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Introduction and Purpose

This Retirement Plan Agreement (the "Agreement") is made and entered into as of August 9, 2025, by and between DocuPal Demo, LLC, located at 23 Main St, Anytown, CA 90210, United States ("Plan Sponsor"), and Acme, Inc, located at 3751 Illinois Avenue, Wilsonville, Oregon - 97070, USA ("Participating Employer").

Objective

The primary objective of this Agreement is to establish the terms and conditions under which eligible employees of Acme, Inc can participate in a retirement savings plan. This plan is designed to provide employees with an opportunity to accumulate savings for retirement, thereby enhancing their financial security upon retirement.

Scope

This Agreement outlines the eligibility criteria for employee participation, the types and limits of contributions that can be made by both employees and the Participating Employer, and the vesting schedule that determines when employees have full ownership of their accrued benefits. It also details the methods for distributing benefits to employees upon retirement, termination of employment, or other qualifying events. The Agreement further addresses the responsibilities of the Plan Sponsor in administering the plan, ensuring compliance with applicable laws and regulations, and resolving any disputes that may arise.

Parties Involved

This Agreement involves two primary parties: DocuPal Demo, LLC, serving as the Plan Sponsor, and Acme, Inc, the Participating Employer. The Plan Sponsor is responsible for the overall administration and management of the retirement plan, including ensuring compliance with the Employee Retirement Income Security Act (ERISA) and the Internal Revenue Code (IRC). Acme, Inc, as the Participating Employer, is responsible for facilitating employee participation in the plan and making any employer contributions as outlined in this Agreement.



Definitions and Interpretations

For the purposes of this Retirement Plan Agreement, the following terms shall have the meanings set forth below. These definitions clarify the terms used within this agreement to ensure consistent interpretation.

Key Definitions

- **Eligible Employee:** An employee of ACME-1 who meets the specific criteria for participation in the retirement plan as outlined in Section [insert section number]. Eligibility is determined by factors such as length of service and minimum age requirements.
- **Compensation:** The total earnings paid to an Eligible Employee by ACME-1, including wages, salaries, and bonuses, but excluding items such as stock options and certain fringe benefits, as further defined in Section [insert section number].
- **Vesting:** The process by which an employee gains non-forfeitable rights to their employer-provided retirement plan benefits. The vesting schedule, detailing the percentage of employer contributions an employee is entitled to based on their years of service, is outlined in Section [insert section number].
- **Plan Administrator:** Docupal Demo, LLC, the entity responsible for managing and overseeing the retirement plan, ensuring compliance with ERISA regulations and IRS guidelines. The Plan Administrator's duties and responsibilities are detailed in Section [insert section number].
- **Beneficiary:** The person or entity designated by the participant to receive any remaining benefits from the retirement plan in the event of the participant's death. Beneficiary designations are subject to the rules and procedures outlined in Section [insert section number].

General Interpretations

- **ERISA Compliance:** All aspects of this Retirement Plan Agreement are intended to comply with the Employee Retirement Income Security Act of 1974 (ERISA) and related regulations. Any provision of this agreement that is inconsistent with ERISA shall be interpreted in a manner that complies with ERISA.
- **IRS Regulations:** This plan is intended to be a qualified retirement plan under Section 401 of the Internal Revenue Code. All provisions shall be interpreted in a manner consistent with maintaining its qualified status.



- **Governing Law:** This Agreement shall be governed by and construed in accordance with the laws of the United States and, to the extent not preempted, the laws of the State of California, without regard to its conflict of laws principles.

Eligibility and Participation

Eligibility Requirements

To participate in this Retirement Plan, employees of ACME-1 must meet certain eligibility requirements. An employee is eligible to participate if they are a full-time employee of ACME-1 and are at least 21 years of age.

Service Requirement

In addition to the age requirement, employees must also complete a minimum service period. Specifically, an employee must complete at least one year of service, defined as working at least 1,000 hours during a 12-month period.

Enrollment Process

Eligible employees can enroll in the Retirement Plan by completing the enrollment form provided by ACME-1. This form allows employees to designate the amount they wish to contribute from their paycheck to the plan. Completed forms should be submitted to [Specify Department/Contact Person].

Ongoing Participation

Once enrolled, employees remain participants in the Plan as long as they continue to meet the general eligibility criteria or until their account is fully distributed in accordance with the terms of this Agreement. Employees should promptly notify [Specify Department/Contact Person] of any changes to their personal information, such as address or beneficiary designations.



Contributions and Funding

This section outlines the contribution rules, limits, and funding sources for the Retirement Plan. Both employees and ACME-1 will contribute to the plan, helping employees build their retirement savings.

Employee Contributions

Employees can contribute to the Retirement Plan through payroll deductions. The maximum employee contribution is 10% of their salary. Employees can adjust their contribution percentage as allowed by the Plan Administrator. All employee contributions are subject to IRS regulations and limitations.

Employer Matching Contributions

ACME-1 will make matching contributions to the plan on behalf of eligible employees. The employer matching contribution is 50% of the employee's contribution. This match applies to employee contributions up to 6% of the employee's salary. Employer matching contributions are subject to a vesting schedule, as detailed in the Vesting section of this agreement.

Contribution Limits

The Plan adheres to all applicable IRS regulations regarding contribution limits. These limits may change annually. The Plan Administrator will monitor these limits and inform participants of any changes. It is each participant's responsibility to ensure their contributions comply with IRS regulations.

Funding and Processing

Employee contributions will be deducted from their paychecks each pay period. These deductions will be remitted to the Plan's trust account. ACME-1 will also contribute matching funds to the Plan's trust account each pay period. The Plan Administrator will process all contributions and allocate them to individual participant accounts. All contributions will be made in US dollars, the base currency of Docupal Demo, LLC.



Vesting and Benefit Accrual

This section describes how participants become vested in their accounts and how benefits accrue over time. Vesting refers to when a participant has full ownership of their account balance. Benefit accrual describes how contributions and investment performance increase a participant's account balance.

Vesting Schedule

ACME-1 employees will be 100% vested in their accounts after completing three years of service. This means that after three years, the participant has full ownership of all employer contributions made on their behalf, as well as any earnings on those contributions. Before completing three years of service, participants are not vested, and employer contributions (and related earnings) may be forfeited upon termination of employment.

Benefit Accrual

Benefits accrue in a participant's account through two primary means: contributions and investment performance.

- **Contributions:** Both employee and employer contributions increase the participant's account balance. Employees may elect to make pre-tax or Roth contributions, as outlined in the "Employee Contributions" section. ACME-1 will make matching contributions as described in the plan document.
- **Investment Performance:** Participants direct the investment of their account among various investment options offered under the plan. The value of a participant's account will increase or decrease based on the performance of the selected investments.

Highly Compensated Employees

Vesting and benefit accrual for highly compensated employees, as defined by IRS regulations, are subject to any applicable non-discrimination testing and rules as outlined in the plan document and applicable laws. These rules ensure the plan does not disproportionately favor highly compensated employees.



Distribution and Payment of Benefits

Benefits under this Retirement Plan Agreement will be distributed to participants or their beneficiaries upon the occurrence of certain events. These events include retirement, termination of employment, disability, or death. The specific rules governing distribution are detailed below and are subject to IRS regulations.

Benefit Distribution Events

- **Retirement:** A participant who meets the retirement criteria as defined in the plan is eligible to receive benefits.
- **Termination of Employment:** Upon termination of employment for any reason other than retirement, death, or disability, a participant is eligible to receive vested benefits.
- **Disability:** If a participant becomes disabled as defined by the plan and applicable law, they may be eligible to receive benefits.
- **Death:** In the event of a participant's death, benefits will be paid to the designated beneficiary. If no beneficiary is designated or the designated beneficiary predeceases the participant, benefits will be paid according to the plan's default beneficiary provisions.

Payout Options

The plan offers both lump-sum and periodic payment options for benefit distribution. All payout options are subject to IRS regulations. Participants will be given the opportunity to elect their preferred method of distribution.

Timing of Payments

The timing of benefit payments will depend on the event triggering the distribution and the participant's election. Payments will be made as soon as administratively feasible following the qualifying event, subject to any required waiting periods or legal requirements. Specific timelines will be provided to participants at the time of their distribution election. In the event of death, benefits are paid to the designated beneficiary as soon as administratively possible after claim approval.



Plan Administration and Fiduciary Duties

Docupal Demo, LLC will serve as the Plan Administrator. As Plan Administrator, Docupal Demo, LLC will manage the plan according to this agreement. They will also ensure the plan complies with all applicable laws and regulations. This includes the Employee Retirement Income Security Act (ERISA) and the Internal Revenue Code (IRS).

Fiduciary Responsibilities

The Plan Administrator has a fiduciary duty to the plan's participants and beneficiaries. This means Docupal Demo, LLC must act in their best interests. They must manage the plan prudently and with undivided loyalty. This duty includes:

- Administering the plan according to the plan document.
- Managing plan assets responsibly.
- Selecting and monitoring service providers.
- Communicating plan information to participants.
- Ensuring the plan operates in compliance with all applicable laws and regulations.

Compliance

To ensure ongoing compliance, the plan will undergo annual audits. We will also conduct regular compliance testing. These measures will help us identify and correct any potential issues. Docupal Demo, LLC is committed to maintaining the plan's qualified status under ERISA and the IRS code.

Amendments and Termination

Amendments

DocuPal Demo, LLC reserves the right to amend or modify this Retirement Plan Agreement at any time. ACME-1 will be notified in writing of any such changes. Amendments will be made to ensure compliance with applicable laws and



regulations, or to improve the plan's effectiveness. DocuPal Demo, LLC will provide ACME-1 with details of the changes.

Termination

DocuPal Demo, LLC may terminate this Retirement Plan Agreement due to business necessity or other valid reasons. In the event of termination, DocuPal Demo, LLC will provide written notice to ACME-1. Upon termination, all participants will retain their vested benefits as outlined in the plan document. Vested benefits will be distributed according to the terms of the plan and applicable regulations.

Compliance and Governing Law

This Retirement Plan Agreement is designed to comply with all applicable provisions of the Employee Retirement Income Security Act (ERISA) and relevant regulations issued by the Internal Revenue Service (IRS). Docupal Demo, LLC will administer the plan in accordance with these laws.

Legal Compliance

Docupal Demo, LLC will take necessary steps to maintain the plan's legal compliance. These steps include regular reviews of the plan's terms and operations, periodic audits, and consultations with legal counsel specializing in ERISA and tax law. Amendments will be made as needed to reflect changes in applicable laws and regulations.

Governing Law and Jurisdiction

The laws of the United States and the State of California, where Docupal Demo, LLC is located, govern this Retirement Plan Agreement. Any legal action or proceeding relating to this plan will be brought in the courts of California.

Dispute Resolution

Any disagreement regarding this Retirement Plan will be addressed through internal review. ACME-1 should first submit their concern in writing to the Plan Administrator at Docupal Demo, LLC. The Plan Administrator will review the issue



and provide a written response within a reasonable timeframe.

Claims Review Process

Claims for benefits under this plan must be submitted to the Plan Administrator. If a claim is denied, ACME-1 has the right to appeal the decision. The appeal must be submitted in writing within [Number] days of receiving the denial notice. The Plan Administrator will then review the appeal and provide a final determination.

Further Actions

If the internal review does not resolve the dispute, arbitration or mediation may be considered. The Plan Administrator will determine if these options are suitable for the specific situation. If all else fails, legal action may be pursued as a final recourse.

Confidentiality and Data Protection

Docupal Demo, LLC recognizes the importance of maintaining the confidentiality of participant information. This includes personal data, financial details, investment choices, and beneficiary designations. We are committed to protecting this sensitive data.

Data Security Measures

We use industry-standard security measures to safeguard participant data from unauthorized access, use, or disclosure. These measures are designed to comply with applicable laws and regulations.

Compliance

The plan adheres to the guidelines established by ERISA and the IRS regarding data protection. We continually review and update our security practices to ensure ongoing compliance and data security.



Signatures and Execution

This Retirement Plan Agreement is made and entered into as of August 9, 2025, by and between Docupal Demo, LLC, and Acme, Inc.

Acceptance

By signing below, Docupal Demo, LLC and Acme, Inc. acknowledge that they have read, understood, and agree to be bound by the terms and conditions of this Retirement Plan Agreement.

Docupal Demo, LLC (Plan Sponsor)

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|--------------------|--|--|
| Signature: | | |
| Name: | | |
| Title: | | |
| Date: | | |
| Witness Signature: | | |
| Witness Name: | | |

Acme, Inc. (Participating Employer)

| | | |
|--------------------|--|--|
| Signature: | | |
| Name: | | |
| Title: | | |
| Date: | | |
| Witness Signature: | | |
| Witness Name: | | |

