

2015-01

Burnham & Flower
INSURANCE GROUP

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October 14, 2015

Ms. Laura Crocker, Clerk
Washington Township
7338 S Crapo Road
Ashley, MI 48806-9712

Re: Washington Township 401(a) Defined Contribution Plan

Dear Ms. Crocker:

The Internal Revenue Service (IRS) requires retirement plan sponsors to restate their plan documents at regular intervals. We are currently within an IRS mandated restatement cycle and must update your group retirement plan document. We perform these periodic amendments as part of the administrative services we provide for your plan at no additional costs.

Enclosed is the amended and restated plan in the form of an adoption agreement for the Washington Township Governmental Non-ERISA Retirement Plan (the plan). This adoption agreement replaces your current plan document. This restatement is required to bring the plan into compliance with the Pension Protection Act of 2006 and other legislative and regulatory changes. The new plan is primarily a restatement and consolidation of previously adopted good faith amendments and does not result in substantive changes to your plan's operation. In addition, it will not result in any new fees or charges to your plan or participants.

Enclosed with this letter you will find:

1. Your adoption agreement, which spells out the specific and unchanged provisions of your plan.
2. A sample board resolution to adopt the plan.
3. The basic plan document, which contains the necessary language that applies to all plans.
4. The IRS advisory letter, pre-approving the plan as tax-qualified.

To satisfy the restatement requirement, please approve the resolution and sign and date all documents where indicated. Upon execution, please return **one copy of the signature page** to us in the envelope provided along with a copy of the resolution. **Please return by November 30, 2015.** Please keep the remaining documents for your records.

Should you have any questions, please feel free to contact me or your Burnham & Flower plan administrator at 800.748.0554. We can also be reached at retirement@bfgroup.com.

Sincerely,



Amber Howes
Manager, Group Retirement & Administration
Enc.

SECTION I. EXECUTION PAGE

The undersigned agree to be bound by the terms of this Adoption Agreement and Basic Plan Document and acknowledge receipt of same. The parties have caused this Plan to be executed this 19 day of November 2015.

WASHINGTON TOWNSHIP:

Signature: 

Print Name: Laura Crocker 

Title/Position: Clerk

WASHINGTON TOWNSHIP
BOARD RESOLUTION

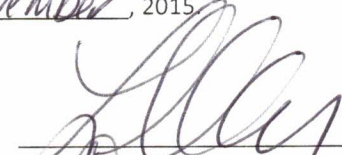
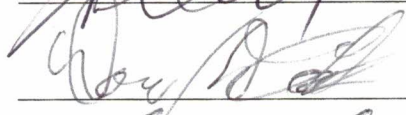
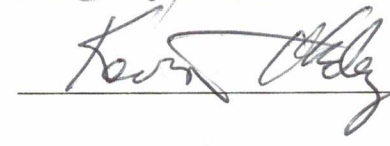
The following is a formal record of action taken by the governing body of Washington Township (the "Municipality").

With respect to the amendment and restatement of the Washington Township Governmental Non-ERISA Retirement Plan (the "Plan"), the following resolutions are hereby adopted:

RESOLVED: That the Plan be amended and restated in the form attached hereto, which Plan is hereby adopted and approved;

RESOLVED FURTHER: That the authorized signor of the Municipality be, and is hereby, authorized and directed to execute the Plan on behalf of the Municipality;

Dated this 19 day of November, 2015.

	Laura Crocker
	Donald Cook
	Kevin Whaley

