

Signature Guide & Explanation

Catoctin Land Trust 403(b) Retirement Plan (“Plan”)

The zip file sent with this Signature Guide contains specimen documents for the Plan. **It is very important that each document be reviewed carefully.** We recommend that you pay particular attention to the Adoption Agreement and Summary Plan Description. These documents control many of the operational aspects of the Plan. The Plan documents were prepared based on our discussions with you. You may wish to have legal counsel review the Plan in its entirety prior to its adoption.

The documents requiring signature are listed below and the applicable signature pages are attached to this Guide. **The documents must be signed and returned to us by May 5, 2021** to ensure that your plan set-up remains on schedule. **This Plan must be adopted prior to making any contributions.** Please return photocopies of the executed pages to the address provided below, and retain the original signed documents for your records.

- Adoption Agreement** (Filename: VG01631_AA.pdf) – This is an agreement that together with the Basic Plan Document contains the provisions for the operation of your Plan. An authorized representative of the Employer should sign the Adoption Agreement signature page.

The Adoption Agreement file contains the following additional documents relevant to your plan:

- Resolution.** We recommend the execution of a resolution evidencing the adoption of the Plan by the Plan sponsor. We have included a sample resolution. If your bylaws or other governing documents require an alternative format to be used, please utilize such format. Regardless of the format, please send us a signed copy of the official resolution adopting the Plan. If your governing documents do not require the execution of a Resolution to evidence company actions, please note that on the sample resolution (the note should be signed and dated by the authorized signer) and return it to us.

Please return a photocopy of each signed and dated page listed above to Newport Group, Inc. at either the e-mail or physical address below:

documents@newportgroup.com

Physical address:

Newport Group, Inc.
Attn: Document Department
45 S. 7th Street, Suite 2208
Minneapolis, MN 55402

Please keep the original executed signature pages for your records.

Plan Execution

Employer: Catoctin Land Trust

Date: _____

Signed: _____

[print representative name/title]

Vendor: _____
[vendor signature is optional]

Use of Adoption Agreement. Failure to complete properly the elections in this Adoption Agreement may result in disqualification of the Employer's Plan. The Employer only may use this Adoption Agreement only in conjunction with the basic plan document referenced by its document number on Adoption Agreement page one.

Execution for Page Substitution Amendment Only. If this paragraph is completed, this Execution Page documents an amendment to Adoption Agreement Election(s) _____ effective _____, by substitute Adoption Agreement page number(s) _____. The Employer should retain all Adoption Agreement Execution Pages and amended pages.

Volume Submitter Practitioner. The Volume Submitter Practitioner identified on the first page of the basic plan document will notify all adopting Employers of any amendment to this Volume Submitter Plan or of any abandonment or discontinuance by the Volume Submitter Practitioner of its maintenance of this Volume Submitter Plan. Furthermore, in order to be eligible to receive such notification, the Employer agrees to notify the Volume Submitter Practitioner of any change in address or contact information. In addition, this Plan is provided to the Employer either in connection with investment in a product or pursuant to a contract or other arrangement for products and/or services. Upon cessation of such investment in a product or cessation of such contract or arrangement, as applicable, the Employer is no longer considered to be an adopter of this Plan and the Volume Submitter Practitioner no longer has any obligations to the Employer that relate to the adoption of this Plan. For inquiries regarding the adoption of the Volume Submitter Plan, the Volume Submitter Practitioner's intended meaning of any Plan provisions or the effect of the Advisory Letter issued to the Volume Submitter Practitioner, please contact the Volume Submitter Practitioner at the following address and telephone number:

Name: Plan Document Department, Newport Group, Inc.

Address: 35 Iron Point Circle, Suite 300

Folsom California 95630-8589

Telephone: (916) 605-4015

ADOPTING RESOLUTION

The undersigned authorized representative of Catoctin Land Trust (the "Employer") hereby certifies that the following resolutions were duly adopted by the Employer on _____, 20_____, and that such resolutions have not been modified or rescinded as of the date hereof:

RESOLVED, that Catoctin Land Trust 403(b) Retirement Plan effective January 1, 2021 (the "Plan"), presented to this meeting is hereby approved and adopted and that an authorized representative of the Employer is hereby authorized and directed to execute and deliver to the Administrator of the Plan one or more counterparts of the Plan documents.

RESOLVED, that the appropriate officers are authorized, empowered and directed to do all acts and things necessary or desirable to effectuate the actions authorized herein.

The undersigned further certifies that attached hereto are true copies of the Plan, the Summary Plan Description and the Qualified Domestic Relations Order Procedure which are hereby approved and adopted.

Date: _____

Signed: _____

[print name/title]