

TPS Roth 401(k)/403(b) Plan Deferral Implementation Schedule

The implementation schedule below, reviews processes needing completion prior to when Roth deferrals can be deducted from a participant's pay (assuming a January 1, 2006 start date). Roth deferrals can be started as soon as administratively possible—therefore dates listed below are recommended completion dates.

Plan Sponsor Responsibilities:

- A. Schedule meetings for plan participants.
(Plan's investment advisor conducts meetings and informs how Roth contributions work.)
- B. Collect all signed enrollment forms from participants.
- C. Determine payroll company's handling of Roth deferrals for individual processing.
- D. Determine handling of Roth deferrals uploaded to the 401(k) plan.
(Money needs to be kept separate in each participant's account.)
- E. Record first Roth deferral on participant's enrollment form.

Recommended Completion Dates:

December 15, 2005

December 31, 2005

January, 2006 (by first paycheck)

January, 2006 (by first paycheck)

Date of first Roth deferral

Investment Advisor Responsibilities:

- A. Conduct participant education/enrollment meetings.
(Review Roth provisions and how they work.)

December 15, 2005

ThePensionSpecialists, Ltd. Responsibilities:

- A. Prepare plan packages for signature. Includes:
 - Sample Corporate Resolution
 - Preparation and Review Plan Document Amendment
 - Summary for plan participants
 - Revised Enrollment Form
 - Participant education materials

(Explains differences between Roth and Traditional 401(k) deferrals.)
- B. Establish administrative record keeping for Roth contributions.
- C. Assist investment providers with setting up Roth accounts for plan.
- D. Train payroll departments in plan payroll uploading procedures to ensure proper accounting for Roth contributions.

December 31, 2005

December 31, 2005

December 31, 2005

December 31, 2005