

AMENDMENT NUMBER THREE  
TO THE  
CAREERSOURCE CENTRAL FLORIDA 403(b) PLAN

**EFFECTIVE DATE: JANUARY 1, 2015**

The CareerSource Central Florida 403(b) Plan, originally effective January 1, 2009, and restated in its entirety effective February 1, 2011, is hereby amended as follows:

By deleting the election made in Section 4. of the Adoption Agreement to the above-referenced Plan in its entirety and by substituting in lieu thereof the following:

4. **PLAN/LIMITATION YEAR (1.52/1.44).** Plan Year and Limitation Year mean the 12-month consecutive period (except for a short Plan Year) ending every (Choose one of (a) or (b). Choose (c) if applicable):

(a)  **December 31.**

(b)  **Other** (fiscal Plan Year and/or different Limitation Year): June 30

(c)  **Short year:** Commencing: January 1, 2015 and ending: June 30, 2015

[Note: If the Plan Year is a short year, the Limitation Year is always a 12 month period, unless the short Plan Year (and short Limitation Year) results from a Plan amendment or termination.]

By deleting the election made in Section 35. of the Adoption Agreement to the above-referenced Plan in its entirety and by substituting in lieu thereof the following:

35. **VESTING SCHEDULE (5.03).** A Participant has a 100% Vested interest at all times in his/her Accounts attributable to Elective Deferrals, QNECs, Employee Contributions, Safe Harbor Contributions (other than QACA Safe Harbor Contributions), and Rollover Contributions. The following vesting schedules apply to Matching Contributions and to Nonelective Contributions, except that the vesting schedule in (c) applies only to QACA Matching Contributions or to Nonelective Contributions in a QACA (Choose one of (a) or (b) as applicable; Choose (c) only if the Plan is a QACA. Choose (d) if applicable.):

[Note: The Employer must provide immediate 100% vesting if the Service condition under Election 14 exceeds one Year of Service or more than twelve months.]

(a)  **Immediate vesting.** 100% Vested at all times in all Accounts.

[Note: The Employer should elect 35(b) if any Contribution Type is subject to a vesting schedule. If the Employer elects immediate vesting under 35(a), the Employer should not complete the balance of Election 35 or Elections 36 and 37, except as noted therein. If the Plan is subject to ERISA, the Employer must elect 35(a) if the eligibility Service condition under Election 14 as to all Contribution Types (except Elective Deferrals and Safe Harbor Contributions) exceeds one Year of Service or more than 12 months. The Employer must elect 35(b)(1) as to any Contribution Type where the eligibility service condition exceeds one Year of Service or more than 12 months.]

(b)  **Vesting schedules:** Apply the following vesting schedules to any Account other than QACA Safe Harbor Contributions (Choose one or more of (1) through (5) as applicable):

	(1) All Contributions		(2) Nonelective		(3) Matching		(4) Additional Matching (see Section 3.04)
(1) <input type="checkbox"/> <b>Immediate vesting.</b>	N/A		[ ]		[ ]		[ ]
(2) <input type="checkbox"/> <b>6-year graded.</b>	[ ]	<b>OR</b>	[ ]		[ ]		[ ]
(3) <input type="checkbox"/> <b>3-year cliff.</b>	[ ]	<b>OR</b>	[ ]		[ ]		[ ]

(4)  **Modified.**  **OR**

<u>Years of Service</u>	<u>Vested %</u>
Less than 1	0
1	25
2	50
3	100

(5)  **Non-ERISA.**  **OR**

<u>Years of Service</u>	<u>Vested %</u>
_____	_____
_____	_____
_____	_____
_____	_____
_____ or more	100%

[Note: If the Plan is not subject to ERISA, there is no legal limit to the length of a 403(b) plan's vesting schedule in 35(b)(5). If the Plan is subject to ERISA, the vesting schedule must be at least as rapid as 6-year graded or 3-year cliff.]

(c)  **QACA vesting schedule:** Apply the following vesting schedule to QACA Safe Harbor Contributions. (Choose one of (1) through (3) if the Plan is a QACA):

(1)  **2-year cliff.** 100% Vested after the Participant completes 2 Years of Service.

(2)  **Immediate vesting.** 100% Vested at all times.

(3)  **Modified**

<u>Years of Service</u>	<u>Vested %</u>
Less than 1	a. _____
1	b. _____
2	100%

(d)  **Special vesting provisions:** \_\_\_\_\_

By making an election in Section 36. of the Adoption Agreement to the above-referenced Plan as follows:

36. **YEAR OF SERVICE - VESTING (5.05).** (Complete both (a) and (b)): [Note: If the Employer elects the Elapsed Time Method or elects immediate vesting, the Employer should not complete Election 36 or 37 unless it elects to apply a Year of Service for vesting under Election 22(d) or 33(d)(2).]

(a)  **Year of Service.** An Employee must complete at least 1,000 Hours of Service during a Vesting Computation Period to receive credit for a Year of Service under Article V. [Note: If the Plan is subject to ERISA, the number may not exceed 1,000. If left blank, the requirement is 1,000.]

(b)  **Vesting Computation Period.** The Plan measures a Year of Service based on the following 12-consecutive month period: (Choose one of (1) or (2)):

(1)  **Plan Year.**

(2)  **Anniversary Year.**

By making an election in Section 37. of the Adoption Agreement to the above-referenced Plan as follows:

37. **EXCLUDED YEARS OF SERVICE - VESTING (5.05(C)).** The Plan excludes the following Years of Service for purposes of vesting (Choose (a) or choose one or more of (b) through (f) as applicable):

(a)  **None.** None other than as specified in Section 5.05(C)(1).

- (b)  **Age 18.** Any Year of Service before the Year of Service during which the Participant attained the age of 18.
- (c)  **Prior to Plan establishment.** Any Year of Service during the period the Employer did not maintain this Plan or a predecessor plan.
- (d)  **Parity Break in Service.** Any Year of Service excluded under the rule of parity. See Section 5.06(C).
- (e)  **Prior Plan terms.** Any Year of Service disregarded under the terms of the Plan as in effect prior to this restated Plan.
- (f)  **Additional exclusions.** Any Year of Service before: \_\_\_\_\_  
*[Note: If the Plan is subject to ERISA, any exclusion specified under Election 37(f) must comply with Code §411(a)(4), be definitely determinable, and not discriminate in favor of HCEs.]*

By deleting the elections made in Section 43. of the Adoption Agreement to the above-referenced Plan in their entireties and by substituting in lieu thereof the following:

43. **DISTRIBUTION PRIOR TO SEVERANCE/EVENTS (6.01(D)).** A Participant, prior to Severance from Employment may elect any of the following distribution options in accordance with Section 6.01(D) (*Choose (a) or choose one or more of (b) through (g) as applicable*):  
*[Note: If the Employer elects any in-service distribution option, a Participant may elect to receive one in-service distribution per Plan Year unless the Plan's in-service distribution form provides for more frequent in-service distributions. Elections in Columns 3, 4, or 5 do not apply to elective deferrals.]*

	(1) All Contributions		(2) Elective Deferral Account [(b)(1) or (b)(7)]		(3) Non-Deferral Account 403(b)(1) Annuity		(4) Non-Deferral Account 403(b)(7) Custodial		(5) 403(b)(9) RIA
(a) <input type="checkbox"/> <b>None.</b>	<input type="checkbox"/>	<b>OR</b>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
(b) <input checked="" type="checkbox"/> <b>Age 59 1/2</b> (must be at least 59 1/2).	<input type="checkbox"/>	<b>OR</b>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
(c) <input type="checkbox"/> <b>Age _____</b> (less than 59 1/2).	N/A	<b>OR</b>	N/A		<input type="checkbox"/>		N/A		<input type="checkbox"/>
(d) <input type="checkbox"/> <b>Hardship (safe harbor).</b>	N/A	<b>OR</b>	<input type="checkbox"/>		<input type="checkbox"/>		N/A		<input type="checkbox"/>
(e) <input type="checkbox"/> <b>Hardship (non-safe harbor).</b>	N/A	<b>OR</b>	<input type="checkbox"/>		<input type="checkbox"/>		N/A		<input type="checkbox"/>
(f) <input type="checkbox"/> <b>Disability.</b>	<input type="checkbox"/>	<b>OR</b>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
(g) <input type="checkbox"/> <b>Describe:</b> _____									

*[Note: Election 43(g) may not permit a distribution prohibited by Section 6.01(E). Distribution from a Participant's Annuity Contract or RIA (other than Rollover or Employee Contributions) must be based upon a stated event such as participation for a fixed number of years, the attainment of a stated age or disability.]*

CareerSource Central Florida has caused its name to be signed by its duly authorized officer to evidence adoption of this plan amendment as of the date designated below.

Employer/Plan Administrator  
 CareerSource Central Florida  
 By: Samuel Nabor  
 Title: President / CEO  
 Date: December 29, 2014

**ADDENDUM  
TO THE  
CAREERSOURCE CENTRAL FLORIDA 403(b) PLAN**

**Authorization.** The attachment of this Addendum to the Plan is specifically authorized by Article 1.04 of the Plan's basic plan document which allows any permitted Addendum as deemed necessary or advisable by the Employer or lists any Section 411(d)(6) protected benefits.

**Supersession of Inconsistent Provisions.** This Addendum will supersede the provisions of the Plan, including any amendments and Addendums thereto, to the extent those provisions are inconsistent with the provisions of this Addendum.

**Effective January 1, 2015:**

In Article 1.12(K), Post-Severance Compensation for purposes of Section 1.12 and Article III (plan compensation):

- includes Regular pay (Article 1.12(K)(1))
- excludes Leave cashouts and deferred compensation (Article 1.12(K)(2))
- includes Salary continuation payments for military service participants (Article 1.12(K)(3))
- excludes Salary continuation payments for disabled participants (Article 1.12(K)(4))

In Article 1.12(K), Post-Severance Compensation for purposes of Section 4.04(C) (Compensation for purposes of the Annual Additions Limit):

- includes Regular pay (Article 1.12(K)(1))
- excludes Leave cashouts and deferred compensation (Article 1.12(K)(2))
- includes Salary continuation payments for military service participants (Article 1.12(K)(3))
- excludes Salary continuation payments for disabled participants (Article 1.12(K)(4))

In Article 3.07(D) a Participant shares in the allocation of a forfeiture of any portion of his/her Account, if the Participant is otherwise entitled to an allocation of forfeitures.

In all applicable Articles of the Plan's basic plan document, the definition of spouse shall not apply the one year of marriage requirement.

For purposes of Employer matching contributions and Employer nonelective contributions, the following vesting schedule will apply to any employee hired prior to January 1, 2015: 100% immediate vesting.

CareerSource Central Florida has caused its name to be signed by its duly authorized officer as of the date designated below.

Employer/Plan Administrator  
CareerSource Central Florida

By: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

*Janet Nabel*  
\_\_\_\_\_  
*President/CEO*  
\_\_\_\_\_  
*December 29, 2014*  
\_\_\_\_\_