

<i>Characteristics</i>	<i>Automatic Contribution Arrangement (ACA)</i>	<i>Eligible Automatic Contribution Arrangement (EACA)</i>	<i>Qualified Automatic Contribution Arrangement (QACA)</i>
<i>Description</i>	Basic PPA automatic enrollment	Automatic enrollment with withdrawals	401(k) safe harbor automatic enrollment
<i>Effective Date</i>	January 1, 2008	January 1, 2008	January 1, 2008
<i>Plan Type</i>	Any deferral plan	401(k), 403(b), Gov.457(b)	401(k), 403(b)
<i>90-day Withdrawal</i>	Yes if EACA	Yes	Yes if EACA
<i>Subject to ADP/ACP Test</i>	Yes	Yes	No
<i>6-month ADP Correction Period</i>	Yes if EACA	Yes	N/A
<i>Can be Top-Heavy Exempt</i>	No	No	Yes
<i>Requires Participant Direction of Investment</i>	Yes	Yes	No, but can do so
<i>Minimum Default Deferral Percentage</i>	No	No	Yes
<i>Maximum Default Deferral Percentage</i>	No	No	10%
<i>Employer Contribution Required</i>	No	No	Yes
<i>Plan Amendment Required</i>	Yes	Yes	Yes
<i>Deadline for Plan Amendment</i>	Last day of plan year	Last day of plan year	Last day of plan year
<i>Annual Notice Required</i>	Yes	Yes	Yes
<i>Annual Notice Deadline</i>	Reasonable time, at least 30 days before start of plan year	Reasonable time, at least 30 days before start of plan year	Reasonable time before start of plan year, 30-90 days deemed reasonable