

Schedule A – Division of Responsibilities

Any task not listed below is the responsibility of the Employer.

Plan Design and Installation	Employer	Employee	Ascensus Trust
Provide SEP IRA Plan Establishment Kit containing an Adoption Agreement, Plan Document, and SEP Summary for Employees			X
Provide a master set of transaction forms			X
Allow plan participants access to Ascensus Trust's voice response system and the participant website <i>(if applicable)</i> at the earlier of the completion of the IRA setup or when administratively feasible by Ascensus Trust			X
Distribute investment information to all eligible employees	X		
Provide clear plan design directions in the format requested by Ascensus Trust <i>(if applicable)</i>	X		
Set forth all benefits, rights and features of the SEP plan <i>(if applicable)</i>	X		
Obtain necessary legal and tax advice on any legal and tax ramifications affecting its Plan	X		
Provide Standard SEP Plan Employee Information Booklet and completed SEP Summary for Employees to all employees	X		
Explain plan provisions/operations to employees and participants	X		
Assist employees in completing all forms or documents necessary for Plan participation	X		
Promptly forward completed Employee IRA Account Applications and supporting documents to Ascensus Trust	X		

Standard Recordkeeping Services	Employer	Employee	Ascensus Trust
Allocate contributions to the appropriate accounts and funding options (according to the Employer and/or participant instructions <i>(if applicable)</i>)			X
Keep records of contributions	X		X
Communicate changes in investment instructions to any applicable investment providers			X
Maintain participant records of investments, distributions and earnings			X
Prepare statements for each participant			X
Provide access to contribution activity reports			X
Provide complete, accurate and timely information and approvals in the manner and within the time frames reasonably requested by Ascensus Trust	X		
Determine employee eligibility according to the Plan rules	X		
Provide Participation Notice & Summary Description to newly eligible employees	X		
Provide Ascensus Trust with all changes in employee or participant elections in a timely manner <i>(if applicable)</i>	X	X	

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Standard Recordkeeping Services (continued)	Employer	Employee	Ascensus Trust
Provide timely participant communications and notices	X		
Distribute participant statements to each employee			X
Ensure all prospectuses, reports and other investment information are distributed in a reasonable manner to the Plan's participants, and explain matters relating to Plan investment procedures	X		
Deliver, in a timely manner, the appropriate proxy materials with accurate instructions for the vote of participants (<i>if applicable</i>)			X
Provide all investment communications to employees and participants	X		
Monitor compliance with plan eligibility rules	X		
Monitor participant's contribution limits	X		
Seek its own legal, investment, financial planning, estate planning or tax advice for all aspects of the Plan	X		
Vote or tender any securities held by the participants, or respond to any tender offers relating to securities held by the participants		X	

Movement of Funds and Trading	Employer	Employee	Ascensus Trust
Calculate and transmit Plan or participant instructions for the purchase or redemption of shares/units from a specific mutual fund or other funding media to its designee at such time as Ascensus Trust receives funds and instructions in proper form, including but not limited to Ascensus Trust receiving final irreversible credit approval for funds deposited to the Plan, proper instructions, and pricing information			X
Provide all necessary information for Ascensus Trust to process a trade (purchase or redemption of shares or units)	X		
Deposit the proper funds into the Plan for purchases of shares/units and provide a final irreversible credit approval on all such deposits	X		
Communicate to participants deadlines and the proper form for providing investment/trade instructions to Ascensus Trust	X		
Provide Ascensus Trust with a listing of the funding options available under the plan if not opting to use a preset fund list	X		
Provide Ascensus Trust with instructions on how to respond to a tender offer, exchange offer, any other offer to purchase securities, or for the vote on any securities		X	

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Reporting and Withholding	Employer	Employee	Ascensus Trust
Prepare participants' IRS Forms 1099-R and file with the IRS			X
Mail IRS Forms 1099-R to participants			X
Prepare participants' IRS Forms 5498 and file with the IRS			X
Mail IRS Forms 5498 to participants			X
Provide Ascensus Trust with necessary information concerning income tax withholding		X	
Prepare and file IRS Form 945			X
Withhold federal and state income tax withholding as directed by plan participant			X
File state income tax reconciliation reports with the state revenue departments			X
Retain copies of all plan records, documents and reports	X		
Provide a Required Minimum Distribution (RMD) statement to applicable IRA owners			X
Provide a Fair Market Value Statement to all IRA owners			X