

6. CONTRIBUTION TYPES

(1.12). The Employer and/or Participants, in accordance with the Plan terms, make the following contributions to the Plan *(Choose one or more of (a) through (g). If the Employer has made Election 3(b) indicating that the ERISA Safe Harbor Exemption applies, the only valid elections are (b) and (b)(1) or (g).):*

- (a) **Mandatory Employee Contributions.** See Section 3.04(A)(3) and Election 18.
- (b) **Pre-Tax Elective Deferral Contributions.** See Section 3.02 and Elections 19 - 21.
 - (1) **Roth Deferral Contributions.** See Section 3.02(F) and Elections 19 - 21. *[Note: The Employer may not limit Elective Deferrals to Roth Deferrals only.]*
- (c) **Matching Contributions.** See Sections 1.36, 1.47, and 3.03 and Elections 22, 23, 27, 28 and 32. *[Note: If the Plan is a safe harbor plan, choose 6(f) and do not choose 6(c).]*
- (d) **Nonelective Contributions.** See Sections 1.48 and 3.04 and Elections 25 through 28. *[Note: The Employer may make an Operational QNEC without electing 6(d). See Section 3.04(C)(2). If the only Nonelective Contributions are Safe Harbor Contributions, choose 6(f) and do not choose 6(d).]*
- (e) **Employee (After-Tax) Contributions.** See Section 3.09 and Election 32.
- (f) **Safe Harbor/Additional Matching Contributions.** The Plan is a safe harbor 403(b) Plan. The Employer will make Safe Harbor Contributions as it elects in Election 24. The Employer may or may not make Additional Matching Contributions as it elects in Election 24. See Section 3.05.
- (g) **None (Frozen Plan).** The Plan was/will be frozen effective as of: ____. See Sections 3.01(F) and 9.04.

[Note: Elections 18 through 26 and Election 32 do not apply to any Plan Year in which the Plan is a Frozen Plan.]

PLAN EXECUTION

Plan Name: Cornell University Tax-Deferred Annuity Plan

Employer:

Date: 12/3/2025 | 7:23:26 AM PST

Signed: DocuSigned by:
Gordon Barger
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Name: Gordon Barger

Title: Sr. Director, Benefit Strategy & Initiatives

Use of Adoption Agreement. Failure to complete properly the elections in this Adoption Agreement may result in disqualification of the Employer’s Plan. The Employer may use this Adoption Agreement only in conjunction with the Fidelity Workplace Services LLC 403(b) Volume Submitter Plan (basic plan document #20).

Execution for Amendment of Elections Only. If the chart below is completed, this Execution Page documents an amendment to the Adoption Agreement Election(s) shown in the chart below, effective as of the respective Effective Date(s) shown in the chart below. The amended Election(s) are attached hereto.

Adoption Agreement Election	Effective Date
Election 6(b)(1) - CONTRIBUTION TYPES	01/01/2026

The Employer should retain all amended Adoption Agreement Election(s) and Execution Page(s).

Volume Submitter Practitioner. Fidelity Workplace Services LLC is the Volume Submitter Practitioner. The Practitioner will notify all adopting Employers of any amendment to this Volume Submitter Plan or of any abandonment or discontinuance by the Practitioner of its maintenance of this Volume Submitter Plan. Furthermore, in order to be eligible to receive such notification, the Employer agrees to notify the Practitioner of any change in address or contact information. In addition, this Plan is provided to the Employer either in connection with investment in a product or pursuant to a contract or other arrangement for products and/or services offered by the Practitioner or an affiliate thereof. Upon cessation of such investment in a product or cessation of such contract or arrangement, as applicable, the Employer is no longer considered to be an adopter of this Plan and the Practitioner no longer has any obligations to the Employer that relate to the adoption of this Plan. For inquiries regarding the adoption of the Volume Submitter Plan, the Practitioner’s intended meaning of any Plan provisions or the effect of the Advisory Letter issued to the Practitioner, please contact the Practitioner at the following address: Fidelity Workplace Services LLC, 245 Summer Street, Boston, MA 02110, and telephone number: 888-502-7526.