

Item 4.c.

Loan Provisions

<i>Loan Provision</i>	<i>Detail</i>
<i>Loans Allowed</i>	457(b) Plan Only
<i>Loan Types</i>	General Purpose (GP) Primary Residence (PR)
<i>Loan Term - GP in Months</i>	12-60 Months - (1 to 5 Years)
<i>Loan Term - PR in Months</i>	61-180 Months (Up to 15 Years)
<i>Total Number of Outstanding Loans at any one time</i>	1 or 1 GP and 1 PR
<i>Minimum Amount</i>	1,000
<i>Maximum Amount</i>	The Lessor of: \$50,000 or up to 50% of the vested account balance, reduced by the highest Outstanding Loan balance in the past 12 months
<i>Interest Rate</i>	Prime Rate + % (Prime Rate as posted by the Wall Street Journal as of the first business day of the month)
<i>Refinancing</i>	Do you want to allow participants to refinance loans? Individuals can refinance for an additional amount but not extend the term of the loan.
<i>Loan Repayment</i>	Active Participants: via payroll withholding or ACH debit Terminated Participants: Can they continue to make repayments via ACH Debit? Yes
<i>New Loans after Termination?</i>	No
<i>Pre-payment of loans</i>	Participants can pay ahead or Reduce Principal Yes
<i>Fees (Outlined in the MSA)</i>	\$95.00 Loan Initiation Fee \$25.00 Annual Maintenance Fee (\$6.25/Quarter)