

ARTICLE VIII
DISTRIBUTIONS UPON DEATH

ARTICLE IX
TAX TREATMENT OF DISTRIBUTIONS

ARTICLE X
LOANS

ARTICLE XI
PROTECTED BENEFITS AND CLAIMS PROCEDURES

ARTICLE XII
GENERAL INFORMATION ABOUT THE PLAN

MORAVIAN COLLEGE RETIREMENT PLAN
SUMMARY PLAN DESCRIPTION

Nonelective Contributions

Excluded Employees.

ARTICLE II
EMPLOYEE CONTRIBUTIONS

What are elective deferrals and how do I contribute them to the Plan?

Elective Deferrals.

Pre-Tax Deferrals.

Roth Deferrals.

Elective Deferral procedure.

Conditions.

Qualified reservist distributions.

When must payments be made to my beneficiary (required minimum distributions)?

What are my rights as a Plan Participant?

Plan Effective Dates

Other Plan Information

Plan Year.

Employer Information

Plan Administrator Information

APPENDIX
PLAN LOAN POLICY

