

DIOCESE OF LAFAYETTE 403(B) PLAN
C2 403(b) Church AA
Contract Number – 100795-01
Plan Document Summary
Prepared as of 9/23/2025

This Plan Document Summary (“Summary”) is intended to provide you with a high-level overview of the major features of your plan based on the most recently drafted plan document in our files. The Summary is not intended to replace your plan document or Summary Plan Description (SPD). If this Summary describes any provisions of your plan that have not been adopted (including provisions in an amendment to the plan that has not been signed), those provisions will not be operational until the plan or amendment has been signed and dated. Finally, if the provisions described in this Summary and the plan document or SPD conflict, the provisions of the plan document and SPD govern.

EMPLOYER/PLAN INFORMATION
[AA §1 / AA §2]

EFFECTIVE DATE OF PLAN:

- **Plan restatement/amendment effective:** September 5, 2025
- **Original effective date:** January 1, 1991

PLAN NUMBER: 001

EMPLOYER INFORMATION

Name: Diocese of Lafayette
Address: 1408 Carmel Drive
Lafayette, Louisiana 70501
Phone: (337) 261-5526
EIN: 72-0437696

PARTICIPATING ERs: No

MULTIPLE EMPLOYER PLAN: No.

PLAN ADMINISTRATOR: Plan Administrator is Employer

ENTITY TYPE: Church

EMPLOYER TAX YEAR END:

PLAN YEAR: Calendar Year

COMPENSATION
[AA §5]

DEFINITION OF PLAN COMPENSATION:

TOTAL COMPENSATION: W-2 Compensation

Deferrals	Employer Contributions	Matching Contributions
PLAN COMPENSATION: Total Compensation with following exclusions: <ul style="list-style-type: none"> • Bonus payments • Amounts received as a commission • Unused sick leave, vacation, or other leave paid after severance of employment. • Payments received by an Employee pursuant to a nonqualified unfunded deferred compensation plan • stipends will be excluded COMPENSATION PERIOD: Plan Year	PLAN COMPENSATION: Total Compensation with following exclusions:	PLAN COMPENSATION: No match

<ul style="list-style-type: none"> • Bonus payments • Amounts received as a commission • Unused sick leave, vacation, or other leave paid after severance of employment. • Payments received by an Employee pursuant to a nonqualified unfunded deferred compensation plan • stipends will be excluded COMPENSATION PERIOD: Plan Year COMPENSATION ONLY WHILE PARTICIPANT: No	
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EXCLUDED EMPLOYEES
[AA §3]

Deferrals	ER Contributions	Match
Following Employees excluded: <ul style="list-style-type: none"> • Other: For purposes of All Contributions, exclude all Employees except Employees who normally work at least 30 hours per week. For purposes of Nonelective Contributions, priests are excluded. For purposes of All Contribution, an Employee who became a Participant in the Plan prior to January 1, 2013, and who normally works at least 20 hours per week, is eligible to participate in the Plan. For purposes of All Contributions, Employees of any entity that is not associated with the Diocese of Lafayette (in which the Bishop of Lafayette serves as President of the corporation) are excluded. For purposes of All Contributions, Employees of related Non-Qualified Church Controlled Organizations associated with the Diocese of Lafayette are excluded. 	Following Employees excluded: <ul style="list-style-type: none"> • Other: For purposes of All Contributions, exclude all Employees except Employees who normally work at least 30 hours per week. For purposes of Nonelective Contributions, priests are excluded. For purposes of All Contribution, an Employee who became a Participant in the Plan prior to January 1, 2013, and who normally works at least 20 hours per week, is eligible to participate in the Plan. For purposes of All Contributions, Employees of any entity that is not associated with the Diocese of Lafayette (in which the Bishop of Lafayette serves as President of the corporation) are excluded. For purposes of All Contributions, Employees of related Non-Qualified Church Controlled Organizations associated with the Diocese of Lafayette are excluded. 	No Matching Contributions

MINIMUM AGE AND SERVICE
[AA §4]

Deferrals	ER Contributions	Match
Minimum Age: None Minimum Service: None	Minimum Age: None Minimum Service: None	No match

ENTRY DATES
 [AA §4-2]

Deferrals	Employer Contributions	Matching Contributions
Entry Dates: Immediate	Entry Dates: Immediate	No match

SALARY DEFERRALS
 [AA §6A]

MAXIMUM DEFERRAL AMOUNT: No limit other than 402(g) and 415 limits

AGE 50 CATCH-UP CONTRIBUTIONS: Yes

SPECIAL CATCH-UP CONTRIBUTIONS: Yes

FREQUENCY OF DEFERRAL CHANGES: As designated in Salary Reduction Agreement (or other written procedures)

SALARY DEFERRAL ELECTIONS FOR REHIRES: An election to defer ends upon Severance from Employment

ROTH CONTRIBUTIONS: Yes

IN-PLAN ROTH CONVERSIONS: No

EMPLOYER CONTRIBUTIONS
 [AA §6]

EMPLOYER CONTRIBUTION FORMULA:

ALLOCATION CONDITIONS:
 • No allocation conditions for Employer Contributions

MATCHING CONTRIBUTIONS
 [AA §6B]

NO MATCHING CONTRIBUTIONS

SAFE HARBOR CONTRIBUTIONS
 [AA §6C]

PLAN IS NOT SAFE HARBOR

AFTER-TAX CONTRIBUTIONS
 [AA §6D]

NOT ALLOWED

MANDATORY CONTRIBUTIONS
 [AA §6-6]

NOT ALLOWED

VESTING
 [AA §8]

ER Contributions	Match
Normal Vesting Schedule: 100% vesting	No Matching Contributions

EXCLUDED SERVICE: All service counts
FORFEITURES:

Employer Contributions	Matching Contributions
• N/A. Contributions are 100% vested	No Matching Contributions

RETIREMENT AGE AND DISTRIBUTIONS
 [AA §7 / AA §9 / AA §10]

NORMAL RETIREMENT AGE: Age 65

FORM OF DISTRIBUTION:

- Lump sum
- Installments
- Partial lump sum
- Annuities

TIMING OF DISTRIBUTIONS – ABOVE \$5,000: Reasonable time following Severance from Employment

TIMING OF DISTRIBUTIONS – NOT EXCEEDING \$5,000: Reasonable time following Severance from Employment

INVOLUNTARY CASH-OUT THRESHOLD: No Involuntary Cash-Outs

AUTOMATIC ROLLOVER RULES: Do not apply to Cash-Outs \$1,000 or less

Deferrals	Employer Contributions	Matching Contributions
In-Service Distributions: <ul style="list-style-type: none"> • Age 59½ • Hardship • Disability • Qualified Reservist Distribution • Deemed Severance from Employment while on active duty 	In-Service Distributions: <ul style="list-style-type: none"> • Age 59½ • Hardship • Disability • Deemed Severance from Employment while on active duty 	In-Service Distributions: No Matching Contributions

ROLLOVER CONTRIBUTIONS: May be distributed at any time

ADMINISTRATIVE PROVISIONS
 [AA §11 / APPENDIX A / APPENDIX B / APPENDIX C]

Deferrals	Employer Contributions	Matching Contributions
VALUATION DATE: Annual	VALUATION DATE: Annual	VALUATION DATE: No Matching Contributions

DEFINITION OF HIGHLY COMPENSATED EMPLOYEE: Top Paid Group Test does not apply

LOANS: Not permitted

ROLLOVERS: Yes

FAIL-SAFE COVERAGE: Does not apply

CONTRACT EXCHANGES: No

PLAN-TO-PLAN TRANSFERS: Yes