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INFORMATION SHARING AGREEMENT - 403(b) ACCOUNTS

This Information Sharing Agreement ("ISA ") between Millennium Trust Company, LLC ("Millennium Trust") and the employer and Plan Sponsor executing this ISA ("Plan Sponsor") establishes an agreement between Millennium Trust and the Plan Sponsor to share information necessary for compliance with final 403(b) regulations relating to 403(b) custodial accounts at Millennium Trust for employees/participants in the Plan Sponsor's 403(b) plan.

Plan Sponsor represents:

1. That it is eligible to offer programs under Section 403(b) of the Internal Revenue Code of 1986, as amended (the Code);
2. That it has established, or will establish by January 1, 2009, a written program for eligible employees intended to qualify under 403(b) of the Code ("403(b) Plan") and it will maintain and operate its 403(b) Plan in compliance with the applicable sections of the Code and the associated Treasury Department Regulations;
3. That the information provided below by the Plan Sponsor is true and correct, that the Third Party Administrator named below, if any, has the authority to act for the Plan Sponsor, and that the Plan Sponsor shall provide Millennium Trust with updated information whenever any change occurs.

Millennium Trust represents:

1. That it will offer 403(b) custodial accounts that are in compliance with the applicable sections of the Code and the associated Treasury Department Regulations;
2. That it will maintain and operate its 403(b) custodial accounts in accordance with the applicable sections of the Code and the associated Treasury Department Regulations and in accordance with the current custodial agreement that governs each employee/participant's 403(b) custodial account at Millennium Trust, as amended from time to time ("Custodial Agreement");

Plan Sponsor and Millennium Trust Agree:

1. That each, or their authorized representatives, shall exchange information necessary for compliance with the requirements of 403(b) related Code sections and associated Treasury Department Regulations, including, but not limited to information on employment status, contributions and transactions made to or from other 403(b) custodial accounts under the 403(b) Plan, information on and required for contract exchanges, transfers, loans and hardship withdrawals (if permitted under the 403(b) Plan and the Custodial Agreement) and any other information necessary to facilitate activities permitted under the terms of the 403(b) Plan or tax compliance and reporting, as such information and details of such exchanges of information shall be determined from time to time by agreement between Plan Sponsor and Millennium Trust.
2. That each agrees that the administration of elements of the 403(b) custodial accounts, including but not limited to hardship withdrawals and loans (if permitted under the 403(b) Plan and the Custodial Agreement), contract exchanges and transfers shall be as agreed to by the Plan Sponsor and Millennium Trust, except that no such element shall be allowed if it is not available to participants of the 403(b) Plan. Each party may rely without question on any information supplied by the other party, and where applicable Millennium Trust may follow any direction supplied by Plan Sponsor or its agent.
3. Each party shall indemnify the other for any damages, losses and costs (collectively, "Damages") caused by its actions or omissions, including those of its agents, except where such Damages were caused by or related to incorrect or incomplete information supplied by the party seeking indemnification or its agent.
4. In order to allow Plan Sponsor's employees/participants to make on-going contributions to their Millennium 403(b) custodial accounts, the Plan Sponsor will name Millennium Trust a vendor under the 403(b) Plan specifically or by incorporating this ISA into the 403(b) Plan.
5. That in the event of a tax audit or regulatory examination of Plan Sponsor or Millennium Trust, the other party will cooperate in providing necessary information relating to the 403(b) Plan as requested.
6. That Millennium Trust will file with the IRS and employee/participants all reports and filings as to distributions and withdrawals from a 403(b) custodial account as may be required of it as custodian. All other tax or other governmental filings shall be done by the Plan Sponsor or employee/participant as appropriate.
7. That either Plan Sponsor or Millennium Trust, or their authorized representatives, may terminate this Agreement at any time by giving the other party written notice at least sixty (60) days before the effective date of the termination, provided that the provisions of this Agreement shall continue to be effective after termination of this Agreement, with respect to the 403(b) custodial accounts entered into under the terms of this Agreement prior to this Agreement's termination until such accounts are closed at Millennium Trust to the extent necessary to allow Millennium Trust to meet its responsibilities as custodian



under the 403(b) custodial accounts, with the exception that no additional contributions may be made into any of those 403 (b) custodial accounts.

8. That the benefits and obligations of this Agreement apply to each party and to its heirs, successors and assigns. The parties agree that written notice will be provided to the other party of any heirs, successors and assigns which assume the benefits and obligations of this Agreement as soon as possible after such assumption.

A PLAN SPONSOR INFORMATION

Plan Sponsor Name: _____ Plan Name: _____
 Address: _____ Plan Tax ID: _____
 City: _____ State: _____ Zip: _____
 Contact Name: _____
 Telephone Number: _____ Email Address: _____

Have you appointed an Administrator for your 403(b) Plan? Yes No

B THIRD PARTY ADMINISTRATOR INFORMATION

Third Party Administrator Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Contact Name: _____
 Telephone Number _____ Email Address: _____

- Yes No Is the 403 (b) Plan subject to Employee Retirement Income Security Act of 1974 (ERISA)?
- Yes No Does the Plan Sponsor provide Plan Sponsor contributions in addition to participant salary reductions?
- Yes No Does the Plan Sponsor have information as to contributions qualifying for a Roth 403(b) or past contributions from sources other than the employer or employee salary deferrals ?
- Yes No Is Plan Sponsor requesting that Millennium Trust make loans available to its employee/participants?
- Yes No Is Plan Sponsor requesting that Millennium Trust make hardship withdrawals available to its employee/participants?

C ACKNOWLEDGEMENT AND SIGNATURE

CURRENT IRS REGULATIONS REQUIRE EMPLOYERS TO HAVE A WRITTEN 403(b) PLAN, AS OF JANUARY 1, 2009

Plan Sponsor need only execute this ISA once to cover all its current and future employee/participant 403(b) custodial accounts at Millennium Trust.

Millennium Trust Company, LLC

Plan Sponsor

By: 

By: _____

Title: SVP, 403(b) Program

Title: _____

Date: _____

Date: _____

This document is provided by Millennium Trust Company, LLC solely to establish an agreement with 403 (b) plan sponsors and is not intended, nor should it be used, as a substitute for legal or tax advice. Plan Sponsors should consult with their counsel as to 403(b) plan issues. Plan Sponsors may also consult the model documents issued by the Internal Revenue Service, which can be found at Revenue Procedure 2007-71 www.irs.gov.