RESOLUTION AGREEMENT FOR ADOPTION OF 403(b) PLAN DOCUMENT

WHEREAS, the Treasury Department of the United States published Final 403(b) Regulations in the Federal Registry on July 23, 2007,

AND WHEREAS, said Regulations require Employers that sponsor 403(b) Plans to adopt written plans no later than December 31, 2008,

THEREFORE BE IT RESOLVED, that _____ (hereinafter, "the Employer"), acting under the authority of its Board of Directors, hereby adopts the written **Plan Document** found on the Employer's dedicated section of the Carruth Compliance Consulting website at www.ncompliance.com, which describes the policies, administrative responsibilities, and applicable limitations that apply to the Employer's 403(b) Plan.

BE IT FURTHER RESOLVED, that the Employer may amend any or all portions of said Plan Document from time to time as required by changes in applicable law, IRS guidance, and/or Employer policy. The Plan Administrator is granted the authority to make editorial changes and changes to administrative rules to said Plan Document without the necessity of Board review or approval. Modifications to the Optional Features, Employer Policies and/or IRS Regulatory information within said Plan Document must be presented to the Board for approval as amendments.

RESOLVED, FINALLY, the Employer hereby adopts said Plan Document.

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I, _____, do hereby certify that the above and foregoing was unanimously adopted by the Board at its meeting held on the _____ day of _____, _____.

_____ _____

Signature Title

WITNESS

By: _____ Name: _____