**SEPARATE TRUSTS APPROVED FOR USE WITH**

**FIS PPA PROTOTYPE AND VOLUME SUBMITTER PLANS**

The IRS position is that using a separate trust destroys automatic reliance on a preapproved plan unless the separate trust was specifically approved for use with the plan. Revenue Procedure 2011-49 permits minor changes to the trust or custodial provision of a nonstandardized or volume submitter plan, but it does not permit the entire replacement of the trust provisions with a separate trust.

We submitted the following trusts as a courtesy to our clients. We are only a conduit for

the submission of the trusts and therefore cannot send the separate trust agreements to

you. The separate trusts can only be obtained through the normal distribution channels

of each of the trustees.

The IRS has approved the following trusts for use with the FIS Prototype and

Volume Submitter Defined Contribution Plans. It does not matter whether the plan being

used is based on the Corbel or PPD documents. The IRS does not issue formal approval

letters for the separate trusts. Rather, the IRS merely retains the trusts in the file containing the FIS pre-approved plans.

The American Association of Advertising Agencies Retirement Fund

Advisor Trust

Ascensus 401(a) Trust

Austin Capital Trust Company, LLC Directed Trust Agreement

Bank of America, N.A. Defined Contribution Plan Trust Agreement

Capital Bank & Trust

Charles Schwab Bank - Directed Employee Benefit Trust Agreement

Equity Trust Company Agreement for Self-Directed Accounts

Fidelity Personal Trust Company, FSB Trust Agreement

Great-West Trust Agreement

Great-West Trust Company, LLC Directed Trust Agreement

John Hancock Trust

JPMorgan Chase Bank, N.A. Single Plan Trust

JPMorgan Chase Bank, N.A.

Lincoln Financial Group Trust Company 401(a) Governmental Trust Agreement

Lincoln Financial Group Trust Company 401(a)/(k) Merrill Lynch Trust Agreement

Lincoln Financial Group Trust Company 401a/k Trust Agreement

Mass Mutual Reliance Trust Company Directed Trust & Custodian – trustee custodian only

Mass Mutual Reliance Trust Company Directed Trust & Custodian – MEP-PEO

Mass Mutual Reliance Trust Company Directed Trust & Custodian – GA

Matrix Trust Company, LLC Directed Trust Agreement

MFS Heritage Trust Company

Mid Atlantic Trust Company Directed Trust Agreement

Nationwide Trust Program Agreement

Pentegra Trust Company Trust Agreement

Principal Trust Company Directed Trust Agreement

Prudential Bank and Trust, FSB – DC Trust Flex

Prudential Bank and Trust, FSB – DC Trust Full

Prudential Trust Company

Putnam Fiduciary Trust Company

Reliance Trust Company

TD Ameritrade Trust Company Trust Agreement

Vanguard Fiduciary Trust Company Trust Agreement

Verisight Trust Company

Voya Institutional Trust Company (formerly ING National Trust)

Wilmington Trust Fiduciary Services Company

Wilmington Trust Retirement and Institutional Services Company

Wilmington Trust Retirement and Institutional Services Company - Passive