

401(g) Generosity Sharing Plan Summary

What is a Generosity Sharing Plan Fund?

Your Sharing Plan Fund is a donor-advised fund from which you may recommend grants to approved charitable organizations. You and your spouse may both be fund holders of this fund and either of you may direct grant checks to charities.

Am I eligible for Moss Insurance Agency, Inc. Generosity Sharing Plan?

You are eligible to join the plan if you:

1. Are at least 18.
2. Have completed 90 day(s) of service with the company.

Are there limits to my contributions?

1. You may choose to contribute up to 100% of your total pay.
2. Your contributions are made on an after-tax basis but may be eligible for deduction if you file an itemized tax return.
3. The Generosity Sharing Plan includes an automatic contribution arrangement by Moss Insurance Agency, Inc. See “Agency Contributions” section below for details.

Are the company match funds tax-deductible for me?

The funds contributed by Moss Insurance Agency, Inc. benefit the charities you choose. However, the funds are a donation by Moss Insurance Agency, Inc. for tax purposes. You will not receive a receipt for these funds.

Can I change my contributions to the Generosity Sharing Plan?

There are a number of ways you can impact the contributions to your plan:

1. You may stop making contributions at any time.
2. You may change your payroll deduction amount at any time. Payroll deduction changes will be implemented as soon as administratively feasible.
3. Contributions can be made to your account at any time. They do not have to be made by payroll deduction.

Agency Contributions

Moss Insurance Agency, Inc. will match 100% for the first 3% of compensation you contribute to the plan through payroll deduction, plus 50% of the next 2% you defer.

When a matching contribution is made to the plan, it will be calculated based on compensation deductions and pay as of the end of the pay period.

Moss Insurance Agency, Inc. contributions may change in the future.

When am I vested in the Generosity Sharing Plan?

You are always 100% vested in the contributions you make and in the matching contributions made by Moss Insurance Agency, Inc.

How can I access my Sharing Plan account information?

You may obtain account information by logging into your fund at www.ncfgiving.com.

This is where you will:

1. See the balance of your fund
2. Request grant checks be sent to charities
3. Find your receipts for tax purposes
4. And much more

Can I take money from the plan?

Money deposited into your Sharing Plan fund, whether by payroll deduction or otherwise, is a charitable donation that is tax-deductible if you itemize. Once you have deposited the money into the Sharing Plan fund, it may not be withdrawn. The money is no longer yours and can only be used to make grants to charities.

Do I have investment options in the plan?

You can choose investment options when you open a fund, and investments can be changed at any time by logging into your Sharing Plan fund and clicking on Settings.

What are the parameters for grant recommendations to charities?

1. Grant checks to charities must be \$100 or more
2. Charities must be approved by the National Christian Foundation

3. Grants can be scheduled as single grants now or in the future, or as a recurring schedule of grants
4. Grants can be made anonymously

Who can view your funds?

Only fund holders can view your fund.

Other Information

Moss Insurance Agency, Inc. has partnered with the National Christian Foundation to make the Generosity Sharing Plan available to you. The following is additional information about the plan:

1. There are no fees for you to use the Sharing Plan fund.
2. Our contact at the National Christian Foundation is Laurie DeLong. She can be reached at 616-957-4372 or LDeLong@ncfgiving.com.

How do I get started?

1. Go to ncfgiving.com.
2. Click on "Open fund" on the top menu.
3. Fill out your information.
 - In the "Select an NCF Office" field, choose West Michigan.
 - In the "How did you hear about us?" field, choose "Giver."
 - In "Provide details" field, type Navigator Truck Insurance.
 - In additional settings, select "People" and "Succession Plan"
 - In the "Note" field, type "No Fee-Employee of Moss Insurance Agency, Inc. (DBA Navigator Truck Insurance Agency)"
4. Complete payroll deduction form

Definitions

Automatic Contribution Arrangement: Funds that are automatically matched at the percentages defined in the “Agency Contributions” section above.

Donor-advised Fund: A vehicle for giving that allows donors to make a tax-deductible charitable contribution and recommend grants from the fund.

Grant: Funds directed to a charitable organization.