Plan Administrator Operating Guidelines

Insert into your CD drive. The **PAOG Manual** will start up automatically. Click on links in the Table of Contents, Index or text to move to another area. Right click to go back to the previous page. You may print out forms and pages for future reference.

System Requirements:

These files require Adobe Acrobat Reader for viewing and printing. If you already have Acrobat 4.0 or 5.0, the **PAOG Manual** will automatically load. If you don't have Acrobat Reader or have a version previous to 4.0, you may right click on the CD icon and click on "Install Acrobat Reader 5.0." Acrobat is also available for free downloading and installation from Adobe Software at *http://www.adobe.com/products/acrobat/readstep.html*.

Acrobat Reader 4.0 or 5.0 system requirements:

Windows

- Microsoft Windows 95 OSR 2.0, Windows 98 SE, Windows Millennium Edition, Windows NT 4.0 with Service Pack 5, Windows 2000, or Windows XP
- Intel Pentium processor, 64 MB of RAM, 24 MB of available hard-disk space

Macintosh

- Mac OS software version 8.6, 9.0.4, 9.1, or Mac OS X
- PowerPC® processor, 64 MB of RAM, 24 MB of available hard-disk space

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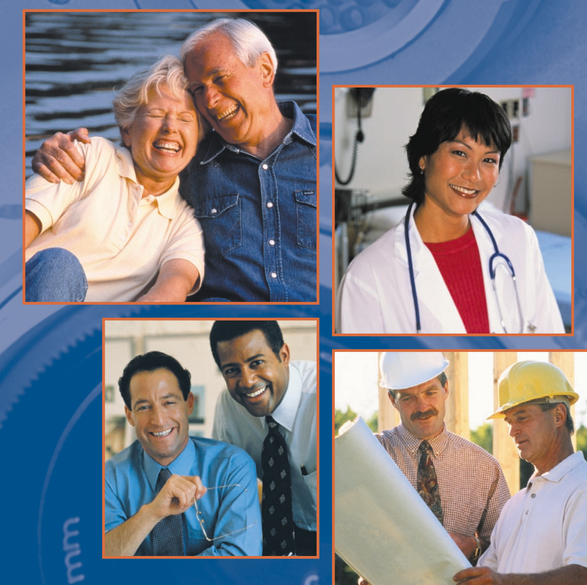
Employee Benefit Division — Plan Administrator Operating Guidelines



Employee Benefit Division

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Plan Administrator Operating Guidelines

The administration of your Plan involves a partnership between you and Our Bank, n.a. — the Trustee or Custodian of the Trust assets of your Plan. This reference tool provides an explanation of how we will work together and share information to administer your Plan. To help you find the information you need, we have converted the **Plan Administrator Operating Guidelines** from a notebook to a CD with links by topic and search functions.

Section 1: Responsibilities

This section is an overview of important roles, functions and responsibilities that are assumed by you and UMB Bank, n.a. (UMB). Included in this section is a list of duties or responsibilities that may be delegated to UMB.

Section 2: Procedures

This section contains instructions concerning the basic administrative operations of your Plan: from enrolling new participants to making contributions, authorizing benefit payments and approving loans.

Section 3: Filings and Disclosures

This section describes the filings and disclosures that are required for a qualified retirement Plan: What are they? When are they due? Who prepares them? Who files them?

Section 4: Compliance

This section describes the rules, regulations, tests and requirements that may apply to your Plan. Sample administrative policies are included in this section.

Section 5: Forms

Frequently used administrative forms are provided in this section.

Section 6: Glossary

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