

ADMINISTRATIVE APPENDIX**Non-ERISA 403(b)
FOR PUBLIC SCHOOLS****EMPLOYER NAME: RTR Independent School District #2902****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
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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.)	☒	☒	☐		☐
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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	☒	☐	☐		☐

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12.	Verify entry and commencement of deferrals for new participants	☐	☐	☒		☐
13.	Provide completed enrollment forms to Vendor (Agent)	☐	☐	☐	participant	☐
14.	Maintain copies of deferral and investment elections and all changes made	☐	☒	☒		☐
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	☐	☐	☒	Participant	☐
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	☒	☒	☐		☐

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IV. VESTING AND FORFEITURES						
27.	Determine and maintain records of vesting service	☐	☐	☒	Participant	☐
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 COMPLIANCE LIMITATIONS						
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	☐	☐	☐	Participant	☐
VII. ELECTIVE DEFERRALS						
38.	Process and verify deferral elections each payroll period to ensure proper deferral by participant, including deferral changes	☐	☐	☒		☐
39.	Reconcile deferral changes made between payrolls	☒	☐	☒		☐
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	☒	☐	☒		☐

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42.	Ensure deposits of salary deferrals are made to Vendor within required timeframe	☒	☐	☒		☐
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	☐	☒	☐	Participant	☐
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	☐	☐	☐		☒

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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	☒	☐	☐	attorney	☐
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	☐	☐	☐	participant	☐
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	☐	☒	☐	participant	☐
75.	Annually review of all Vendor documents including distribution forms, custodial agreements, annuity contracts, withholding notices and elections, etc.	☐	☒	☐		☐

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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 (*the default shall be \$0*).
- Exchanges will be permitted between all Approved Vendors in section I and from Deselected Vendors in section II unless otherwise restricted. Please specify any restrictions here: _____.
- Transfers are permitted at any time unless restricted as follows: _____.

I. LIST OF APPROVED VENDORS

These Vendors are authorized to receive ongoing contributions and incoming Transfers and Exchanges (unless restricted above) from Approved Vendors and Deselected Vendors.

Name of Vendor	Plan #	Contact Person	Phone #	Funding Vehicle	
				Custodial Agreement	Annuity Contract
Aspire	12219		866-634-5873	☒	☒
EFS Advisors	RTR Schools	Joseph Albrecht	507-486-0802	☒	☒
Franklin Templeton	RTR Schools		800-527-2020	☒	☒
Horace Mann	RTR Schools		800-999-1030	☒	☒
Symetra	RTR Schools		800-796-3872	☒	☒
Thrivent	G0003448036		800-847-4836	☒	☒
Voya	VFQ502		800-584-6001	☒	☒

II. LIST OF DESELECTED VENDORS

Exchanges will be permitted from section II Vendors to section I Vendors. However, section II Vendors may not receive Exchanges and Transfers and the assets are not available for Participant Loans and Hardship Distributions unless other procedures apply; specify: _____.

Name of Vendor	Address	Contact Person	Phone and Email	Funding Vehicle	
				Custodial Agreement	Annuity Contract
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐

Employer Name: **RTR Independent School District #2902**

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