

MARIN COMMUNITY COLLEGE DISTRICT 457(b) Deferred Compensation Plan

Before you use this document, please read the Important Information at page 4.

Identifying the Employer

Please make sure that the Employer is a State's political subdivision (which may include a public-schools district), is a State, or is an agency or instrumentality of a State or its political subdivision.

A charter school should not use these documents unless the employer is a State or local government entity and the resulting plan would be a governmental plan exempt from ERISA.

Employer's name: MARIN COMMUNITY COLLEGE DISTRICT

The following information may help the Service Providers, including OMNI Group.

Employer (Federal) Identification Number:

Contact Person: Ron Owen

Position: Sr. Benefits Analyst

Telephone: (415) 457-8811, ext 8159

Fax: (415) 883-3261

Address: 1800 Ignacio Blvd.

City/State/Zip Novato, CA 94949

For any unmarked choice, the Employer specifies the choice shown in italics.

Which Employees are eligible?

Before you exclude anyone, check your Enabling Statute and other State Law.

All Employees

All Employees except _____

Only these Employees _____

Optional features

As you consider your choices about these optional provisions, read carefully at least the portion of the Basic Plan Document cited in the left column.

Plan	Employer's choice	Your choice
2.2	Provide Employer Contributions? [If Yes, attach your provision as an inserted page.]	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
3.3	Allow a "Normal Retirement Age" Catch-Up for the three years prior to the year in which the Employee reaches his/her "Normal Retirement Age." If the Employer chooses to allow a "Normal Retirement Age" Catch-Up as described above, the Employer is obligated to specify a "Normal Retirement Age" in its plan. Please see 21.49 below, for the definitions of the "Normal Retirement Age" from which the Employer must choose.	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
21.49	<p>NOTE: If the employer has NOT chosen not to allow a "Normal Retirement Age" Catch-Up, the Employer is not required to complete this section.</p> <p>The "Normal Retirement Age" must be one of the following (please check one):</p> <ul style="list-style-type: none"> A. The age at which an Employee has the right to retire and receive, under the basic defined benefit pension plan of the State, immediate retirement benefits without actuarial or similar reduction because of retirement before some later specified age identified in said plan; OR <input type="checkbox"/> B. The Employee's age of 65; OR <input type="checkbox"/> C. An age designated by the Employee that is between: (i) the Employee's age at which he/she has the right to retire and receive, under the basic defined benefit pension plan of the State, immediate retirement benefits without actuarial or similar reduction because of retirement before some later specified age identified in said plan; and (ii) the Employee's age of 70 ½; OR <input checked="" type="checkbox"/> D. The Employee's age of ____, which is between (i) the Employee's age at which he/she has the right to retire and receive, under the basic defined benefit pension plan of the State, immediate retirement benefits without actuarial or similar reduction because of retirement before some later specified age identified in said plan; and (ii) the Employee's age of 70 ½. <input type="checkbox"/> <p>If the Employer employs qualified police or firefighters as defined under section 415(b)(2)(H)(ii)(I), the "Normal Retirement Age" for such qualified police or firefighter must be one of the following (please check one):</p> <ul style="list-style-type: none"> A. The Employee's age of 40; OR <input type="checkbox"/> B. The Employee's age of ____, which is between the age 40 and age 70 ½; OR <input type="checkbox"/> 	

	C. An age designated by the qualified police officer or firefighter that is between the age of 40 and age 70 ½.	
3.4	Allow an age 50 catch-up?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
6.1.1	Allow Roth Employee Contributions?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
7.4	Allow in-plan rollover from a Non-Roth Account to a Roth Account? [This is permitted only if the Plan allows Roth Employee Contributions.]	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
10.1	Allow Participant Loans?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
11.1	Allow Emergency Distributions?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

Funding Vehicles

List each Funding Vehicle, organized by custodian; insurance company, or other Service Provider. The Employer may maintain this list using other writings (including electronic writings), and the resulting list is incorporated by reference and made a part of the Plan. The Employer may delegate maintenance of the list to the Third-Party Administrator.

Important Information

OMNI Group, Inc. (or a U.S. Retirement Partners affiliate) is pleased to furnish these documents to help a governmental employer (including a public-schools employer) state your written plan that you intend as an eligible plan under Internal Revenue Code § 457(b). But OMNI Group or any U.S. Retirement Partners affiliate does not provide tax or legal advice.

Unlike other kinds of retirement plans, the Internal Revenue Service does *not* provide a prototype, volume-submitter, or other pre-approved procedure for § 457(b) plans. Thus, there is no assurance that these documents meet the requirements of IRC § 457(b).

Only the Employer is responsible for completing and using these documents. These documents might include some provisions that an Enabling Statute or other State Law precludes. Likewise, check that the documents you would adopt are not contrary to labor-relations law or your agreement with each employee association. If you need advice, check with your lawyer.

The Employer is responsible to administer your Plan. A Service Provider (including the Third-Party Administrator) is *not* bound by your Plan, and is obligated only by its contract.

As of the date shown in the documents' footer, OMNI Group believed (but does not assure) that these documents were consistent with Internal Revenue Code § 457(b). Furnishing these documents is *not* tax advice. A reader cannot use these documents to avoid any penalty. Although OMNI Group tried to be careful, it does not warrant the accuracy or completeness of any information. You should consider that relevant law could change at any time. OMNI Group is not obligated to update any document (except as specified by a contract that binds OMNI Group).

Adopting the Plan

By signing below, the Employer adopts the Basic Plan Document of the *MARIN COMMUNITY COLLEGE DISTRICT Model 457(b) Deferred Compensation Plan*, which together with this Adoption Agreement states the Employer's Plan.

The provisions so stated take effect on the latest of: the date that the Employer signs below, the date that this becomes the Employer's true act under Applicable Law, and _____ . [You need not write anything on the blank line unless you want to specify a delayed effective date.]

The Employer read the Important Information at page 4. The signer confirms that OMNI Group, Inc., U.S. Retirement Partners, Inc., and any affiliate of either did not render any tax or legal advice.

Employer MARIN COMMUNITY COLLEGE DISTRICT

Date: July 12, 2021

BY: *Nekoda Harris*
Signed _____

Name [print]: Nekoda Harris

Position: Executive Director of Human Resources