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# Introduction and Purpose

This Pension Plan Agreement (the "Agreement") is made and entered into as of August 9, 2025, by and between DocuPal Demo, LLC, a company organized and existing under the laws of the United States, with an address at 23 Main St, Anytown, CA 90210 ("Plan Sponsor"), and Acme Inc ("Employer"), a business entity organized and existing under the laws of the United States, with an address at 3751 Illinois Avenue, Wilsonville, Oregon - 97070, USA.

## Purpose of the Plan

The primary purpose of this pension plan is to provide retirement income to eligible employees of Acme Inc. This plan is designed to supplement Social Security benefits and to assist employees in achieving financial security during their retirement years. It also serves to attract and retain qualified employees by offering a valuable retirement benefit.

## Scope of the Agreement

This Agreement outlines the terms and conditions governing the establishment, administration, and operation of the pension plan. It details eligibility criteria for participation, contribution amounts, vesting schedules, and available benefit distribution options. Furthermore, it specifies the roles and responsibilities of both the Plan Sponsor and the Employer in ensuring the plan's compliance with applicable legal and regulatory requirements. The agreement also addresses risk disclosures and dispute resolution processes related to the pension plan.

# Eligibility and Participation

## Eligibility Requirements

To participate in this Pension Plan, an employee of ACME-1 must meet specific criteria. Only full-time employees are eligible. An employee must also be at least 21 years of age.



## Waiting Period

Eligible employees must complete one year of service with ACME-1 before they can participate in the plan. This waiting period begins on the employee's date of hire.

## Enrollment

Following the completion of one year of service, eligible employees can enroll in the Pension Plan. Enrollment can occur on the first day of any month after the eligibility date. To enroll, employees must complete the designated enrollment form. This form will provide ACME-1 with the necessary information to begin contributions and manage the employee's pension account.

# Contributions and Funding

ACME-1's pension plan is funded through employer contributions and investment earnings. Employee contributions are not permitted under this plan.

## Employer Contributions

Docupal Demo, LLC will contribute an amount equal to 5% of each eligible employee's annual salary. These contributions are subject to annual limits set by the IRS.

## Contribution Management

All employer contributions will be deducted from ACME-1's payroll on a monthly basis. These funds will then be remitted to the plan's designated trust account. A third-party administrator will manage the plan's assets and oversee investment strategies.

## Funding Sources

The pension plan's financial resources consist of:

- Employer contributions.
- Investment earnings generated by the plan's assets.



# Vesting and Benefit Accrual

## Vesting Schedule

An employee's right to the benefits derived from employer contributions becomes vested according to the following schedule: an employee achieves 100% vesting after completing 5 years of service. Prior to completing 5 years of service, the employee is not vested in employer contributions, and these amounts will be forfeited upon termination of employment.

## Benefit Accrual

Benefits accrue based on employer contributions made to the plan and the investment performance of the assets within the employee's account. The amount of the retirement benefit available to an employee at retirement will depend on the total value of their account, which is subject to market fluctuations and investment gains or losses.

## Termination of Employment

Upon termination of employment, a participant's vested benefits may be deferred until retirement age. Alternatively, the participant may elect to receive a distribution of their vested benefits as a lump sum or as an annuity. Any non-vested benefits will be forfeited upon termination of employment.

# Investment Options and Fund Management

## Investment Strategy

Participants in this pension plan will not have direct investment options. Instead, the plan assets will be professionally managed to achieve long-term growth and stability. The investment strategy aims to provide a diversified portfolio.

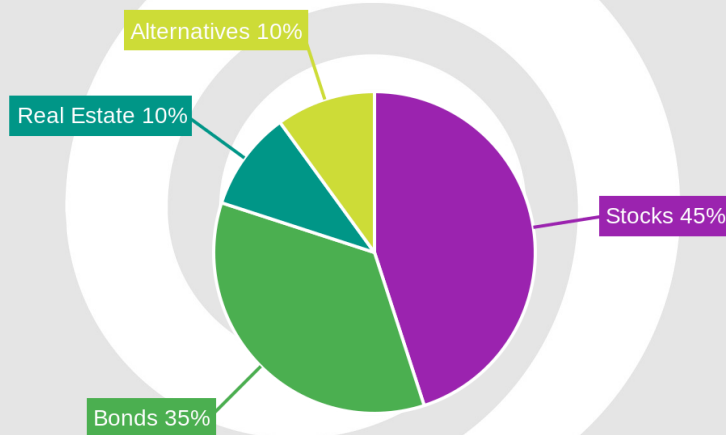


## Fund Management and Oversight

DocuPal Demo, LLC will oversee the fund's management. The plan administrator will monitor the fund's performance quarterly. An annual report summarizing fund performance will be provided to all participants. This report will detail the investment returns and overall financial health of the plan.

## Risk Disclosure

Investing involves risk, including potential loss of principal. Past investment performance does not guarantee future results. Market conditions and economic factors can influence investment values. Participants should understand that the value of their pension benefits may fluctuate.



## Distributions and Benefits Payment

This section details how and when participants receive their pension benefits from the ACME-1 Pension Plan. Benefits become available upon a participant's retirement, disability, or death, contingent upon meeting the plan's eligibility requirements.

## Benefit Options

Upon becoming eligible, participants can choose from various benefit distribution options. These options include:

- **Lump Sum Payment:** A one-time payment of the total benefit amount.
- **Annuity Payments:** Regular, periodic payments for a specified period or the participant's lifetime.

The specific annuity options available will be detailed in a separate document provided to eligible participants at the time of their benefit election.

## Payment Timing and Taxes

Benefit payments will commence as soon as administratively feasible following the participant's election and submission of all required documentation. All distributions are subject to applicable federal and state income taxes. Participants should be aware that early withdrawals may also be subject to additional tax penalties. ACME-1 advises participants to consult with a qualified tax advisor regarding the tax implications of their benefit distribution options.

## Termination and Amendments

DocuPal Demo, LLC reserves the right to terminate or amend this Pension Plan Agreement at any time. However, any such termination or amendment will be subject to the applicable requirements of the Employee Retirement Income Security Act (ERISA).

### Termination

The plan may be terminated by DocuPal Demo, LLC. Upon termination, all participant benefits will be handled according to ERISA guidelines and held securely in a trust.

### Amendments

DocuPal Demo, LLC may modify the terms of this plan. ACME-1 participants will receive written notice and email notification of any changes to the plan. These notifications will ensure participants are informed about how the amendments





affect their benefits and rights under the plan. DocuPal Demo, LLC is dedicated to ensuring that any amendments do not adversely affect the vested benefits of participants, in compliance with ERISA regulations.

## Compliance and Legal Considerations

Acme, Inc's pension plan is subject to the Employee Retirement Income Security Act (ERISA). It must also adhere to all other applicable federal and state laws. Docupal Demo, LLC, as the plan administrator, will ensure compliance with these regulations.

### Reporting and Disclosure

The plan is required to file annual reports using Form 5500. A summary plan description (SPD) will also be provided to all participants. These documents outline plan features, participant rights, and funding information. Timely and accurate reporting is a key responsibility.

### Participant Rights

ERISA provides legal safeguards for participant rights. These rights include the right to receive plan information, the right to file claims for benefits, and the right to appeal denied claims. Docupal Demo, LLC will administer the plan to protect these rights. The plan document details these protections.

## Plan Administration and Governance

DocuPal Demo, LLC will administer this Pension Plan. A third-party administrator will support DocuPal Demo, LLC in this role.

### Governance Structure

The Plan Administrator is responsible for managing the plan. They will make decisions about the plan's operation. These decisions will be documented in meeting minutes and formal plan amendments.





## Administrative Roles and Responsibilities

DocuPal Demo, LLC, as the Plan Administrator, will oversee all aspects of the plan. This includes managing contributions, distributions, and participant communications. The Plan Administrator ensures compliance with all applicable laws and regulations.

## Dispute Resolution

Any participant with a dispute or inquiry must submit it in writing to the Plan Administrator. The Plan Administrator will review the matter and provide a written response within 60 days of receiving the submission.

# Definitions and Interpretation

## Definitions

For the purposes of this Pension Plan Agreement, the following terms shall have the meanings set forth below:

- **Eligible Employee:** An employee of ACME-1 who meets the criteria for participation in the Plan, as defined in Section [insert section number].
- **Vesting:** The process by which an Eligible Employee gains nonforfeitable rights to employer contributions made to the Plan on their behalf, according to the vesting schedule outlined in Section [insert section number].
- **Retirement:** Termination of employment with ACME-1 after meeting the age and/or service requirements specified in Section [insert section number], entitling the employee to receive pension benefits.
- **Service:** The total period of employment with ACME-1, as calculated according to the rules defined in Section [insert section number], used to determine eligibility for participation, vesting, and benefit accrual.



## Interpretation

Unless the context clearly indicates otherwise, words used in this Agreement shall have their common and ordinary meaning. Any ambiguity in the language of this Pension Plan Agreement shall be interpreted in accordance with the Employee Retirement Income Security Act (ERISA) and the intent of ACME-1, as the Plan Sponsor. Headings are for convenience only and do not affect interpretation. All references to sections or schedules are to sections and schedules in this Agreement, unless otherwise specified.

