This document is for information purposes only and does not constitute advice of BHT.

You are encouraged to have your own legal counsel carefully review the document.

SECTION 125
PREMIUM ONLY PLAN
ADOPTION AGREEMENT

The Employer, subject to the Employer's Adoption Agreement elections, adopts fully the Section 125 Premium Only Plan to which this Adoption Agreement relates. This Adoption Agreement and the Section 125 Premium Only Plan constitute the Employer's Cafeteria Plan.

Plan Sponsor/Employer	[Name] [Address] [Phone] [EIN]

This ADOPTION AGREEMENT is executed this _____ day of _____, _____ by the Employer effective as of the date specified above.

EMPLOYER NAME

By: _____

Title:_____