditors; and neither the Participant nor any Beneficiary shall have any right to sell, assign, transfer, or otherwise convey the right to receive any payments hereunder or any interest under the Plan, which payments and interest are expressly declared to be nonassignable and nontransferable.

11.02 **Domestic Relation Orders***:* Notwithstanding Section 10.01, if a judgment, decree or order (including approval of a property settlement agreement) that relates to the provision of child support, alimony payments, or the marital property rights of a spouse or former spouse, child, or other dependent of a Participant is made pursuant to the domestic relations law of any State ("domestic relations order"), then the amount of the Participant's Account Balance shall be paid in the manner and to the person or persons so directed in the domestic relations order. Such payment shall be made without regard to whether the Participant is eligible for a distribution of benefits under the Plan. The Administrator shall establish reasonable procedures for determining the status of any such decree or order and for effectuating distribution pursuant to the domestic relations order.

11.03 **IRS Levy:** Notwithstanding Section 10.01, the payor or the Administrator, as applicable may pay from a Participant's or Beneficiary's Account Balance the amount that the Administrator finds is lawfully demanded under a levy issued by the Internal Revenue Service with respect to that Participant or Beneficiary or is sought to be collected by the United States Government under a judgment resulting from an unpaid tax assessment against the Participant or Beneficiary.

11.04 **Tax Withholding:** Contributions to the Plan are subject to applicable employment taxes (including, if applicable, Federal Insurance Contributions Act (FICA) taxes with respect to Elective Deferrals, which constitute wages under section 3121 of the Code). Any benefit payment made under the Plan is subject to applicable income tax withholding requirements (including section 3405 of the Code and the Employment Tax Regulations thereunder). A payee shall provide such information as the payor or the Administrator, if applicable may need to satisfy income tax withholding obligations, and any other information that may be required by guidance issued under the Code.

11.05 **Payments to Minors and Incompetents**: Subject to any State law requirements, if a Participant or Beneficiary entitled to receive any benefits hereunder is a minor or is adjudged to be legally incapable of giving valid receipt and discharge for such benefits, or is deemed so by the payor or the Administrator, if applicable, benefits will be paid to such person as the payor or the Administrator may designate for the benefit of such Participant or Beneficiary. Such payments shall be considered a payment to such Participant or Beneficiary and shall, to the extent made, be deemed a complete discharge of any liability for such payments under the Plan.

11.06 **Mistaken Contributions:** If any contribution (or any portion of a contribution) is made to the Plan by a good faith mistake of fact, then within one year after the payment of the contribution, and upon receipt in good order of a proper request approved by the Administrator, the amount of the mistaken contribution (not adjusted for any income but adjusted for loss in value, if any, allocable thereto) shall be returned directly to the Employer.

11.07 **Procedure When Distributee Cannot Be Located:** The Administrator shall make all reasonable attempts to determine the identity and address of a Participant or a Participant's Beneficiary entitled to benefits under the Plan. For this purpose, a reasonable attempt means (a) the mailing by certified mail of a notice to the last known address shown on the Employer's or the Administrator's records, (b) notification sent to the Internal Revenue Service, the Social Security Administration or the Pension Benefit Guaranty Corporation (under their respective programs to identify payees under retirement plans), and (c) the payee has not responded within 6 months. If the Administrator is unable to locate such a person entitled to benefits hereunder, or if there has been no claim made for such benefits, the funding vehicle shall continue to hold the benefits due such person.

11.08 **Plan Administration**: The Plan shall be administered, and the provisions of the various documents comprising the Plan shall be coordinated, in accordance with the terms of the Plan and the requirements of section 403(b) of the Code. These provisions and requirements (as outlined in the Administrative Appendix) include but are not limited to:

(a) Determining whether an employee is eligible to participate in the Plan

(b) Determining whether contributions comply with the applicable limitations

(c) Determining whether hardship withdrawals and loans comply with applicable requirements and limitations

(d) Determining that any transfers, rollovers, or purchases of service credit comply with applicable requirements and limitations

(e) Determining that the requirements of the Plan and section 403(b) of the Code are properly applied, including whether the Employer is a member of a controlled group

(f) Determining the status of domestic relations orders or qualified domestic relations orders

Administrative functions, including functions to comply with section 403(b) of the Code and other tax requirements may be allocated among various persons pursuant to service agreements or other written documents, including the Administrative Appendix. However, in no case shall administrative functions be allocated to Participants (other than permitting Participants to make investment elections for self-directed accounts). Any administrative functions not allocated to other persons are reserved to the Employer.

In the event there is a conflict between the provisions of this Plan (including the Adoption Agreement) and the underlying Custodial Accounts and/or the Annuity Contracts, the provisions of this Plan shall govern.

11.09 **Responsibilities of Employer**: The Employer shall have the following responsibilities with respect to administration of the Plan:

(a) The Employer shall make any Employer Contributions required under the Plan.

(b) The Employer shall serve as Administrator of the Plan, unless the Employer designates in writing another person to administer the Plan on behalf of the Employer. The Employer may remove and reappoint a Plan Administrator from time to time in the Employer's discretion.

(c) The Employer shall supply the Administrator in a timely manner with all information necessary for the Administrator to fulfill its responsibilities under the Plan, including Compensation of Participants and other pertinent facts.

11.10 **Responsibilities of Administrator**: The Administrator shall administer the Plan according to its terms for the exclusive benefit of Participants, former Participants, and their Beneficiaries in accordance with the following provisions:

(a) The Administrator's responsibilities shall include, but shall not be limited to, the following:

   (1) To determine all questions relating to the eligibility of Employees to participate or remain Participants hereunder.
   (2) To maintain all records necessary for administration of the Plan.
   (3) To interpret the provisions of the Plan and prepare and publish rules and regulations for the Plan.
   (4) To comply with all reporting, disclosure, and notice requirements of the Code.

(b) In order to fulfill its responsibilities, the Plan Administrator shall have all powers necessary or appropriate to accomplish its duties under the Plan, including the power to determine all questions arising in connection with the administration, interpretation, and application of the Plan. Any such determination shall be conclusive and binding upon all persons. However, all discretionary acts, interpretations, and constructions shall be done in a nondiscriminatory manner based upon uniform principles consistently applied.

(c) In order to fulfill its responsibilities hereunder, the Administrator shall be specifically authorized to employ such agents, or attorneys, or contract for such assistance, as the Plan Administrator may from time to time deem necessary or advisable in connection with its responsibilities hereunder and to pay the fees, commission, or salaries incurred on account thereof as an expense of administration of the Plan. The Administrator is authorized to delegate administrative duties to the Custodian when not inconsistent with the terms of this Plan.

(d) The Administrator shall serve as the designated agent for legal purposes under the Plan.

11.11 **Resignation and Removal of Administrator**: The Administrator may resign at any time by giving the Employer thirty (30) days prior written notice. The Employer may waive such notice. The Employer may remove the Administrator from office at any time by giving written notice to the Administrator, which removal shall be effective as of the date specified in the notice.

11.12 **Expenses of Administration**: All costs and expenses of administering this Plan shall be paid pursuant to the service agreement(s) entered into by the Employer. Expenses shall be paid: directly by the Employer; or where applicable, shall be paid pro rata or per capita from each Participant's Account; or where applicable shall be paid by the Vendors. Payment of such expenses shall not be considered to be Employer Contributions.

11.13 **Incorporation of Individual Agreements:** The Plan, together with the Individual Agreements, is intended to satisfy the requirements of section 403(b) of the Code and the Income Tax Regulations thereunder. Terms and conditions of the Individual Agreements are hereby incorporated by reference into the Plan, excluding those terms that are inconsistent with the Plan or section 403(b) of the Code.

11.14 **Governing Law**: The Plan will be construed, administered and enforced according to the Code and the laws of the State in which the Employer has its principal place of business.

11.15 **Headings**: Headings of the Plan have been inserted for convenience of reference only and are to be ignored in any construction of the provisions hereof.

11.16 **Gender:** Pronouns used in the Plan in the masculine or feminine gender include both genders unless the context clearly indicates otherwise.

11.17 **This Plan Is Not An Employment Contract**: Neither the adoption of the Plan by the Employer, nor any action of the Employer or the Administrator under this Plan, nor the establishment of any custodial account, nor the payment of any benefits, shall be construed to confer upon any person any legal right to be continued as an Employee of the Employer or any affiliated or related employer. All Employees shall be subject to discharge to the same extent as they would have been had this Plan never have been adopted.

11.18 **USERRA - Military Service Credit:** Notwithstanding any provision of this Plan to the contrary, contributions, benefits and service credit with respect to qualified military service will be provided in accordance with section 414(u) of the Internal Revenue Code. In addition, the survivors of any Participant who dies on or after January 1, 2007, while performing qualified military service, are entitled to any additional benefits (other than benefit accruals relating to the period of qualified military service) that would have been provided under the Plan had the Participant resumed employment and then terminated employment on account of death.

Article XII – Employer Contributions

12.01 **Employer Contributions:** If the Adoption Agreement provides that this Plan shall accept Employer Contributions, then the following rules shall apply.

(a) Unless otherwise elected by the Employer in the Adoption Agreement, Employer Contributions shall be an amount, if any, determined annually in the sole discretion of the Employer.

(b) Post-Employment Employer Contributions shall follow the rules of Section 12.03.

(c) Optional Retirement Plan (ORP) Provisions:

(1) General Application. This Section 12.01(c) shall apply only if the Employer has indicated that it offers an Optional Retirement Program (ORP) on the Adoption Agreement and only if permitted under the Adoption Agreement being completed. Not all Adoption Agreements that accompany this Plan will permit this selection.

(2) Incorporation of ORP. The ORP is established and governed by separate plan documentation which may include a plan document, statutory language and/or regulatory guidance. The terms and conditions of the ORP are incorporated herein by reference. If there is a conflict between the Plan and the requirements of the ORP, the ORP shall govern with respect to those provisions that are exclusive to the ORP. The Plan shall govern in all other circumstances.

(3) ORP Contributions. Employer shall make contributions under the ORP to the Accounts of Participants that are also participating in the ORP in accordance with the terms of the ORP and/or as authorized by the Employer on the Adoption Agreement. Unless otherwise provided by the ORP, such contributions shall be treated as Employer Contributions and are therefore subject to the requirements and limitations imposed by section 415(c) of the Code.

(4) Separate Accounting Requirements. ORP contributions and withdrawals, including any earnings or losses thereon, shall be credited and debited to each participating Participant's Account and shall be separately accounted for under each Employee's Account.

(5) Deposit Requirements. ORP contributions shall be deposited with the applicable Funding Vehicles as soon as practicable in conformity with any requirements established in the ORP, or if applicable by the State law.

(d) Supplemental 403(b) Contributions:

(1) General Application. This Section 12.01(d) shall apply only if the Employer has indicated that it offers a Supplemental 403(b) Program on the Adoption Agreement and only if permitted under the Adoption Agreement being completed. Not all Adoption Agreements will permit this optional provision.

(2) Incorporation of Supplemental 403(b) Program. The Supplemental 403(b) Program is established and governed by a separate plan document. The Plan includes the Adoption Agreement and the document establishing the Supplemental 403(b) Program, as identified on the Adoption Agreement. If there is a conflict between the Plan and the Supplemental 403(b) Program document, the Supplemental 403(b) Program shall govern with respect to those provisions that are exclusive to the Supplemental Program. The Plan shall govern in all other circumstances.

(3) Supplemental 403(b) Contributions. Employer shall make contributions as required under the Supplemental 403(b) Contributions to the Accounts of Participants that are participating in the Supplemental 403(b) Program in accordance with the terms of the Supplemental 403(b) Program. Such contributions shall be subject to the appropriate annual contribution limitations based on the type of contribution required under the Supplemental 403(b) Program.

(4) Separate Accounting Requirements. Supplemental 403(b) Program contributions and withdrawals, including any earnings or losses thereon, shall be credited and debited to each participating Participant's Account and shall be separately accounted for under each Employee's Account.

(5) Deposit Requirements. Supplemental 403(b) Program Contributions shall be deposited with the applicable Funding Vehicles as soon as practicable in conformity with the Supplemental 403(b) Program document, or if applicable State law.

(e) The Employer has evidenced its intent to adopt this Plan by executing the Adoption Agreement which is a part of this 403(b) Plan document. This Plan document, the Adoption Agreement, documents governing ORPs and Supplemental 403(b) Programs, as applicable, and any underlying Annuity Contracts and Custodial Accounts provided by the Vendors authorized by the Employer, as well as necessary forms and administrative policies and procedures incorporated by the Employer, an Administrator or any Funding Vehicle shall constitute the entire Plan.

12.02 **Correction of Allocations:**

(a) In the event that the Administrator learns that Employer allocations have not been made on behalf of an Employee for whom an allocation should have been made pursuant to the terms of this Plan, the Participant's account for such Employee shall be restored to its proper balance as soon as is reasonably possible.

(b) In the event that the Administrator learns that contributions or allocations have been made on behalf of an Employee for whom allocations should not have been made pursuant to the terms of the Plan; and if such contributions were made pursuant to a mistake of fact, such contributions shall be returned to the Employer within one year of the contributions. Earnings attributable to the mistaken contribution shall not be returned to the Employer, but losses attributable to the mistaken contribution shall reduce the amount to be returned to the Employer.

12.03 **Employer Contributions for former Employees:**

(a) Includible compensation deemed to continue for post-employment Employer Contributions - For purposes of applying paragraph (b) of this section, a former Employee is deemed to have monthly includible compensation for the period through the end of the taxable year of the Employee in which he or she ceases to be an Employee and through the end of each of the next five taxable years. The amount of the monthly Includible Compensation is equal to one twelfth of the former Employee's Includible Compensation during the former Employee's most recent year of service. Accordingly, post-employment Employer Contributions for a former Employee must not exceed the limitation of section 415(c)(1) up to the lesser of the dollar amount in section 415(c)(1)(A) or the former Employee's annual Includible Compensation based on the former Employee's average monthly compensation during his or her most recent year of service.

(b) If a Participant who is a former Employee dies during the first 5 calendar years following the date on which the Participant ceases to be an Employee, and Employer contributions are being made pursuant to this Section 12.03, then any additional contributions made after the death of the Participant or former Employee may not exceed the lesser of –

(1) The excess of the former Employee’s Includible Compensation for the year of death over the contributions previously made for the former Employee for that year; or

(2) The total contributions that would have been made on the former Employee’s behalf thereafter if he or she had survived to the end of the 5-year period.

12.04 **Service**: Service will be computed on the basis designated by the Employer in the Adoption Agreement. Except where specifically excluded under this section, all of an Employee's Years of Service will be taken into account for purposes of eligibility, including:

(a) Years of Service for employment with an employer required to be aggregated with the Employer under section 414(b), (c), (m), or (o) of the Code;

(b) Years of Service for an employee required under section 414(n) or 414(o) of the Code to be considered an employee of any employer aggregated with the Employer under section 414(b), (c), or (m) of the Code;

(c) Years of Service with the predecessor Employer, if the Adoption Agreement allows and the Employer so specifies; and

(d) Years of Service with the predecessor employer during the time a qualified plan was maintained, if the Adoption Agreement allows and the Employer so specifies. If the Employer maintains the Plan of a predecessor Employer, Service with such Employer will be treated as Service for the Employer.

12.05 **Eligibility Computation Periods**:

(a) Hours of Service Method - If the Employer has specified in the Adoption Agreement that service will be credited on the basis of hours, days, weeks, semi-monthly payroll periods, or months, the initial eligibility computation period is the 12-consecutive month period beginning on the date the Employee first performs an Hour of Service for the Employer ("employment commencement date"). Pursuant to the Employer's election in the Adoption Agreement, the succeeding 12-consecutive month periods shall commence with either:

(1) the first anniversary of the Employee's employment commencement date; or
(2) the first Plan Year which commences prior to the first anniversary of the Employee's employment commencement date regardless of whether the Employee is entitled to be credited with 1,000 Hours of Service (or any lesser number specified by the Employer in the Adoption Agreement) during the initial eligibility computation period. An employee who is credited with 1,000 Hours of Service (or such lesser number specified by the Employer in the Adoption Agreement) in both the initial eligibility computation

period and the first Plan Year which commences prior to the first anniversary of the Employee's initial eligibility computation period will be credited with two Years of Service for purposes of eligibility to participate.

(b) Elapsed Time Method - If the Employer has specified in the Adoption Agreement (or if the Adoption Agreement default is) that service will be credited under the elapsed time method, an Employee will receive credit for the aggregate of all time periods commencing with the Employee's first day of employment or reemployment and ending on the date a Break in Service begins. The first day of employment or reemployment is the first day an Employee performs an Hour of Service. An Employee shall also receive credit for any Period of Severance of less than twelve consecutive months. Fractional periods of a year will be expressed in terms of days. For purposes of this paragraph, Hour of Service shall mean each hour for which an Employee is paid or entitled to payment for the performance of duties for the Employer.

12.06 **Use of Computation Periods**: Years of Service and Breaks in Service shall be measured on the same eligibility computation period.

12.07 **Eligibility Break in Service**: In the case of any Participant who has a 1-year Break in Service, years of eligibility service before such break will not be taken into account until the Employee has completed a Year of Service after returning to employment. Pursuant to the Employer's election in the Adoption Agreement, such Year of Service will be measured by the 12-consecutive month period beginning on an Employee's reemployment commencement date and, if necessary, either:

(a) subsequent 12-consecutive month periods beginning on anniversaries of the reemployment commencement date; or

(b) Plan Years beginning with the Plan Year which includes the first anniversary of the reemployment commencement date. The reemployment commencement date is the first day on which the Employee is credited with an Hour of Service for the performance of duties after the first eligibility computation period in which the Employee incurs a one year Break in Service.

If a Participant completes a Year of Service in accordance with this provision, his or her participation will be reinstated as of the reemployment commencement date.

12.08 **Entry into Plan**: Each Employee who is a member of an eligible class of employees specified in the Adoption Agreement will participate on the Entry Date selected by the Employer in the Adoption Agreement after such Employee has met the minimum age and service requirements, if any, in the Adoption Agreement.

12.09 **Participation upon Return to Eligible Class**: In the event a Participant is no longer a member of an eligible class of employees and becomes ineligible to participate but has not incurred a Break in Service, such Employee will participate immediately upon returning to an eligible class of employees. If such Participant incurs a Break in Service, eligibility will be determined under the Break in Service rules of the Plan.

In the event an Employee who is not a member of an eligible class of employees becomes a member of an eligible class, such Employee will participate immediately if such Employee has satisfied the minimum age and service requirements and would have otherwise previously become a Participant.

12.10 **Participation during an Authorized Leave of Absence**: All contributions on behalf of the Participant shall be suspended, but membership in the Plan shall be deemed to be continuous, unless otherwise terminated, for the period of any Authorized Leave of Absence, provided that the Employee returns to work for the Employer upon completion of such Authorized Leave of Absence.

12.11 **Eligibility upon Reemployment**:

(a) A former Participant will become a Participant immediately upon returning to the employ of the Employer if such former Participant had a nonforfeitable right to all or a portion of his accrued benefit attributable to Employer Contributions at the time of termination from service.

(b) For a former Participant who did not have a nonforfeitable right to any portion of his accrued benefit attributable to Employer Contributions or for a former Employee (other than an Employee required to complete more than one Year of Service in order to become eligible to participate in the Plan) who had not yet become a Participant at the time of termination from service, the Participant's Years of Service prior to the Break(s) in Service will be disregarded if the number of consecutive 1-year Breaks in Service equal or exceed the greater of five (5) or the aggregate number of Years of Service before such Breaks in Service.

(c) If an Employee is required to complete more than one Year of Service for in order to become eligible to participate in the Plan, and such an Employee incurs a 1-year Break in Service before satisfying the Plan's eligibility requirements, service prior to such 1-year Break in Service shall not be taken into account in the determination of the Employee's eligibility to participate in the Plan upon reemployment.

(d) A former Participant who's Years of Service before termination from service cannot be disregarded pursuant to Section 12.11(b) shall participate immediately upon reemployment.

(e) A former Employee who had met the eligibility requirements specified in the Adoption Agreement before termination from service but who had not become a Participant and who's Years of Service before termination from service cannot be disregarded pursuant to Section 12.11(b) will become a Participant as of the later of:

(1) his date of reemployment; or
(2) the Entry Date next following his date of termination from service.

(f) A former Employee (including a former Participant) who's Years of Service before termination from service can be disregarded pursuant to Section 12.11(b) will be treated as a new Employee for eligibility purposes and will be eligible to participate once he has met the requirements under the Plan following his most recent date of employment.

12.12 **Vesting and Forfeitures**

(a) Each type of contribution made by the Employer on behalf of a Participant that is subject to a different vesting schedule will be credited to a separate bookkeeping account. Any portion of such account in which the participant is not vested shall be accounted for separately and treated as a contract to which section 403(c) (or another applicable provision under the Internal Revenue Code) applies.

(b) Employee Contribution Accounts: A Participant's Elective Deferral Account, After-Tax Employee Contribution Account and Rollover/Transfer Account, and all earnings, appreciations, and additions thereto, less any losses, depreciation, and distributions allocable thereto, shall be fully vested and nonforfeitable at all times.

(c) Employer Contribution Account: A Participant's Vested Percentage in his Employer Contribution Account shall be determined as follows:

(1) Death or Disability: A Participant's interest in his Employer Contribution Account shall become fully vested upon his death or Disability prior to Retirement Age.
(2) Termination of Employment: A Participant's Vested Percentage in his Employer Contribution Account shall be determined according to the vesting formula specified in the Adoption Agreement when the Participant terminates his employment.
(3) Plan Termination: A Participant's interest in his Employer Contribution Account shall become fully vested in the event of termination or partial termination (but only if the partial termination applies to the Participant) of this Plan.

12.13 **Vesting at Termination**: When a Participant's employment is terminated on account of retirement, death, disability, or otherwise, the Vested Percentage of his Employer Contribution Account (after all required adjustments thereto) shall be determined in accordance with this Article and the vesting formula specified in the Adoption Agreement as of termination of employment. The difference between the balance of the Participant's Employer Contribution Account and the Participant's Vested Percentage shall be forfeiture and shall be allocated pursuant to Section 12.15 below.

12.14 **Computation of Vested Account Balance:**

(a) Service will be computed on the basis designated by the Employer in the Adoption Agreement. Except where specifically excluded under this Article XII, all of the Employee's Years of Service will be taken into account for purposes of vesting, including:

(1) Years of service for employment with an employer required to be aggregated with the Employer under section 414(b), (c), (m), or (o) of the Code;
(2) Years of Service for an employee required under section 414(n) or 414(o) of the Code to be considered any employee of any employer aggregated with the Employer under section 414(b), (c), or (m) of the Code;
(3) Years of Service with the predecessor Employer, if the Adoption Agreement allows and the Employer so specifies; and

(4) Years of Service with the predecessor employer during the time a qualified plan was maintained, if the Adoption Agreement allows and the Employer so specifies.

(b) The Employer shall designate in the Adoption Agreement the period described in either (1) or (2) below as the Vesting Computation Period:

(1) For purposes of computing the Employee's nonforfeitable right to the account balance derived from Employer Contributions, Years of Service and Breaks in Service will be measured by the Plan Year.
(2) For purposes of determining Years of Service and Breaks in Service for purposes of computing an Employee's nonforfeitable right to the account balance derived from Employer Contributions, the 12-consecutive month period will commence on the date the Employee first performs an Hour of Service and each subsequent 12-consecutive month period will commence on the anniversary of such date.

(c) In the case of a Participant who has incurred a 1-year Break in Service, Years of Service before such break will not be taken into account until the Participant has completed a Year of Service after such Break in Service.

12.15 **Forfeitures**: Notwithstanding the Employer's election in the Adoption Agreement, Forfeitures may be allocated as follows:

(a) to restore Participant's Employer Contribution Accounts pursuant to the buy-back provisions of Section 12.18;

(b) used to pay any expenses of administration of the Plan; and/or

(c) used to make or reduce Employer Contributions required under the terms of the Plan.

12.16 **Forfeitures - Withdrawal of Employee Contributions**: No Forfeitures will occur solely as a result of an Employee's withdrawal of Employee Contributions.

12.17 **Vesting for Pre-Break and Post-Break Account:** In the case of a Participant who has 5 or more consecutive 1-year Breaks in Service, all service after such Breaks in Service will be disregarded for the purpose of vesting the employer-derived account balance that accrued before such Breaks in Service. Such Participant's pre-break service will count in vesting the post-break employer-derived account balance only if either:
(a) such Participant has any nonforfeitable interest in the account balance attributable to Employer Contributions at the time of separation from service; or

(b) upon returning to service, the number of consecutive 1-year Breaks in Service is less than the number of Years of Service.

Separate accounts will be maintained for the Participant's pre-break and post-break employer derived account balance. Both accounts will share in the earnings and losses of the fund..

12.18 **Buy-back**: If a former Participant is reemployed by the Employer before the former Participant incurs five consecutive 1-year Breaks in Service, and such former Participant has received a distribution of the entire Vested Percentage of his Employer Contribution Account prior to his reemployment, any forfeited amounts shall be reinstated only if he repays the full amount of his Employer Contribution Account distributed to him before he incurs five consecutive 1-year Breaks in Service after the date of the distribution. In the event the former Participant does repay the full amount distributed to him, his Employer Contribution Account balance will be restored to the amount on the date of distribution.

12.19 **Missing Participants**: If a benefit is forfeited because the Participant or Beneficiary cannot be found, such benefit will be reinstated if a claim is made by the Participant or Beneficiary.

12.20 **Definitions**: Refer to Article II, Section 2.45 for definitions related to Employer Contributions.

Article XIII - Deemed IRAs

13.01 **Applicability and Effective Date:** This section shall apply if elected by the Employer in the Adoption Agreement and shall be effective for Plan Years beginning after the date specified in the Adoption Agreement.

13.02 **Definitions**

(a) **Deemed IRAs:** Each Participant may make voluntary employee contributions to the Participant's "traditional" or "Roth" IRA under the Plan, as elected by the Employer in the Adoption Agreement. The Plan shall establish a separate account or annuity for the designated IRA contributions of each Participant and any earnings properly allocable to the contributions, and maintain separate recordkeeping with respect to each such IRA.

(b) **Deemed IRA contributions**: For purposes of this section, Deemed IRA contributions means any contribution (other than a mandatory contribution within the meaning of section 411(c)(2) of the Code) that is made by the Participant and which the Participant has designated, at or prior to the time of making the contribution, as a contribution to which this section applies.

(c) **Deemed IRA Participant:** Any Participant or Employee or group of Employees eligible to make Deemed IRA Contributions to the Plan.

(d) **IRA Trustee (or Custodian or Issuer):** The entity that provides the separate trust agreement, custodial agreement or annuity contract which the Participant executes to establish the IRA account. Throughout this document where IRA Trustee is mentioned, it shall also include an IRA Custodian; or if applicable an Issuer of the IRA Annuity Contract.

13.03 **Separate Accounting**

(a) IRAs established pursuant to this Article XIII shall be held in a trust, custodial account or an annuity (as evidenced by the separate trust, custodial agreement or annuity contract established by the Participant and shall be separate from the Trust established under this Plan to hold contributions other than deemed IRA contributions and shall satisfy the applicable requirements of sections 408 and 408A of the Code, which requirements are set forth in sections 13.04 through 13.16 below.

(b) Separate records will be maintained for the interest of each Participant or Beneficiary.

13.04 **Individual's Interest is Nonforfeitable:** The interest of an individual in the balance in his or her Deemed IRA account is nonforfeitable at all times.

13.05 **Prohibited Investments:**

(a) If the trust acquires collectibles within the meaning of Code § 408(m) after December 31, 1981, trust assets will be treated as a distribution in an amount equal to the cost of such collectibles.

(b) No part of the trust funds will be invested in life insurance contracts.

13.06 **Reporting Duties**:

(a) The Trustee, Custodian or Issuer of the Deemed IRA shall be subject to the reporting requirements of section 408(i) of the Internal Revenue Code with respect to all Deemed IRAs that are established and maintained under the plan.

(b) The Trustee, Custodian or Issuer of a Deemed IRA shall furnish annual calendar-year reports concerning the status of the account and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.

13.07 **Non-Bank Trustee or Custodian**: If the Deemed IRA is held by a non-bank Trustee or Custodian, the non-bank Trustee or Custodian shall substitute another trustee or custodian if the non-bank Trustee or Custodian receives notice from the Commissioner of Internal Revenue that such substitution is required because it has failed to comply with the requirements of § 1.408-2(e) of the Income Tax Regulations.

13.08 **Traditional IRA Maximum Permissible Annual Contributions:**

(a) Except in the case of a rollover contribution (as permitted by Internal Revenue Code §§ 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) and 457(e)(16)) or a contribution made in accordance with the terms of a Simplified Employee Pension (SEP) as described in § 408(k), no contributions will be accepted unless they are in cash, and the total of such contributions shall not exceed $5,000 for any taxable year beginning in 2008 and years thereafter. After 2008, the limit will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code § 219(b)(5)(D). Such adjustments will be in multiples of $500.

(b) In the case of an individual who is 50 or older, the annual cash contribution limit is increased by $1,000 for any taxable year beginning in 2006 and years thereafter.

(c) In addition to the amounts described in paragraphs (a) and (b) above, an individual may make additional contributions specifically authorized by statute – such as repayments of qualified reservist distributions, repayments of certain plan distributions made on account of federally declared disasters and certain amounts received in connection with the Exxon Valdez litigation.

(d) No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to § 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the individual first participated in that employer's SIMPLE IRA plan.

(e) If this is an inherited IRA within the meaning of § 408(d)(3)(C), no contributions will be accepted.

13.09 **Roth IRA Maximum Permissible Annual Contributions:**

(a) Except in the case of a qualified rollover contribution (as defined in (g) below) or a recharacterization (as defined in (f) below), no contribution will be accepted unless it is in cash and the total of such contributions to all the individual's Roth IRAs for a taxable year does not exceed the applicable amount (as defined in (b) below), or the individual's compensation (as defined in (h) below), if less, for that taxable year. The contribution described in the previous sentence that may not exceed the lesser of the applicable amount or the individual's compensation is referred to as a "regular contribution." However, notwithstanding the preceding limits on contributions, an individual may make additional contributions specifically authorized by statute – such as repayments of qualified reservist distributions, repayments of certain plan distributions made on account of a federally declared disaster and certain amounts received in connection with the Exxon Valdez litigation. Contributions may be limited under (c) through (e) below.

(b) Applicable Amount: The applicable amount is determined below:

(1) If the individual is under age 50, the applicable amount is $5,000 for any taxable year beginning in 2008 and years thereafter. After 2008, the $5,000 amount will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code §219(b)(5)(D). Such adjustments will be in multiples of $500.
(2) If the individual is 50 or older, the applicable amount under paragraph (1) above is increased by $1,000 for any taxable year beginning in 2006 and years thereafter.

(c) Regular Contribution Limit. The maximum regular contribution that can be made to all the individual's Roth IRAs for a taxable year is the smaller amount determined under (1) or (2) below.

(1) The maximum regular contribution is phased out ratably between certain levels of modified adjusted gross income in accordance with the following table:

Filing Status	Full Contribution	Phase-out Range	No Contribution
Single or Head of Household	$95,000 or less	Between $95,000-$110,000	$110,000 or more
Joint Return or Qualifying Widow(er)	$150,000 or less	Between $150,000-$160,000	$160,000 or more
Married- Separate Return	$0	Between $0-$10,000	$10,000 or more

An individual's modified adjusted gross income ("modified AGI") for a taxable year is defined in Code § 408A(c)(3) and does not include any amount included in adjusted gross income as a result of a qualified rollover contribution. If the individual's modified AGI for a taxable year is in the phase-out range, the maximum regular contribution determined under this table for that taxable year is rounded up to the next multiple of $10 and is not reduced below $200. After 2006, the dollar amounts above will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code § 408A(c)(3). Such adjustments will be in multiples of $1,000.
(2) If the individual makes regular contributions to both Roth and non-Roth IRAs for a taxable year, the maximum regular contribution that can be made to all of the individual's Roth IRAs for that taxable year is reduced by the regular contributions made to the individual's non-Roth IRAs for the taxable year.

(d) SIMPLE IRA Limits: No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to §408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the individual first participated in that employer's SIMPLE IRA plan.

(e) Inherited Roth IRA. If this is an inherited Roth IRA within the meaning of § 408(d)(3)(C), no contributions will be accepted.

(f) Recharacterization. A regular contribution to a non-Roth IRA may be recharacterized pursuant to the rules in § 1.408A-5 of the regulations as a regular contribution to this Roth IRA, subject to the limits in (c) above.

(g) Qualified Rollover Contribution. A "qualified rollover contribution" is a rollover contribution of a distribution from an eligible retirement plan described in § 402(c)(8)(B). If the distribution is from an IRA, the rollover must meet the requirements of Code § 408(d)(3), except the one-rollover-per-year rule of § 408(d)(3)(B) does not apply if the distribution is from a non-Roth IRA. If the distribution is from an eligible retirement plan other than an IRA, the rollover must meet the requirements of Code § 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) or 457(e)(16), as applicable. A qualified rollover contribution also includes (1) and (2) below.

(1) All or part of a military death gratuity or service members' group life insurance ("SGLI") payment may be contributed if the contribution is made within 1 year of receiving the gratuity or payment. Such contributions are disregarded for purposes of the one-rollover-per-year rule under § 408(d)(3)(B).
(2) All or part of an airline payment (as defined in § 125 of the Worker, Retiree, and Employer Recovery Act of 2008 ("WRERA"), Pub. L. 110-458) received by certain airline employees may be contributed if the contribution is made within 180 days of receiving the payment, or such other dates as provided by the Treasury Department.

(h) Compensation. For purposes of (a) above, compensation is defined as wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in Code §401(c)(2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan). For purposes of this definition, §401(c)(2) shall be applied as if the term trade or business for purposes of §1402 included service described in subsection (c)(6). Compensation does not include amounts derived from or received as earnings or profits from property (including but not limited to interest and dividends) or amounts not includible in gross income (determined without regard to §112). Compensation also does not include any amount received as a pension or annuity or as deferred compensation. The term "compensation" shall include any amount includible in the individual's gross income under §71 with respect to a divorce or separation instrument described in subparagraph (A) of §71(b)(2). In the case of a married individual filing a joint return, the greater compensation of his or her spouse is treated as his or her own compensation, but only to the extent that such spouse's compensation is not being used for purposes of the spouse making an IRA contribution. The term "compensation" also includes any differential wage payments as defined in §3401(h)(2).

13.10 **Deemed IRA Annuity Contract Requirements for Roth and Traditional IRAs:**

(a) This contract is nontransferable by the individual.

(b) Any refund of premiums (other than those attributable to excess contributions) will be applied, before the close of the calendar year following the year of the refund, toward the payment of future premiums or the purchase of additional benefits.

(c) If the premium payments are interrupted, the contract will be reinstated at any date prior to maturity upon payment of a premium to the Company, and the minimum premium amount for reinstatement shall be determined by the underlying Individual Agreement of the Annuity Contract; however, the Issuer may at its option either accept additional future payments or terminate the contract by payment in cash of the then present value of the paid up benefit if no premiums have been received for two full consecutive policy years and the paid up annuity benefit at maturity would be less than $20 per month.

13.11 **Required Minimum Distributions from a Traditional IRA:**

(a) Notwithstanding any provision of this IRA to the contrary,

(1) The distribution of the individual's interest in the Deemed IRA Custodial Account shall be made in accordance with the requirements of Code §408(a)(6) and the regulations thereunder, the provisions of

which are herein incorporated by reference. If distributions are made from an annuity contract purchased from an insurance company, distributions thereunder must satisfy the requirements of Q&A-4 of § 1.401(a)(9)-6 of the Income Tax Regulations, rather than paragraphs (b), (c) and (d) below and section 13.12. The required minimum distributions calculated for this IRA may be withdrawn from another IRA of the individual in accordance with Q&A-9 of § 1.408-8 of the Income Tax Regulations.

(2) The distribution of the individual's interest in the Deemed IRA Annuity Contract shall be made in accordance with the requirements of Code § 408(b)(3) and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under section 13.13(c) must satisfy the requirements of Code §408(a)(6) and the regulations thereunder, rather than paragraphs (b), (c) and (d) below and section 13.13.

(b) The entire value or interest of the Deemed IRA Account of the individual for whose benefit the account is maintained will commence to be distributed no later than:

(1) In the case of a Trust or Custodial Account, the first day of April following the calendar year in which such individual attains age 70½ (the "required beginning date") over the life of such individual or the lives of such individual and his or her designated beneficiary.

(2) In the case of an Annuity Contract, the first day of April following the calendar year in which such individual attains age 70½ (the "required beginning date") over (A) the life of such individual or the lives of such individual and his or her designated beneficiary or (B) a period certain not extending beyond the life expectancy of such individual or the joint and last survivor expectancy of such individual and his or her designated beneficiary. Payments must be made in periodic payments at intervals of no longer than 1 year and must be either nonincreasing or they may increase only as provided in Q&As-1 and -4 of §1.401(a)(9)-6 of the Income Tax Regulations. In addition, any distribution must satisfy the incidental benefit requirements specified in Q&A-2 of §1.401(a)(9)-6. If this is an inherited IRA within the meaning of §408(d)(3)(C), this paragraph and paragraphs (c) & (d) below do not apply.

(c) The amount to be distributed each year, beginning with the calendar year in which the individual attains age 70½ and continuing through the year of death, shall not be less than the quotient obtained by dividing the value of the IRA (as determined under section 13.12(c) as of the end of the preceding year by the distribution period in the Uniform Lifetime Table in Q&A-2 of §1.401(a)(9)-9 of the Income Tax Regulations, using the individual's age as of his or her birthday in the year. However, if the individual's sole designated beneficiary is his or her surviving spouse and such spouse is more than 10 years younger than the individual, then the distribution period is determined under the Joint and Last Survivor Table in Q&A-3 of § 1.401(a)(9)-9, using the ages as of the individual's and spouse's birthdays in the year.

(d) The required minimum distribution for the year the individual attains age 70½ can be made as late as April 1 of the following year.

(1) For distributions from a Custodial Account, the required minimum distribution for any other year must be made by the end of such year

(2) For distributions from an Annuity Contract, the first required payment can be made as late as April 1 of the year following the year the individual attains age 70½ and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.

(3) In the case of an Annuity Contract, the distribution periods described in paragraph (b) above cannot exceed the periods specified in § 1.401(a)(9)-6 of the Income Tax Regulations.

13.12 **Distributions Due to Death from a Traditional Deemed IRA Custodial Account:**

(a) <u>Death On or After Required Beginning Date:</u> If the individual dies on or after the required beginning date, the remaining portion of his or her interest will be distributed at least as rapidly as follows:

(1) If the designated beneficiary is someone other than the individual's surviving spouse, the remaining interest will be distributed over the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the beneficiary's age as of his or her birthday in the year following the year of the individual's death, or over the period described in paragraph (a)(3) below if longer.

(2) If the individual's sole designated beneficiary is the individual's surviving spouse, the remaining interest will be distributed over such spouse's life expectancy or over the period described in paragraph (a)(3) below if longer. Any interest remaining after such spouse's death will be distributed over such spouse's remaining life expectancy determined using the spouse's age as of his or her birthday in the year of the

spouse's death, or, if the distributions are being made over the period described in paragraph (a)(3) below, over such period.

(3) If there is no designated beneficiary, or if applicable by operation of paragraph (a)(1) or (a)(2) above, the remaining interest will be distributed over the individual's remaining life expectancy determined in the year of the individual's death.

(4) The amount to be distributed each year under paragraph (a)(1), (2) or (3), beginning with the calendar year following the calendar year of the individual's death, is the quotient obtained by dividing the value of the IRA as of the end of the preceding year by the remaining life expectancy specified in such paragraph. Life expectancy is determined using the Single Life Table in Q&A-1 of § 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's or individual's age in the year specified in paragraph (a)(1), (2) or (3) and reduced by 1 for each subsequent year.

(b) Death Before Required Beginning Date: If the individual dies before the required beginning date, his or her entire interest will be distributed at least as rapidly as follows:

(1) If the designated beneficiary is someone other than the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death, over the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the beneficiary as of his or her birthday in the year following the year of the individual's death, or, if elected, in accordance with paragraph (b)(3) below. If this is an inherited IRA within the meaning of Code § 408(d)(3)(C) established for the benefit of a nonspouse designated beneficiary by a direct trustee-to-trustee transfer from a retirement plan of a deceased individual under §402(c)(11), then, notwithstanding any election made by the deceased individual pursuant to the preceding sentence, the nonspouse designated beneficiary may elect to have distributions made under this paragraph (b)(1) if the transfer is made no later than the end of the year following the year of death.

(2) If the individual's sole designated beneficiary is the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death (or by the end of the calendar year in which the individual would have attained age 70½, if later), over such spouse's life expectancy, or, if elected, in accordance with paragraph (b)(3) below. If the surviving spouse dies before distributions are required to begin, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with paragraph (b)(3) below. If the surviving spouse dies after distributions are required to begin, any remaining interest will be distributed over the spouse's remaining life expectancy determined using the spouse's age as of his or her birthday in the year of the spouse's death.

(3) If there is no designated beneficiary, or if applicable by operation of paragraph (b)(1) or (b)(2) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the individual's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph (b)(2) above).

(4) The amount to be distributed each year under paragraph (b)(1) or (2) is the quotient obtained by dividing the value of the IRA as of the end of the preceding year by the remaining life expectancy specified in such paragraph. Life expectancy is determined using the Single Life Table in Q&A-1 of § 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in paragraph (b)(1) or (2) and reduced by 1 for each subsequent year.

(c) IRA Value: The "value" of the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of § 1.408-8 of the Income Tax Regulations.

(d) Spouse as Sole Beneficiary: If the sole designated beneficiary is the individual's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary.

(e) Distribution may be met in another IRA: The required minimum distributions payable to a designated beneficiary from this IRA may be withdrawn from another IRA the beneficiary holds from the same decedent in accordance with Q&A-9 of §1.408-8 of the Income Tax Regulations.

13.13 **Distributions Due to Death from a Traditional Deemed IRA Annuity Contract:**

(a) Death On or After Required Distributions Commence. If the individual dies on or after required distributions commence, the remaining portion of his or her interest will continue to be distributed under the contract option chosen.

(b) Death Before Required Distributions Commence. If the individual dies before required distributions commence, his or her entire interest will be distributed at least as rapidly as follows:

(1) If the designated beneficiary is someone other than the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death, over the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the beneficiary as of his or her birthday in the year following the year of the individual's death, or, if elected, in accordance with paragraph (b)(3) below. If this is an inherited IRA within the meaning of Code § 408(d)(3)(C) established for the benefit of a nonspouse designated beneficiary by a direct trustee-to-trustee transfer from a retirement plan of a deceased individual under § 402(c)(11), then, notwithstanding any election made by the deceased individual pursuant to the preceding sentence, the nonspouse designated beneficiary may elect to have distributions made under this paragraph (b)(1) if the transfer is made no later than the end of the year following the year of death.

(2) If the individual's sole designated beneficiary is the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death (or by the end of the calendar year in which the individual would have attained age 70½, if later), over such spouse's life expectancy, or, if elected, in accordance with paragraph (b)(3) below. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with paragraph (b)(3) below. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the contract option chosen.

(3) If there is no designated beneficiary, or if applicable by operation of paragraph (b)(1) or (b)(2) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the individual's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph (b)(2) above).

(4) Life expectancy is determined using the Single Life Table in Q&A-1 of § 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in paragraph (b)(1) or (2) and reduced by 1 for each subsequent year.

(c) The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of § 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.

(d) For purposes of paragraphs (a) and (b) above, required distributions are considered to commence on the individual's required beginning date or, if applicable, on the date distributions are required to begin to the surviving spouse under paragraph (b)(2) above. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of § 1.401(a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.

(e) If the sole designated beneficiary is the individual's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary.

(f) The required minimum distributions payable to a designated beneficiary from this IRA may be withdrawn from another IRA the beneficiary holds from the same decedent in accordance with Q&A-9 of § 1.408-8 of the Income Tax Regulations.

13.14 **No Required Minimum Distribution from Roth Deemed IRA Account:** No amount is required to be distributed prior to the death of the individual for whose benefit the account was originally established. If this is an inherited IRA within the meaning of Code § 408(d)(3)(C), this paragraph does not apply.

13.15 **Distributions Due to Death from a Roth Deemed IRA Custodial Account**:

(a) Notwithstanding any provision of this IRA to the contrary, the distribution of the individual's interest in the account shall be made in accordance with the requirements of Code § 408(a)(6), as modified by § 408A(c)(5), and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are made from an annuity contract purchased from an insurance company, distributions thereunder must satisfy the requirements of § 1.401(a)(9)-6 of the Income Tax Regulations (taking into account Code § 408A(c)(5)), rather than the distribution rules in paragraphs (b), (c) and (d) below.

(b) Upon the death of the individual, his or her entire interest will be distributed at least as rapidly as follows:

(1) If the designated beneficiary is someone other than the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death, over the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the beneficiary as of his or her birthday in the year following the year of the individual's death, or, if elected, in accordance with paragraph (b)(3) below. If this is an inherited IRA within the meaning of Code § 408(d)(3)(C) established for the benefit of a nonspouse designated beneficiary by a direct trustee-to-trustee transfer from a retirement plan of a deceased individual under § 402(c)(11), then, notwithstanding any election made by the deceased individual pursuant to the preceding sentence, the nonspouse designated beneficiary may elect to have distributions made under this paragraph (b)(1) if the transfer is made no later than the end of the year following the year of death.

(2) If the individual's sole designated beneficiary is the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death (or by the end of the calendar year in which the individual would have attained age 70½, if later), over such spouse's life expectancy, or, if elected, in accordance with paragraph (b)(3) below. If the surviving spouse dies before distributions are required to begin, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with paragraph (b)(3) below. If the surviving spouse dies after distributions are required to begin, any remaining interest will be distributed over the spouse's remaining life expectancy determined using the spouse's age as of his or her birthday in the year of the spouse's death.

(3) If there is no designated beneficiary, or if applicable by operation of paragraph (b)(1) or (b)(2) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the individual's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph (b)(2) above).

(4) The amount to be distributed each year under paragraph (b)(1) or (2) is the quotient obtained by dividing the value of the IRA as of the end of the preceding year by the remaining life expectancy specified in such paragraph. Life expectancy is determined using the Single Life Table in Q&A-1 of § 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in paragraph (b)(1) or (2) and reduced by 1 for each subsequent year.

(c) The "value" of the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of § 1.408-8 of the Income Tax Regulations.

(d) If the sole designated beneficiary is the individual's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary.

(e) The required minimum distributions payable to a designated beneficiary from this IRA may be withdrawn from another IRA the beneficiary holds from the same decedent in accordance with Q&A-9 of § 1.408-8 of the Income Tax Regulations.

13.16 **Distributions Due to Death from a Roth Deemed IRA Annuity Contract:**

(a) Notwithstanding any provision of this IRA to the contrary, the distribution of the individual's interest in the IRA shall be made in accordance with the requirements of Code § 408(b)(3), as modified by § 408A(c)(5), and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under section 13.16(c) must satisfy the requirements of Code § 408(a)(6), as modified by § 408A(c)(5), and the regulations thereunder, rather than the distribution rules in paragraphs (b), (c), (d) and (e) below.

(b) Upon the death of the individual, his or her entire interest will be distributed at least as rapidly as follows:

(1) If the designated beneficiary is someone other than the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death, over the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the beneficiary as of his or her birthday in the year following the year of the individual's death, or, if elected, in accordance with paragraph (b)(3) below. If this is an inherited IRA within the meaning of Code § 408(d)(3)(C) established for the benefit of a nonspouse designated beneficiary by a direct trustee-to-trustee transfer from a retirement plan of a deceased individual under § 402(c)(11), then, notwithstanding any election made by the deceased individual pursuant to the preceding sentence, the nonspouse designated beneficiary may elect to have distributions made under this paragraph (b)(1) if the transfer is made no later than the end of the year following the year of death.

(2) If the individual's sole designated beneficiary is the individual's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the individual's death (or by the end of the calendar year in which the individual would have attained age 70½, if later), over such spouse's life expectancy, or, if elected, in accordance with paragraph (b)(3) below. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with paragraph (b)(3) below. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the contract option chosen.

(3) If there is no designated beneficiary, or if applicable by operation of paragraph (b)(1) or (b)(2) above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the individual's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under paragraph (b)(2) above).

(4) Life expectancy is determined using the Single Life Table in Q&A-1 of § 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in paragraph (b)(1) or (2) and reduced by 1 for each subsequent year.

(c) The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of § 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.

(d) For purposes of paragraph (b)(2) above, required distributions are considered to commence on the date distributions are required to begin to the surviving spouse under such paragraph. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of § 1.401(a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.

(e) If the sole designated beneficiary is the individual's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary

(f) The required minimum distributions payable to a designated beneficiary from this IRA may be withdrawn from another IRA the beneficiary holds from the same decedent in accordance with Q&A-9 of § 1.408-8 of the Income Tax Regulations.

Article XIV - Multiple Employer Plans

14.01 **Multiple Employer Plans**: If elected by the Employer in the Adoption Agreement, the Plan may also be adopted, by other employers that are not aggregated with the Employer under §414(b), (c), (m), or (o) of the Code. Such employers shall adopt the Plan by executing a separate Participation Agreement. In this case, the adopting Employer and each Participating Employer acknowledge that the Plan is a multiple employer plan subject to the rules of §413(c) and the regulations thereunder which are herein incorporated by reference, specific annual reporting requirements, and different procedures for obtaining determination letters from the Internal Revenue Service regarding the qualified status of the plan.

14.02 **Plan Participation and Vesting:** For purposes of plan participation and vesting, the adopting Employer and all Participating Employers shall be considered a single employer. An Employee's service includes all service with the adopting Employer or any Participating Employer (or with any employer aggregated with the adopting or Participating Employer under §414(b), (c), (m), or (o)). An Employee who discontinues service with a Participating Employer but then resumes service with another Participating Employer shall not be considered to have severed employment.

14.03 **Separate Elections:** Except to the extent that the Participation Agreement allows, and the Participating Employer makes, separate elections with respect to its employees, the Participating Employer shall be bound by the terms of the Plan and Trust, including amendments thereto and any elections made by the adopting Employer.

14.04 **Plan Limitations:** The limitation under the Plan relating to the requirements of §§415, 402(g) and 414(v) of the Code shall be applied to the plan as a whole. The requirements of §§410(b), 401(a)(4), 401(m)(2)(A), and 414(q), where applicable shall be applied separately to each Participating Employer.

14.05 **Forfeitures:** If elected by the Adopting Employer in the Adoption Agreement, Forfeitures shall be applied to the Participating Employer who incurred the Forfeiture.

403(b) PLAN AMENDMENT FOR HARDSHIP DISTRIBUTIONS FOR 403(b) PLAN DOCUMENT #04

(Note: No signatures are required unless noted below. The Volume Submitter Plan Sponsor adopted these Amendments on the date indicated below.)

PLAN ADDENDUM FOR HARDSHIP DISTRIBUTION AMENDMENTS

SECTION 1
PREAMBLE - AMENDMENT OF THE PLAN FOR HARDSHIP DISTRIBUTIONS

1.01 **Adoption and Effective Date of Amendment:** This Amendment of the Plan is adopted to reflect certain provisions in Final Treasury Regulations issued September 23, 2019 under sections 401(k) and 401(m) relating to Hardship distributions. This Amendment is intended as good faith compliance with the requirements of the Treasury Regulations and is to be construed in accordance with the Treasury and guidance issued thereunder.

1.02 **Supersession of Inconsistent Provisions:** This Amendment shall supersede the provisions of the Plan to the extent those provisions are inconsistent with the provisions of this Amendment.

1.03 **Adoption by the Mass Submitter**. Pursuant to the provisions of the Plan and section 8.09 of Revenue Procedure 2013-22, the Mass Submitter hereby adopts this Amendment on behalf of all adopting Employers.

1.04 **Effective Date of the Amendment**: The Mass Submitter has adopted this amendment on behalf of all Volume Submitter Plan Sponsors and adopting Employers to be effective on the date of the intended provision as described in the Employer’s hardship policy. No further action is required by the adopting Employer with respect to the Plan document.

1.05 **Construction.** Except as otherwise provided in this Amendment, any reference to "Section" in this Amendment refers only to sections within this Amendment, and is not a reference to the Plan. The Article and Section numbering in this Amendment is solely for purposes of this Amendment, and does not relate to any Plan article, section or other numbering designations.

1.06 **Employer’s Hardship Policy.** Notwithstanding the amendments to the Plan document that are outlined in this amendment, the Employer’s hardship policy must describe the Employee’s method of (a) representation on availability of cash and other liquid assets; (b) whether Hardship source documentation will be received by the Plan Administrator or summary of source documents is received from the Employee but documents maintained by the Employee; and (c) any optional provisions such as requiring a Participant Loan prior to a Hardship distribution.

SECTION 2
PLAN AMENDMENTS

2.01 **Section 2.25 of the Plan**. Section 2.25 of the Plan shall be amended to re-designate 2.25(g) as 2.25(h) and insert a new section 2.25(g) to read as follows:

(g) Expenses and losses (including loss of income) incurred by the employee on account of a disaster declared by the Federal Emergency Management Agency (FEMA) under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, Public Law 100-707, provided that the employee's principal residence or principal place of employment at the time of the disaster was located in an area designated by FEMA for individual assistance with respect to the disaster; or

Sections 2.02 through 2.04 below provide amendments to certain sections of the Plan that reference the 6-month suspension of all employee contributions, including Elective Deferrals and After-tax Contributions, to all Employer Plans after having elected to take a hardship distribution described in Section 9.04 of the Plan. If a Participant received a distribution under this provision prior to 1/1/2020, the Participant's Elective Deferrals (and Employee Contributions) may be suspended for 6 months after receipt of the distribution, if required by the Employer. After 12/31/2019, the 6-month suspension no longer applies. In addition, certain sections, where noted, have been amended to remove the mandate that loans must be taken prior to a hardship distribution.

2.02 **Section 3.03 of the Plan**. Section 3.03(c)(2) is amended and shall read as follows:

(c) Uniformity Requirement

(1) Non-increasing Default Percentage. Except as provided in Section 3.03(c)(2) below or if the Employer has elected an increasing Default Percentage in the Adoption Agreement, the same percentage of Compensation will be withheld as Default Elective Deferrals from all Covered Employees subject to the Default Percentage.

(2) Required Reduction or Cessation of Default Elective Deferrals. Default Elective Deferrals will be reduced or stopped to meet the limitations under §§ 402(g), and 415 of the Code.

2.03 **Section 7.05 of the Plan.** Sections 7.05(a) and (b) have been amended to remove references to the 6-month suspension of all employee contributions, including Elective Deferrals and After-tax Contributions to all Employer Plans.

Sections 7.05(b) and (d) have been amended to remove the mandate that loans must be taken prior to a Hardship distribution. The effective date of this section is for loans acquired after 12/31/2019. The Employer may continue to require loans pursuant to Section 7.05, if such requirement is outlined in the Employer's hardship policy.

Section 7.05(a) through (d), therefore, shall read as follows:

(a) Hardship withdrawals shall be permitted under the Plan to the extent elected in the Adoption Agreement and permitted by the Individual Agreements controlling the Account assets to be withdrawn to satisfy the hardship;

(b) The Individual Agreements shall provide for the exchange of information among the Employer and the Vendors or the Administrator to the extent necessary to implement the Individual Agreements. In addition, in the case of a hardship withdrawal that is not automatically deemed to be necessary to satisfy the financial need (pursuant to section 1.401(k)-1(d)(3)(iii)(B) of the Income Tax Regulations), the Vendor or the Administrator, if applicable shall obtain information from the Employer or other Vendors to determine the amount of any plan loans and rollover accounts, if applicable, that are available to the Participant under the Plan to satisfy the financial need;

(c) The distribution is not in excess of the amount of the immediate and heavy financial need (including amounts necessary to pay any federal, state or local income taxes or penalties reasonably anticipated to result from the distribution); and

(d) If required by Treasury regulations, the Participant has obtained all distributions, other than hardship distributions, and all nontaxable loans, if required by the Employer, under all plans maintained by the Employer (except to the extent such actions would be counterproductive to alleviating the financial need).

2.04 **Section 8.04 of the Plan.** Section 8.04(d)(1) subsection (2) is deleted as it references the 6-month suspension. Section 8.04(d)(1) subsection (3) is now subsection (2), and is amended to provide that the requirement that a loan be taken first before a hardship is requested is optional. Section 8.04(d)(1) shall read as follows:

(1) Information necessary for the resulting contract or custodial account, or any other contract or custodial accounts to which contributions have been made by the Employer, to satisfy section 403(b) of the Code, including the following: (1) the Employer providing information as to whether the Participant's employment with the Employer is continuing, and notifying the Vendor when the Participant has had a Severance from Employment (for purposes of the distribution restrictions in Section 7.01); and (2) the Vendor providing information to the Employer or other Vendors concerning the Participant's or Beneficiary's section 403(b) contracts or custodial accounts or qualified employer plan benefits (to enable a Vendor to determine the amount of any plan loans and any rollover accounts, if applicable, that are available to the Participant under the Plan in order to satisfy the financial need under the hardship withdrawal rules of Section 7.05); and

AMENDMENT ADOPTION

The Mass Submitter has adopted this amendment on behalf of all adopting Employers on May 28, 2021, to be effective for Plan Years beginning on or after January 1, 2020, unless otherwise noted above. No further action is required by the adopting Employer with respect to the Plan document. Earlier effective dates may be applied to certain provisions if described and noted in the Employer’s hardship policy.

INSTRUCTIONS TO EMPLOYERS

The enclosed amendment updates certain sections of your Plan document to reflect changes that were made under the Bipartisan Budget Act of 2018, the Final 401(k) Regulations in September of 2019 and Revenue Procedure 2020-9 issued December 12, 2019, which reflects the deadline to amend Plan documents for the new Hardship Distribution rules.

The deadline to amend Plans is December 31, 2021. The attached amendment meets this requirement. Keep this with your Plan documents file for future reference.

Some of the changes are mandatory, such as the 6-month suspension rule, which must be removed from hardship policies no later than 12/31/2019; some are optional, such as requiring a loan be taken first before a hardship is requested. All optional items should be highlighted in the Employer's hardship policy.

Attached is a chart outlining the various provisions, whether they are mandatory or optional, and the date that they can be or must be applied to the Employer's hardship policy.

The update to the Employer's hardship policy may be provided by the vendor or TPA, and all annuity contracts and custodial agreements must be updated as well.

403(b) Adoption Agreement

Revere Public Schools

Aggregator ID: 7683

Non-ERISA VOLUME SUBMITTER 403(b) PLAN DOCUMENT FOR PUBLIC SCHOOLS, ADOPTION AGREEMENT #04002

The undersigned Employer hereby adopts a section 403(b) plan in the form a Volume Submitter 403(b) plan attached hereto, and agrees that the following terms, definitions, and elections shall be part of such 403(b) Plan. Where applicable, certain Items have a Default Provision indicated below the Item number that will apply if no election is made by the Employer.

EMPLOYER INFORMATION

1. Employer Name: Revere Public Schools

Address: 101 School Street

City: Revere	State: MA	Zip Code: 02151	Phone: 781-286-8226
2. Contact Person: Louis Albanesi	Phone: 781-286-8235	Email: lalbanesi@reverek12.org	

3. Employer Identification Number: 04-6001412

4. The Administrator shall be (entity that administers the Plan):

☐ (a)	The Employer	☐ (b)	The Employer Jointly with the Vendors
☒ (c)	A designated Administrator (specify): U.S OMNI & TSACG Compliance Services		

PLAN INFORMATION

5. Sponsor of the 403(b) Volume Submitter Plan: U.S. OMNI & TSACG Compliance Services

Address: 220 Alexander St., Ste. 400, Rochester NY 14607

Phone: 877-544-6664 | E-mail: plansupport@omni403b.com

6. (a) Name of Plan: Revere Public Schools 403(b) Plan
(b) This Plan is a Multiple Employer Plan ☐ Yes; ☒ No. If Yes, name of Plan Sponsor: _____

7. (a) Plan Year:
- ☒ (1) The calendar year;
- ☐ (2) The 12-consecutive month period beginning on _____; or
- ☐ (3) An initial short Plan Year beginning on _____ and ending on _____ and thereafter the 12-consecutive month period beginning on _____ and ending on _____
- ☐ (4) A short Plan Year beginning on _____ and ending on _____

(b) Limitation Year:
- ☐ (1) The Plan Year
- ☒ (2) The calendar year
- ☐ (3) The 12-consecutive month period beginning on _____
- ☐ (4) An initial short Plan Year beginning on _____ and ending on _____ and thereafter the 12-consecutive month period beginning on _____ and ending on _____
- ☐ (5) A short Plan Year beginning on _____ and ending on _____

8. Effective Date: The Employer has completed and signed this Adoption Agreement in order to:

		Initial Effective Date	Amendment/Restatement Effective Date
☐ (a)	Establish a new 403(b) plan (not earlier than the 1st day of current Plan Year)		N/A
☐ (b)	Restate a 403(b) plan previously adopted by the Employer (restatement date cannot be earlier than 1-01-2009, but not later than 1-01-2010 unless the initial effective date is after 1-01-2010)		
☒ (c)	Amend a 403(b) plan previously adopted by the Employer (Amendments made, if applicable: _____)	01/01/2009	12/01/2025

9. The Plan shall accept the following contribution types (check all that apply and complete the corresponding section(s) of the Adoption Agreement, if applicable):

☒ (a)	Pre-Tax Elective Deferrals	☒ (j)	Rollovers
☒ (b)	Post-Tax Roth Elective Deferrals	☒ (k)	Plan–to-Plan Transfers
☒ (c)	Age 50 Catch-up Contributions	☒ (l)	Exchanges (as outlined in the Administrative Appendix)

☒ (d)	Special Catch-up after 15 years of service	☐ (m)	PTO – Sick Leave
☐ (e)	Nondeductible Employee (After-Tax) Contributions	☐ (n)	PTO – Vacation
☐ (f)	Mandatory Employee Contribution	☐ (o)	Social Security Replacement
☒ (g)	Employer Nonelective Contributions pursuant to the Collective Bargaining Agreement and/or the employment contract	☐ (p)	ORP Contributions subject to Article XII of the Plan
☐ (h)	Employer Matching Contributions pursuant to the Collective Bargaining Agreement and/or the employment contract	☐ (q)	Supplemental 403(b) Contributions (subject to Article XII of the Plan)
☒ (i)	Post-Employment Employer Contributions	☐ (r)	Deemed IRA

10. In computing a Participant's Compensation (as defined under Section 2.14 of the Plan, the following shall be excluded:

		All Contributions	Elective Deferrals	Mandatory Contributions	Employer Contributions
☒ (a)	No exclusions. All compensation will be included.	☒	☐	☐	☐
☐ (b)	Overtime	☐	☐	☐	☐
☐ (c)	Bonuses	☐	☐	☐	☐
☐ (d)	Other (describe another exclusion, for example, stipends):	☐	☐	☐	☐

11. (a) Compensation shall be determined over the following Determination period: ☐ (1) the Plan Year; or ☒ (2) a consecutive 12-month period ending with or within the Plan Year. Enter the day and the month this period begins: 01 (day) 01 (month). For Employees whose date of hire is less than 12 months before the end of the 12-month period designated, compensation will be determined over the Plan Year.

(b) For purposes of allocating Employer Contributions, Compensation ☐ (1) shall ☒ (2) shall not include amounts paid prior to a Participant's Entry Date.

12. Allocation Periods for Contributions (This will determine if additional contributions need to be made for a given year:

		All Contributions	Matching	Nonelective
☐ (a)	Weekly	☐	☐	☐
☐ (b)	Bi-Weekly	☐	☐	☐
☐ (c)	Quarterly	☐	☐	☐
☐ (d)	Annual	☐	☐	☐
☒ (e)	Per Pay	☒	☐	☐
☐ (f)	Other (specify): _____	☐	☐	☐

ELIGIBILITY AND PARTICIPATION – ELECTIVE DEFERRALS

13. The following Employees shall be eligible under the Plan to make Elective Deferrals (Check (a) or (b)):

☒ (a) All Employees of the Employer.

☐ (b) All Employees of the Employer except the following category(ies):

☐ (1) Nonresident aliens described in section 410(b)(3)(C) of the Code, who receive no earned income from the Employer which constitutes income from sources within the U.S.

☐ (2) Employees who normally work less than 20 hours per week. An Employee normally works fewer than 20 hours per week if, for the 12-month period beginning on the date the Employee's employment commenced, the Employer reasonably expects the Employee to work fewer than 1,000 hours of service (as defined under section 410(a)(3)(C) of the Internal Revenue Code) in such period, and, for each Plan Year ending after the close of that 12-month period, the Employee has worked fewer than 1,000 hours of service in the preceding 12- month period. Under this provision, an Employee who works 1,000 or more hours of service in the 12-month period beginning on the date the Employee's employment commenced or in a Plan Year ending after the close of that 12- month period shall then be eligible to participate in the

Plan. Once an Employee becomes eligible to have Elective Deferrals made on his or her behalf under the Plan under this standard, the Employee cannot be excluded from eligibility to have Elective Deferrals made on his or her behalf in any later year under this standard.

☐ (3) Employees who are eligible to make Elective Deferrals under another plan, including an IRC section 457(b) eligible governmental plan; a 401(k) qualified cash or deferred arrangement of the Employer or another section 403(b) Plan of the Employer

☐ (4) Employees who are students performing services described in section 3121(b)(10) of the Code.

(c) If 13(b)(2) is elected above, then the following rule will apply for subsequent years in determining whether the Employee is eligible for the Plan. The initial computation period shall begin on the date of hire and end on the anniversary thereof. Subsequent eligibility computation periods shall commence with:

☐ (1) the anniversary of the Employee's employment commencement date; or
☐ (2) the Plan Year which commences prior to the Employee's first anniversary of his employment commencement date.

(d) ☐ (1) The Employer elects to reduce the required Hours of Service per year in 13(b)(2) to _____ (not to exceed 1000) Hours; or
☐ (2) N/A.

14. The Entry Date of a Participant with respect to Elective Deferrals shall be:

☐ (a) On the first day of the month following date of employment;
☐ (b) After the completion of ______days (may be 30 or 60 days, if Employee receives information on the Plan within the first 30 days of employment)
☒ (c) Entry Date shall mean the Employee's employment commencement date and deferrals elections shall be effective in the next pay period.
☐ (d) Other (Specify. May not exceed 60 days from satisfaction of eligibility requirements): _____

15. Employees are permitted to make Pre-Tax Elective Deferrals to the Plan as follows:

☒ (a) Elective Deferrals of up to the maximum amount permitted under sections 403(b) and 415 of the Code are permitted.
☐ (b) Elective Deferrals of up to _____ % (not to exceed 100%) of a Participant's Compensation are permitted.

16. If Roth 403(b) Elective Deferrals are permitted under the Plan then Excess Deferrals will first be corrected from the:

☒ (a) regular Pre-tax Elective Deferral Account; or
☐ (b) Roth Elective Account
☐ (c) N/A.

AUTOMATIC ENROLLMENT

In consideration of the following provisions, an Employer should determine whether automatic enrollment is permitted under the applicable State law prior to adopting this provision.

17. The Eligible Automatic Contribution Arrangement (EACA) provisions of Article 3.03 of the Plan:
☒ (a) shall not apply
☐ (b) shall apply and the Default Percentage indicated below shall be automatically withheld and contributed to the Plan as a Pre-Tax Elective Deferral.

18. (a) Covered Employee for Purposes of Eligible Automatic Contribution Arrangement (EACA):
Employees covered under the EACA are (Check one of the options below.):

☐ (1) All Participants
☐ (2) All Participants who do not have an affirmative election in effect regarding Elective Deferrals
☐ (3) All Participants who become Participants on or after the effective date of the EACA and who do not have an affirmative election in effect regarding Elective Deferrals

(b) Default Percentage (Check one of the options below and insert a percentage or percentages and, if applicable, a date.):

☐ (1) The Default Percentage is _____% (a uniform percentage of each Covered Employee's Compensation for the applicable pay period)

☐ (2) The initial Default Percentage is _____% (a uniform percentage of each Covered Employee's Compensation for the applicable pay period) and will increase by one percentage point as described in Section 3.03 of Article III of the Plan until the Default Percentage is _____%. (Insert the highest default percentage that will apply) Each increase will be effective with the first pay period of the Plan Year or the first pay period after the date inserted here: _____.

ROLLOVER/TRANSFER AND OTHER EMPLOYEE CONTRIBUTION PROVISIONS

19. (a) Direct Rollovers: The Plan will accept a Direct Rollover of an Eligible Rollover Distribution from (check each that applies or N/A):

☐ (1) N/A. The Plan will not accept Direct Rollovers from any plan.
☒ (2) a qualified plan described in section 401(a) or 403(a) of the Code, excluding After-Tax employee contributions.
☐ (3) an annuity contract described in section 403(b) of the Code, including After-Tax employee contributions.
☒ (4) an annuity contract described in section 403(b) of the Code, excluding After-Tax employee contributions.
☒ (5) an eligible plan under section 457(b) of the Code which is maintained by a state, political subdivision of a state, or any agency or instrumentality of a state or political subdivision of a state.

(b) The Plan ☒ (1) will ☐ (2) will not accept Designated Roth accounts from any of the plans selected in 19(a)

20. Participant Rollover Contributions

(a) Participant Rollover Contributions from Other Employer Plans: The Plan will accept a Participant contribution of an Eligible Rollover Distribution from (check each that applies or N/A):

☐ (1) N/A. The Plan will not accept Rollover Contributions from any employer plan.
☒ (2) a qualified plan described in section 401(a) or 403(a) of the Code, excluding after-tax employee contributions.
☒ (3) an annuity contract described in section 403(b) of the Code, excluding after-tax employee contributions.
☒ (4) an eligible plan under section 457(b) of the Code which is maintained by a state, political subdivision of a state, or any agency or instrumentality of a state or political subdivision of a state.

(b) The Plan ☒ (1) will ☐ (2) will not accept Designated Roth accounts from any of the plans selected in 20(a)

(c) Participant Rollover Contributions from IRAs**:** The Plan (choose one):

(1) ☒ will (2) ☐ will not accept a Participant Rollover Contribution of the portion of a distribution from an individual retirement account or annuity described in section 408(a) or 408(b) of the Code that is eligible to be rolled over and would otherwise be includible in gross income.

21. In-Plan Roth Rollovers:

(a) The Plan ☒ (1) will ☐ (2) will not permit In-Plan Roth Rollovers of distributable amounts.

(b) The Plan ☒ (1) will ☐ (2) will not permit In-Plan Roth Rollovers of otherwise non-distributable amounts.

22. Deemed IRA Contributions. A Participant may make Deemed IRA contributions to the following type(s) of IRA Accounts established in accordance with Article XIII of the Plan:

☐ (a) Traditional
☐ (b) Roth
☐ (c) Either (a) or (b) above as designated by the Participant at the time the contribution is made

23. Mandatory Employee Contributions shall be required to be made by the following Employees:

☐ (a) _____% of each eligible Employee's Compensation if such Employee was hired after: _____; and if applicable
☐ (b) _____% of each eligible Employee's Compensation if such Employee was hired after _____, and was a participant in _____ (e.g. state retirement plan) but after receiving a choice has elected to participate in this Plan.

DISTRIBUTION PROVISIONS

24. Pursuant to the underlying Individual Agreements, the following transactions are permitted:

(a) Select all that apply and specify the corresponding sources from which the withdrawal can be made:

		All Contributions	Elective Deferrals	Mandatory Contributions	Employer Contributions
☒ (1)	Financial Hardship Distributions	☒	☐	☐	☐
☒ (2)	Loans	☒	☐	☐	☐
☒ (3)	Distributions at age 59 ½	☒	☐	☐	☐

(b) The following transactions are permitted:

☒ (1)	Plan-to-Plan transfers to another Employer Plan
☒ (2)	Transfers to a State Retirement Plan to purchase service credits
☒ (3)	Distribution of Rollover Contributions at any time

(c) The following distributions are permitted from Employer Contributions under Annuity Contracts only:

☐ (1)	Attained Age of 59 1/2
☐ (2)	After _____ Years of Service

25. If permitted by the underlying Individual Agreements, the Plan (a) ☐ will, (b) ☒ will not permit the distribution of Small Account Balances from the Plan.

EMPLOYER CONTRIBUTIONS

26. Employer Contributions

☐ (a) Employer Contributions shall not be made.

☒ (b) Employer Contributions shall be made as follows (check all types that apply):

☒ (1) Employer Contributions shall be made in accordance with any applicable collective bargaining agreements or employment contracts as shall be determined from time to time by the Employer.
☐ (2) Discretionary Contribution Formula: Nonelective Employer contributions will be allocated to each Participant in the ratio that such Participant's Compensation bears to the compensation of all Participants to whom Nonelective Employer contributions are allocated determined annually by the Employer.
☐ (3) Definite Contribution Formula: For each Plan Year, the Employer will contribute for each eligible Participant an amount equal to _____% or $_____ of such Participant's Compensation.
☒ (4) Employer Post-Employment Contributions shall be made.
☐ (5) Employer Matching Contributions shall be made under the following formula:
☐ (A) _____ percent of the Participant's Elective Deferrals
☐ (B) _____ percent of the Participant's Employee Contributions
☐ (C) The Employer shall not match amounts provided in excess of $_____, or in excess of _____ percent, of the Participant's Compensation
☐ (D) An amount, if any, determined by the Employer
☐ (6) ORP Contributions under the State of _____ made pursuant to the applicable laws of the ORP.

☐ (7) Employees hired after _____ where such Employees are making a Mandatory Employee Contribution of _____%, shall receive an Employer Nonelective Contribution of _____% of Compensation.

ELIGIBILITY AND PARTICIPATION – EMPLOYER CONTRIBUTIONS

27. All Employees of the Employer (including employers required to be aggregated under sections 414(b), (c), (m), or (o) of the Code) will be eligible to participate in this Plan except the following:

		Nonelective	Matching
☒ (a)	N/A. There is no age or service requirement.	☒	☐
☐ (b)	Employees who have not attained age (cannot exceed age 21)	☐	☐
☐ (c)	Employees who have not completed _____Year(s) of Service; or _____ Month(s) of Service; or _____ Day(s) of Service. (Cannot exceed 1 year unless the Plan provides a nonforfeitable right to 100% of the Participant's account balance derived from Employer contributions after not more than 2 years of service in which case up to 2 years is permissible. If the Year(s) of Service selected is or includes a fractional year, an employee will not be required to complete any specified number of Hours of Service to receive credit for such fractional year.)	☐	☐

28. All Employees who are members of eligible classes of employees shall be eligible to participate in the Plan except:

		Nonelective	Matching
☒ (a)	N/A. There are no exclusions	☒	☐
☐ (b)	Nonresident Aliens (see Section 2.28 of the Plan)	☐	☐
☐ (c)	Employees who become Employees as the result of a "section 410(b)(6)(C) transaction"	☐	☐
☐ (d)	Employees of the following employer(s) aggregated with the Employer under section 414(b), (c), (m), or (o) of the Code: _____	☐	☐
☐ (e)	Hourly Rated Employees	☐	☐
☐ (f)	Other (specify): _____ *(Note: Insert an exclusion category, e.g. Division A Employees.)*	☐	☐
☐ (g)	Nonresident Aliens (see Section 2.28 of the Plan)	☐	☐

29. (a) Eligibility under the Plan will be extended to all Employees who satisfied the eligibility requirements of this Plan with the following prior unrelated employer(s): ☐ (1) _____; ☒ (2) N/A

(b) The eligibility and service requirements in Item #27 above ☐ (1) are ☐ (2) are not waived with respect to Employees employed on the Effective Date of this Plan. If these requirements are waived, such Employees shall become Participants in the Plan as of the Effective Date of the Plan.

30. Service for eligibility and vesting will be determined on the basis of the method selected below. Only one method may be selected and such method will be applied to all Employees covered under the Plan.

☒ (a) On the basis of actual hours for which an Employee is paid or entitled to payment
☐ (b) On the basis of days worked. An Employee will be credited with ten (10) hours of service if under Section 2.25 of the Plan such Employee would be credited with at least one (1) Hour of Service during the day
☐ (c) On the basis of weeks worked. An Employee will be credited with forty-five (45) Hours of Service if under Section 2.25 of the Plan such Employee would be credited with at least one (1) Hour of Service during the week
☐ (d) On the basis of semi-monthly payroll periods. An Employee will be credited with ninety-five (95) Hours of Service if under Section 2.25 of the Plan such Employee would be credited with at least one (1) Hour of Service during the semi-monthly payroll period
☐ (e) On the basis of months worked. An Employee will be credited with one hundred ninety (190) Hours of Service if under Section 2.25 of the Plan such Employee would be credited with at least one (1) Hour of Service during the month
☐ (f) On the basis of Elapsed Time, as provided for in Section 2.43(b)(2) of the Plan

31. (a) Subsequent Eligibility Computation Periods shall commence with:
- ☒ (1) the anniversary of the Employee's employment commencement date; or
- ☐ (2) the Plan Year which commences prior to the Employee's first anniversary of his employment commencement date.

(b) Subsequent Vesting Computation Periods shall commence with:
- ☐ (1) the anniversary of the Employee's employment commencement date; or
- ☐ (2) the Plan Year which commences prior to the Employee's first anniversary of his employment commencement date.

32. An Employee who has completed the eligibility requirements shall enter the Plan on the following Entry Date:

		Nonelective	Matching
☐ (a)	There are no age and service requirements. Entry Date shall mean the Employee's employment commencement date.	☐	☐
☒ (b)	The day on which the Employee satisfies the eligibility requirements	☒	☐
☐ (c)	The first day of the Plan Year in which the Employee satisfies the eligibility requirements	☐	☐
☐ (d)	The first day of the first month or the first day of the 7th month of the Plan Year coinciding with or next following the satisfaction of the Plan's eligibility requirements	☐	☐
☐ (e)	The first day of the month in which the Participant satisfies the eligibility requirements	☐	☐
☐ (f)	The first day of the following months after the Employee satisfies the eligibility requirements _____	☐	☐

33. All of an Employee's Years of Service with the Employer are counted to determine the Vested Percentage in the Participant's Employer Contribution except:
- ☐ (a) N/A. All Years of Service will count toward Vesting
- ☐ (b) Years of Service before age 18
- ☐ (c) Years of Service before the Employer maintained this Plan or a predecessor plan

34. Each Participant's Vested Percentage in his Employer Contribution Account shall be determined as follows:

	Nonelective	Matching
☒ (a) Vesting Formula #1 - 100% vested at all times	☒	☐
☐ (b) Vesting Formula #2 - 100% vested after _____ (not to exceed three) Years of Service	☐	☐
☐ (c) Vesting Formula #3: Years of Service / Vested Percentage Less than 1 — _____ 1 — _____ 2 — _____ (not less than 20%) 3 — _____ (not less than 40%) 4 — _____ (not less than 60%) 5 — _____ (not less than 80%) 6 or more — 100%	☐	☐

☐ (d) Notwithstanding the Vesting Formula selected above, all Participants as of _____ will be 100% vested.

35. Forfeitures not used to restore Participant's Accounts or pay expenses will be (choose one):

	Nonelective	Matching
☐ (a) allocated in addition to the Employer Contributions	☐	☐
☐ (b) used to reduce any required Employer contributions	☐	☐
☐ (c) used to reduce Employer Matching Contributions and any remainder allocated in addition to the Employer Contribution	☐	☐

☐ (d) used to reduce Employer Contributions in the following order and manner: ☐ (1) for the current Plan Year ☐ (2) for the subsequent Plan Year ☐ (3) Other (describe; must be determined on a nondiscriminatory basis): _____	☐	☐
☒ (e) N/A. 100% vesting has been elected and there are no forfeitures under the Plan.		

36. Forfeitures arising on account of termination of employment shall be allocated as of the last day of the Plan Year which is concurrent with or next follows:

☐ (a)	Employee's termination of employment
☐ (b)	Employee having incurred a 1-year Break in Service
☐ (c)	Employee having incurred 2 consecutive 1-year Breaks in Service
☐ (d)	Employee having incurred 5 consecutive 1-year Breaks in Service
☐ (e)	The later of the payment of the vested benefit or the Employee having incurred 5consecutive 1-year Breaks in Service
☒ (f)	N/A. 100% vesting has been elected and there are no forfeitures under the Plan.

OVERRIDING LANGUAGE FOR MULTIPLE PLANS

37. If the Participant is covered under another Section 403(b) plan of the Employer, other than a Section 403(b) Volume submitter or prototype plan, the provisions of Section 5.01 of Article V will apply as if the other plan were a Section 403(b) volume submitter or prototype 403(b) plan.

RELIANCE ON ADVISORY LETTER AND ACKNOWLEDGEMENTS

38. Reliance and Acknowledgements:

- This Adoption Agreement may be used only in conjunction with basic Plan Document #04.
- The Sponsor will inform the adopting Employer of any amendments it makes to the Plan or of its discontinuance or abandonment of the Plan.
- The Employer must complete a new signature page if it modifies any prior elections or makes new elections in its Adoption Agreement.
- Failure to properly complete this Adoption Agreement may result in loss of favorable tax treatment for the Plan. The Employer's tax advisor should review the Plan and this Adoption Agreement prior to the Employer adopting such plan.
- The Employer may rely on the Advisory Letter issued for the approved specimen plan, except to the extent that the Employer's Plan is not identical to the approved specimen plan, disregarding any differences attributable solely to the Employer's choices of options provided under the specimen plan.

AUTHORIZED SIGNATURE AND CERTIFICATION

39. The undersigned Employer acknowledges receipt of a copy of the Plan, Administrative Appendix and this Adoption Agreement on the date indicated below. The adopting Employer by signing below certifies that:

- The Employer is an educational organization described in section 170(b)(1)(A)(ii); and
- For purposes of the nondiscrimination requirements of section 403(b)(12) the Plan is a Governmental Plan within the meaning of section 414(d) of the Code of a Public School; or a Governmental Plan of an organization described in section 501(c)(3) of the Code.

Name of Employer: Revere Public Schools	
Signature of Employer:	Date:
Name of Signer: _____	Title: _____

ADMINISTRATIVE APPENDIX

EMPLOYER NAME: Revere Public Schools

PART A: RESPONSIBILITIES

The following checklist outlines responsibilities associated with the Plan and the entity obligated to each item. If there is an item without an assignment of responsibility, such item becomes the duty of the Employer as the sponsor of the plan.

		TPA	Vendor(s)	Employer	Other (specify)	N/A
	I. PLAN FINANCIAL REPORTING					
1.	Review and verify accuracy of Spark File or other Data Sharing Information and notify Vendor of errors. (This includes an annual audit to make sure that all amounts and sourcing did get credited to the proper participant in the Plan.)	☒	☐	☐		☐
	II. ENROLLMENT OF PARTICIPANTS					
2.	If applicable, provide Employee census information prior to each entry date to determine eligibility	☐	☐	☐		☒
3.	Evaluate eligibility to determine who enters the plan on each entry date	☐	☐	☐		☒
4.	Provide enrollment forms to eligible employee (for deferral elections, investment elections, and beneficiary designations)	☒	☒	☒		☐
5.	Provide mandatory notices at enrollment for Universal Availability	☒	☐	☒		☐
6.	Provide other required notices at enrollment, such as "deemed" control group (owning outside business)	☐	☐	☒		☐
7.	Verify deferral percentage for new participants	☐	☐	☐		☒
8.	Analyze eligibility service and vesting service to be credited to rehired employees	☐	☐	☐		☒
9.	If Plan does not provide for full and immediate vesting, determine forfeitures that must be restored for rehired participants	☐	☐	☒		☐
10.	If certain types of compensation is excluded, evaluate compensation types for participant and ensure that deferrals are being removed from all relevant compensation types (check exclusions, e.g., stipends, coaching bonuses, club sponsorships)	☐	☐	☒		☐
11.	Confirm that proposed deferrals do not exceed plan defined limits or legal maximums	☒	☐	☒		☐

ADMINISTRATIVE APPENDIX

		TPA	Vendor(s)	Employer	Other (specify)	N/A
12.	Verify entry and commencement of deferrals for new participants	☐	☐	☒		☐
13.	Provide completed enrollment forms to Vendor (Agent)	☐	☒	☐		☐
14.	Maintain copies of deferral and investment elections and all changes made	*☒	☐	☐	*SRA Services Only	☐
15.	Collect and maintain copies of beneficiary designations and changes to same	☐	☒	☐		☐
16.	If Plan does not provide for full and immediate vesting, determine initial vesting computation period	☐	☐	☒		☐
III. CONTRIBUTION DETERMINATION						
17.	Identify census parameters	☐	☐	☐		☒
18.	Provide census information to determine contribution limits, vesting	☐	☐	☒		☐
19.	If Employees are not immediately eligible, determine employees eligible to participate in each type of contribution allocation	☐	☐	☐		☒
20.	Verify type of contributions made (pre-tax deferral, Roth, employer, rollovers, etc.)	☒	☒	☒		☐
21.	If compensation is excluded, determine includible compensation for participant for each type of contribution, if different	☐	☐	☒		☐
22.	Determine amount of each type of employer contribution for each participant	☐	☐	☒		☐
23.	If Plan accepts Employer contributions, determine amount of true-up matching contribution at year end (if any)	☐	☐	☒		☐
24.	If Plan accepts Employer contributions, verify that matching contributions do not exceed plan defined limits	☒	☐	☒		☐
25.	If Plan accepts Employer contributions, determine maximum contribution under IRC §415 and verify that contributions do not exceed that limit	☒	☐	☒		☐
26.	Determine and maintain records of separate accounting for all types of contributions	☒	☒	☒		☐

		TPA	Vendor(s)	Employer	Other (specify)	N/A
	IV. VESTING AND FORFEITURES					
27.	Determine and maintain records of vesting service	☐	☐	☒		☐
28.	Determine and maintain records of vested percent	☐	☐	☒		☐
29.	Determine timing of forfeiture from a participant's account	☐	☐	☒		☐
30.	Determine use of forfeiture	☐	☐	☒		☐
31.	Determine amount to be contributed based on use of forfeitures to reduce employer contribution (if applicable)	☐	☐	☒		☐
	V. OTHER ALLOCATIONS					
32.	Allocate investment gains/losses	☐	☒	☐		☐
33.	Allocate contribution	☐	☒	☐		☐
	VI. ANNUAL COMPLIANCELIMITATIONS					
34.	Prepare annual Universal Availability Notice	☒	☐	☒		☐
35.	Deliver annual Universal Availability Notice	☐	☐	☒		☐
36.	Monitor statutory limits – Annual 415 limit, Compensation §401(a)(17), Elective Deferrals §402(g), Age 50 Catch-up §414(v), 15 year Catch-up	☒	☐	☐		☐
37.	Determine if additional plans must be aggregated with this Plan for overall limits	☒	☐	☐		☐
	VII. ELECTIVE DEFERRALS					
38.	Process and verify deferral elections each payroll period to ensure proper deferral by participant, including deferral changes	*☒	☐	☒	*SRA Services Only	☐
39.	Reconcile deferral changes made between payrolls	*☒	☐	☒	*SRA Services Only	☐
40.	Provide annual mandatory notices (Universal Availability, Automatic Enrollment, Other _____) (if applicable)	☒	☐	☒		☐
41.	If Universal Availability failed, determine amount to be contributed with lost earnings. Amounts are contributed as earmarked as a QNEC (employer contribution). Amend plan to accept QNECs if necessary	☐	☐	☐		☒

ADMINISTRATIVE APPENDIX

		TPA	Vendor(s)	Employer	Other (specify)	N/A
42.	Ensure deposits of salary deferrals are made to Vendor within required timeframe	*☒	☐	☒	*If Common Remitting Provided	☐
	VIII. DISTRIBUTIONS OF BENEFITS					
43.	Prepare and maintain distribution notices and elections	☐	☒	☐		☐
44.	Provide distribution forms to participant, including 402(f) notice for rollover information	☐	☒	☐		☐
45.	Review distribution forms to see if fully completed and signed by appropriate parties	☒	☒	☐		☐
46.	Evaluate eligibility to receive a distribution	☒	☒	☐		☐
47.	Authorize distributions and other transactions	☒	☒	☐		☐
48.	Confirm vested interest on termination of employment	☐	☒	☐		☐
49.	Determine amount to be distributed	☒	☒	☐		☐
50.	If Plan permits Roth Deferrals, determine basis in Roth Distributions	☐	☒	☐		☐
51.	If Plan permits Roth Deferrals, determine and maintain beginning date for Roth qualification period	☐	☒	☐		☐
52.	If Plan permits Roth Deferrals, determine whether Roth distribution is qualified	☒	☒	☐		☐
53.	Proper Income tax withholding deposit made and IRS reporting on Form 945	☐	☒	☐		☐
54.	Form 1099-R provided to participant and IRS	☐	☒	☐		☐
55.	Determine cash-out amounts for the year (e.g., accounts for terminated participants with less than $1,000 value). Only available for Group Annuities or Group Custodial Agreements	☐	☐	☐		☒
56.	If elected under the Plan, determine amounts to be moved to an automatic IRA rollover (e.g., amounts for terminated participants with $1,000 to $5,000 in value)	☐	☐	☐		☒
57.	If permitted under the Plan, evaluate eligibility for hardship distribution	☒	☐	☐		☐
58.	If permitted under the Plan, notify of ceasing deferrals for 6 months, confirm that deferrals have ceased, solicit new deferral form after 6 months	☐	☐	☐		☒

		TPA	Vendor(s)	Employer	Other (specify)	N/A
59.	Evaluate proposed QDRO to determine if it qualifies as such	☒	☐	☐		☐
60.	Communicate to participant/former spouse regarding QDRO receipt (and provide copy of QDRO Policy) and QDRO determination	☒	☐	☐	Legal Counsel	☐
61.	Segregate account and initiate distribution to Alternate Payee	☐	☒	☐		☐
62.	Authorize and verify requirements for Exchanges, 403(b) Transfers and Transfers to State DB Plan	☒	☐	☐		☐
	IX. PARTICIPANT LOAN, IF AVAILABLE					
63.	Provide copy of loan procedure/policies to participants	☐	☒	☐		☐
64.	Prepare and retain loan documents (e.g., promissory note, etc.) for each participant loan	☐	☒	☐		☐
65.	Determine maximum amount that may be borrowed	☒	☒	☐		☐
66.	Provide Loan Request Forms to participants	☐	☒	☐		☐
67.	Confirm proper completion of loan application	☐	☒	☐		☐
68.	Approve loan	☒	☐	☐		☐
69.	Verify that proper loan payment procedures are in place	☐	☒	☐		☐
70.	Determine defaulted and offset loans	☐	☒	☐		☐
71.	Prepare Form 1099-R on defaulted loan	☐	☒	☐		☐
	X. MISCELLANEOUS					
72.	Identify participants required to take a Required Minimum Distribution (RMD), including terminated employees, beneficiaries	☐	☒	☐		☐
73.	Provide timely notice of RMD requirement	☐	☒	☐		☐
74.	Determine minimum distribution amount	☐	☒	☐		☐
75.	Annually review of all Vendor documents including distribution forms, custodial agreements, annuity contracts, withholding notices and elections, etc.	☐	☒	☐		☐

		TPA	Vendor(s)	Employer	Other (specify)	N/A
XI. PLAN QUALIFICATION						
76.	Prepare Plan document	☒	☐	☐		☐
77.	Prepare Amendments, Required and optional	☒	☐	☐		☐
78.	Prepare written procedures/policies, where applicable	☒	☐	☒		☐

PART B: PLAN VENDOR SCHEDULE

This Schedule may be amended from time to time and must be completed and executed by the Employer. Complete multiple pages if necessary.

Please note the following procedures for Transfer/Exchanges:

- The minimum amount for Transfers/Exchanges shall be $0.00.
- Exchanges will be permitted between all Vendors in sections I and II unless otherwise restricted. Please specify any restrictions here: The participant must have a pre-existing account with the section II vendor.
- Transfers are permitted at any time unless restricted as follows:-N/A

I. LIST OF APPROVED VENDORS

These Vendors are authorized to establish new participant accounts, receive ongoing contributions and incoming Transfers and Exchanges (unless restricted above) from Approved Vendors and Grandfathered Vendors.

Name of Vendor	Funding Vehicle	
	Custodial Agreement	Annuity Contract
Aspire Financial Services	☒	☒
Equitable (formerly AXA)	☒	☒
Horace Mann Life Ins. Co.	☒	☒
Lincoln Investment Planning	☒	☒
MetLife	☒	☒
MetLife Investors	☒	☒
PenServ SmartSAV (formerly Foresters)	☒	☐
PlanMember Services Corp.	☒	☒
Security Benefit	☒	☒
Vanguard Fiduciary Trust Co.	☒	☐
	☐	☐
	☐	☐
	☐	☐
	☐	☐

II. LIST OF GRANDFATHERED VENDORS

These Vendors are authorized to receive ongoing contributions and incoming Transfers and Exchanges (unless restricted above) from Approved Vendors and Deselected Vendors. Assets are not available for Participant Loans and Hardship Distributions unless other procedures apply; specify: The consistent receipt of electronic plan level information is required.

Name of Vendor	Funding Vehicle	
	Custodial Agreement	Annuity Contract
Brighthouse Life Ins (MetLife CT/Travelers)	☒	☒
NY Life Ins. & Annuity Corp.	☒	☒

Employer Name: **Revere Public Schools**

Effective Date of Plan Vendor Schedule: ☐ Immediate; or ☒ on December 1, 2025.

Note: The Plan Vendor Schedule is no longer a part of the 403(b) Plan document. Employers may therefore change the investment providers without completing a new Adoption Agreement.

Date: October 21, 2025

To: The Honorable School Committee

From: Dianne Kelly, Ed. D. Superintendent of Schools

Re: New Teacher profiles- 2025-2026

In accordance with the Education Reform Act of 1993, Chapter 71, Section 43,
I am hereby informing you that I have appointed the following teacher

- ✓ Egan, Mary Teresa- School Adjustment Counselor @ PRE

BA of Arts. Major: Psychology; Minor: Sociology- Framingham State University
MA of Education. Major: School Counseling- Salem State College

- ✓ Mahlbacher, Connor- Math Teacher @ RHS

BA of Science- College of William and Mary
MA of Arts in Teaching. Major; Secondary Mathematics Education- University of Louisville

- ✓ Smith, David- Music Teacher @ BEA/CityLab

BA in Music- Music Ed. Concentration; Secondary Education Minor- Bridgewater State University

- ✓ Wanjiru, Doris- SPED Teacher @ RHS

BA of Education in Special Education- Machakos University, Kenya

Date: October 21, 2025

To: The Honorable School Committee

From: Dianne Kelly, Ed.D. Superintendent of Schools

Re: New Hires/Resignations/Retirements/Leave of Absences/Terminations/Transfers

LEAVE OF ABSENCES
Part-Time Paraprofessional – BEA – Melara, Lisa

NEW HIRES
School Adjustment Counselor- PRE- Egan, Mary Teresa
Part-Time Paraprofessional – GES – Orlowski, Alyssa
Math Teacher- RHS- Mahlbacher, Connor
Part-Time Paraprofessional – WHE – Salas, Lindsey
Part-Time Paraprofessional – GES – Attaf, Nouha
Part-Time Paraprofessional – RMA – Chavez, Delmy
Part-Time Paraprofessional – GES – Edelstein, Darlene
Music Teacher- BEA/CityLab- Smith, David
Part-Time Paraprofessional – RMA – Boulafdam, Meriem
Part-Time Paraprofessional – HILL – Matos, Gabrielle
SPED Teacher- RHS- Njuguna, Doris
Part-Time Paraprofessional – GMS – Doris, Elaine
Temporary Junior Custodian – RHS – Bartol, Ryan
Part-Time Paraprofessional – BEA – Villada, Julie
Part-Time Paraprofessional – GMS – Rodriguez Mendoza, Jailyn
Part-Time Paraprofessional – BEA – Falah, Henisk

RESIGNATIONS
Math Teacher- RHS- Cho, Ja
Part-Time Paraprofessional – BEA – Wiswall, Ava
Part-Time Paraprofessional – GES – Perez Ayala, Esna
Part-Time Paraprofessional – PRE – Sgroi, Rachel
Speech & Language Pathologist- District- James, Tara
Science Teacher – SBA – Yan, CJ
ESL Teacher – RMA – Rodriguez, Estaphany
Part-Time Paraprofessional – GMS – Joselyn Marrero-Agostini
Part-Time Paraprofessional – RMA – Marlene Morrissey

RETIREMENTS
Math Coach – GES – Conley, Candace (6/17/2026)
Asst. Manager Food Service Dept. – HILL – DelloRusso, Delma

TRANSFERS

From Part-Time Paraprofessional @ GES to Full-Time Paraprofessional @ GES – Sayar, Arzi

OTHER

DEATHS

Robin Panzini

From: Dianne Kelly
Sent: Friday, September 19, 2025 1:35 PM
To: Joanne Willett; Robin Panzini
Cc: Kelly Williams; Celina Burgueño
Subject: RE: [EXTERNAL EMAIL]Mass Cultural Council Notification for Creative Experiences (FY26-CR-EXP-110162)

Wonderful! Robin, please add to the October School Committee agenda.
Thanks,
dk

From: Joanne Willett <JWillett@reverek12.org>
Sent: Friday, September 19, 2025 1:19 PM
To: Dianne Kelly <DKelly@reverek12.org>
Cc: Kelly Williams <kwilliams@reverek12.org>; Celina Burgueño <cburgueno@reverek12.org>
Subject: FW: [EXTERNAL EMAIL]Mass Cultural Council Notification for Creative Experiences (FY26-CR-EXP-110162)

Hi Dr. Kelly,

I am excited to share that our Drama Director (and teacher) has secured a $5,000 grand from the Mass Cultural Council (2nd year!) to support and expand our drama program!

Joanne

From: MassCultural_noreply@smartsimple.com <MassCultural_noreply@smartsimple.com>
Sent: Friday, September 19, 2025 1:01 PM
To: Celina Burgueño <cburgueno@reverek12.org>
Cc: Joanne Willett <JWillett@reverek12.org>; mcruz@reverek12.org
Subject: [EXTERNAL EMAIL]Mass Cultural Council Notification for Creative Experiences (FY26-CR-EXP-110162)

******* THIS IS AN EXTERNAL EMAIL SENT FROM OUTSIDE THE DISTRICT. PLEASE BE SURE THIS EMAIL IS FROM A VALID SOURCE BEFORE RESPONDING *******

Warning: Unusual sender <masscultural_noreply@smartsimple.com>
You don't usually receive emails from this address. Make sure you trust this sender before taking any actions.

Dear Celina Burgueño,

Congratulations! Mass Cultural Council is pleased to inform you that your FY26 Creative Experiences application (FY26-CR-EXP-110162) has been approved for a grant in the amount of **$5,000**.

Thanks to vigorous advocacy from the cultural sector, both the Healey-Driscoll Administration and the State Legislature showed strong, bipartisan support for the Mass Cultural Council, and its programs and services in the

FY26 state budget. This allows us to continue to support Massachusetts' dynamic artists and creative individuals, communities, cultural organizations, schools, and creative youth development across the Commonwealth.

Mass Cultural Council looks forward to celebrating this important public investment in the Commonwealth's cultural sector, and **Susan B. Anthony Middle School** will be listed in our Agency's publicity materials. Please refer to our Credit and Publicity Kit for information on how you can share your great news!

At our August Governing Council meeting 1,700 grants were approved across our programs. All the grantees will complete the contracting and payment process in the coming months:

- We use DocuSign to execute electronic contracts.
- The Commonwealth Comptroller's office requires that we use their Contractor Authorized Signatory Listing (CASL) Form.

You will receive contracting documents/instructions by the end of October. Here are the next steps in the contracting and payment procedures for your FY26 Creative Experiences grant (FY26-CR-EXP-110162).

1. **The Contract Authorized Signatory** (Joanne Willett, jwillett@reverek12.org): will receive **two** DocuSign forms from the Massachusetts Office of the Comptroller:
    - **Form #1 Contractor Authorized Signatory Listing (CASL) Form:** If your organization received a grant in FY24 or FY25, and the Contractor Authorized Signatory and Contract Authorized Officer match the names in the CASL Form we have on file, you will not be asked to complete this form again.
    - **Form #2 W-9 and Electronic Funds Transfer (EFT) Form**: If your organization received a grant in FY24 or FY25, you will only need to complete this form if you indicated in the application that there have been changes to one or both.
        - We cannot accept PO Box addresses on the W-9 Form.
        - *Helpful Links to answer your questions about the above forms*: W-9/EFT Job Aid, DocuSign FAQ.

2. **If your organization needs to complete a CASL form, the Contract Authorized Officer** (Matthew Cruz, mcruz@reverek12.org): will receive **one** DocuSign email containing the Contractor Authorized Signatory Listing (CASL) Form **after** the Contract Authorized Signatory signs the CASL. The Contract Authorized Officer must attest the Contract Authorized Signatory can sign contracts on behalf of your organization and submit the forms to the Comptroller.
3. **Mass Cultural Council**: We will review your CASL, W-9, and EFT forms carefully and contact you if clarification or adjustments are needed. When everything is complete, we will send you a confirmation email indicating that your standard contract with Mass Cultural Council is ready to sign. **Please rest assured that if there is a problem with any of your materials the fiscal team will contact you directly to notify you and resolve the issue.** Because we are supporting 1,700 grantees through the process, staff will not be able to keep up with requests for updates from grantees.
4. **The Contract Authorized Signatory** (Joanne Willett, jwillett@reverek12.org): will receive **one** DocuSign form from Mass Cultural Council's DocuSign account containing the **Standard Contract Form** (SCF) and attachments for signature.
5. **Final Steps:** Once Mass Cultural Council receives and signs your Standard Contract Form, you will receive an email confirming it has been executed. A PDF copy of the executed contract will be available in our grants management system to download for your records. The Contract Authorized Signatory will also receive a copy from DocuSign. Grant payments are typically made 7 to 10 business days after the contract is executed. You can look up payment details in the grants management system.

For more information, you can review the contract instructions or the Frequently Asked Questions (FAQs).

If you need to change your Contract Authorized Signatory or Officer, or if you have questions about the contracting process, please contact finance.helpdesk@mass.gov.

Mass Cultural Council is proud to support the great work you do to advance the Power of Culture across the Commonwealth.

Best Regards,

Mass Cultural Council

REVERE HIGH SCHOOL FIELD TRIP APPLICATION

(REVISED September 9, 2025)

Date of Application: 9/25/2026

Permission is requested for: (ONE Trip per application)

1. Date of Trip: March 27-30, 2026
2. Destination: East Coast Championships: Cheerleading Grand Nationals
3. Mode of Travel (Self-Funded) plane/bus Bus Company: ______
4. Departure Time: 3/27 (PM) Return Bus Pick Up Time: 3/30 (afternoon)

   Approximate Return to School Time: March 31, 2026
5. NUMBER OF PASSENGERS (Including chaperones and teachers) TBD (≈ 5 or 6)
6. Teachers Involved: Sabrina Sloan (SBA)

   Kayle Pezzuto (SBA)
7. Indicate Educational Benefits of Trip: Cheerleaders will compete at nationals
8. Teacher's Signature: SSloan 9. Director's Signature Frank Shea

TEACHERS: Please note:

Will there be a co-teacher or Para in the classroom: {PARA} ______ {Co Teacher} Sloan - 2/4 classes Pezzuto - 2/4 classes

Will there be any students left behind and how many? ______

Your trip is:
[ ] **APPROVED**
[ ] **NOT APPROVED**

Substitute Needed
[ ] **ALL DAY**
[ ] **PERIODS (what periods)**

Christopher T. Bowen
Principal

Melanie Roche-Laputka
Director of Operations

ASSISTANT SUPERINTENDENT'S APPROVAL ______
Danielle Mokaba-Bernardo, Ed. D.

Teachers Please Note:
PERMISSION SLIPS ARE DUE TO THE NURSE 3 WEEKS IN ADVANCE OF TRIP.

ATTENDANCE SHEETS WITH THE STUDENTS NAME AND I.D. NUMBER MUST BE SUBMITTED TO THE MAIN OFFICE THE MORNING OF YOUR FIELD TRIP.

Main Office Only:

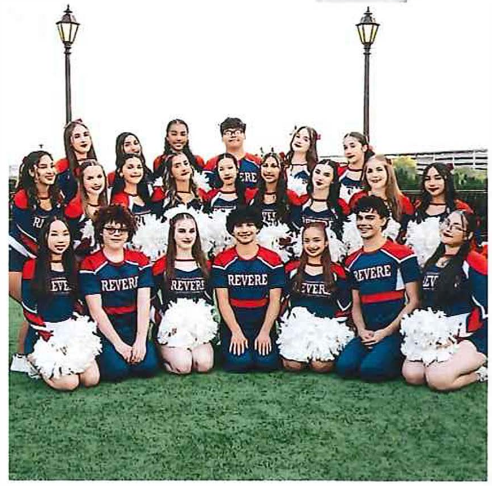
ONCE APPROVED, COPIES OF THIS FORM MUST BE SENT TO:

[ ] V.P.'s____ [ ] Director________ [ ] Originating Teacher______[ ] Chartwell ______[ ]
(More than 30 students)

Itinerary

RHS Nationals

Day 1: Friday



Location: Travel Day

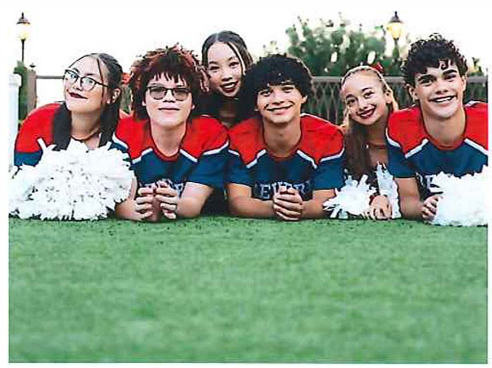
Flight Leaving Boston → Orlando after school

Athletes will fly to Orlando as a team. We will get food in the airport then check into our hotel. Depending on arrival we will have a team bonding activity in hotel room.

Day 2: Saturday

Competition Day

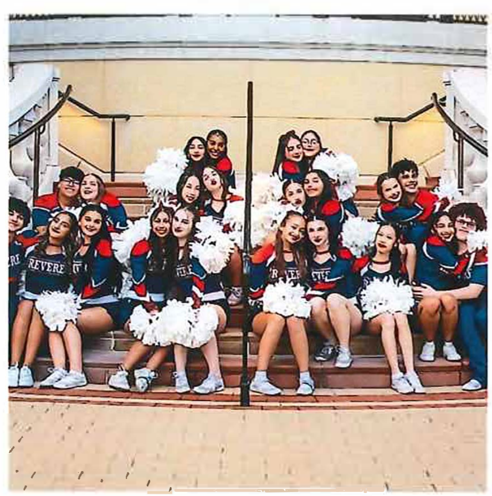
Travel to Competition, Compete, Stay for Awards, Travle Back to the Hotel. Pool Night/ Dinner



Day 3: Sunday

Competition Day

Travel to Competition, Compete, Stay for Awards, Travle Back to the Hotel. Pool Night/ Dinner



Day 4: Monday

Location: Travel Day

Flight Leaving Orlando → Boston afternoon

Athletes will fly home from Nationals trip

Specifics

RHS Nationals

Competition Location: Hilton Orlando, 6001 Destination Pkwy, Orlando, FL 32819

Cost per Athlete: \$1,300- \$1,500 (Fundraising is being tracked per kid to help with costs)

Covers:

- Food
- Hotel
- Flight
- Competition Fee
- Spectator Fee
- Travel (Bus)
- Team Bonding Experiences

About 25 Athletes, 2 Coaches, at least 5 Chaperones

Kids and Teachers only missing one day of school.

Doesn't Interfere with MCAS Dates for both Middle (7th Grade) and High School

Revere Public Schools

Middle School Pathway Exploration Policy

Overview
Revere Public Schools is committed to providing all middle school students with information about all high school program options available to them within the district, as well as other regional options from which they may select. Information will include both program content and tours of facilities.

In accordance with Massachusetts Commonwealth regulations (603 CMR 4.00) and guidance from the Department of Elementary and Secondary Education (DESE), this policy outlines how Revere Public Schools provides students with awareness and exposure to exploration pathways within the district and with our partners.

High School Pathway Options
Students in Revere Public Schools have access to the following programs:

Revere High School: Revere High School offers a diverse range of programs designed to enhance student learning and career readiness. These include internship opportunities in collaboration with partners within the Revere community, an Early College partnership with North Shore Community College, and a specialized Robotics Engineering Pathway. Additionally, the school provides Dual Enrollment courses through our partnership with the Commonwealth Dual Enrollment Program, Suffolk University and the Benjamin Franklin Cummings Institute of Technology. Other programs include the Junior Reserve Officers' Training Corps (JROTC), a Career Development Program, as well as participation in the Gateway to College and Coast Collaborative programs.

CityLab Innovation High School: The CityLab program is prioritized for students who need a learning environment that is non-traditional. During the application process, students and families commit to embracing the alternative school structures offered at CityLab. The school offers two DESE-approved Innovation Pathways: Biotechnology and Clean Energy. In addition, CityLab offers career pathways in Computer Science and ACE (Architecture Technology, Construction Technology and Engineer Technology) After an exploratory period during the 9th grade year, CityLab students select a pathway for deeper exploration throughout their high school experience. Students graduate from CityLab with up to 30 college credits concentrated on general education and their chosen pathway.

Northeast Metropolitan Regional Vocational High School: Revere Public Schools students can apply to Northeast online at https://nmt.go2cte.com/. After an exploratory period during the 9th grade year, Northeast students select a pathway for deeper exploration throughout their high school experience. Students graduate from Northeast with certificates in their selected concentration. Northeast offers the following certificate programs: Automotive Collision Repair and Refinishing, Automotive technology, Business Technology, Carpentry, Cosmetology, Culinary Arts, Dental Assistant, Design and Visual Communication, Drafting and Design

(Computer Aid Designing), Early Child Education, Electrical, Health Assistant, HVAC and Refrigeration, Metal Fabrication and Joining Technologies, Plumbing and Pipefitting, Medical Assisting, Marketing, BioTechnology, and Construction Craft Laborers and Robotics and Animation.

Middle School Career Exploration
Revere Public Schools has adopted My Career and Academic Plan (MyCAP) as the foundation for its middle school career exploration curriculum. MyCAP is a student-centered, holistic, and multi-year planning process that supports students in achieving academic, personal/social, and career goals—starting in middle school and continuing through high school.

Implementation begins in 6th grade, empowering students to explore their individual interests, identify their strengths, and set personal and attainable goals. Through this process, students gain early exposure to the various college and career pathways available to them in high school, including traditional, vocational, and specialized programs.

MyCAP is delivered through advisory classes, where students engage in structured activities focused on self-discovery, goal setting, and future planning. This approach ensures that all students receive consistent and meaningful opportunities to explore who they are and where they want to go—both academically and professionally.

Informing Students of Available Pathways
By October 15th
- Communication to Families: Information about career exploration opportunities and secondary school options will be shared with parents and students via ParentSquare
- Revere High School, CityLab and Northeast Metropolitan Technical School, will present programming opportunities to students at all three Revere Public Middle Schools: Rumney Marsh Academy, Susan B. Anthony and Garfield.
- Middle School Counselors will send names and addresses of all seventh and eighth grade students to authorized school personnel of Northeast.
    - Families will be notified in advance that this information release is imminent; with ample time for parents to request in writing that their child's information not be disclosed if they so choose.

By December
- Eighth-grade students will have the opportunity to tour Revere High School, and CityLab High School. Transportation expenses will be covered by Revere Public Schools. These tours are scheduled during the school day, and participation in the tour will not be recorded as an absence.
- Eighth-grade students will have the opportunity to tour Northeast Metropolitan Regional Vocational High School. Transportation expenses will be covered by Northeast Metropolitan Regional Vocational High School. These tours are scheduled during the school day, and participation in the tour will not be recorded as an absence.

Spring
- Career & College Days: Middle school counselors will host and present to all students a Career Day and a College Day at their schools to expand students' awareness of future opportunities.
- Middle School counselors will collaborate with the admissions counselor at Northeast Vocational Technical School to ensure a smooth transition for all Revere Public Schools students who are transferring to Northeast.

Promotion of Events:

- Revere Public Schools will share information about the Northeast Open House and informational events on the district website and through regular communication, such as ParentSquare and the guidance office.

Opting out of tours and visits

- Students and parents will have the opportunity to opt out of visiting one or more of the schools via ParentSquare if they are not interested

MyCap Scope and Sequence for Grades 6-8

Grade 6

	MyCAP Focus	MEFA Curriculum Topics	Connections to Middle School Pathway Exploration Policy
Trimester 1	Self-Awareness & Career Awareness	Introduction to career clusters Interest inventories and personal strengths	Early career explorations Encourage students to identify interests and skills Link interests to potential pathways
Trimester 2	Academic Skills and Goal Setting	Creating academic goals Building study skills Develop an understanding of financial concepts	Connect academic performance to career goals Introduce academic/personal goal-setting
Trimester 3	Pathway Introduction & Reflection	Overview of career pathways, matching interests to careers	Introduce school pathways & exploratory programs Explore personal interests related to career pathways

Grade 7

	MyCAP Focus	MEFA Curriculum Topics	Connections to Middle School Pathway Exploration Policy
Trimester 1	Career Exploration & Self- Awareness	Researching careers Understanding career development-awareness, immersion and exploration	Deepen career knowledge Connect self-assessment to careers
Trimester 2	Financial Literacy & refining goals	Financial planning Understanding of cost of education and training	Relate financial literacy to career & educational planning Determine goals based on pathway exploration
Trimester 3	Academic & Pathway Planning	Exploring high courses and the alignment with pathways Decision-making skills	Guide students to start selecting academic courses for high school pathways Support decision making aligned with career interests

Grade 8

	MyCAP Focus	MEFA Curriculum Topics	Connections to Middle School Pathway Exploration Policy
Trimester 1	Create a final career & academic plan	Understand post-secondary options Develop a high school plan	Prepare students for high school pathways Connect academic and career pathways
Trimester 2	Create a career action plan for a career of interest	Research jobs related to their career of interest Understand the process of obtaining a job Interview skills	Research details related to careers of interest Understand the process of accessing a part time job
Trimester 3	Presentation & Reflection on MyCAP	Portfolio Development Presentation Skills and reflection	Finalize MyCAP portfolio Reflect on middle school journey and set high school goals

REVERE Public Schools
RIGOR, RELEVANCE, RELATIONSHIPS, RESILIENCE

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Google Workspace for Education – Opt-Out Notice

October 24, 2025

Dear Parents and Guardians,

For nearly a decade, the Revere Public Schools has used **Google Workspace for Education** as an essential tool for teaching and learning. This platform includes applications such as **Google Classroom, Docs, Gmail, Calendar, YouTube, and Drive**, which support collaboration, communication, and digital learning for our students.

Recently, **Google has updated its policies and now requires schools to obtain parental consent** for students to use their services. While this is a new requirement, it does **not** change how we educate our students or how we use Google Workspace for Education in our district. We remain committed to using this platform in the best interest of our students.

What Does This Mean for Your Child?

- **Nothing will change** in how students use Google Workspace for their schoolwork.
- Google collects and uses student data **only for educational purposes** and **does not use student information for targeted advertising**.
- Students will continue to use their Google accounts to complete assignments, communicate with teachers, and develop digital literacy skills.

What Do You Need to Do?

No action is required if you allow your child to continue using Google Workspace for Education. Your child will continue to have access as they have had this year and in the past.

If you **DO NOT** want your child to use Google Workspace for Education, please complete the **Opt-Out Form** by November 15, 2025. Please note that opting out may impact your child's ability to complete certain assignments, collaborate with peers, or access instructional materials provided through Google services.

For more details about Google's policies regarding student data privacy, please visit Google's Privacy and Security Information for Schools.

If you have any questions, please feel free to contact Dr. Matthew Costa, Director of STEM Disciplines at mcosta@reverek12.org .

Thank you for your attention to this matter and for your continued support of the Revere Public Schools.

Sincerely,

Dianne K. Kelly