

**If no fiduciary is named in the Adoption Agreement, ERISA has default definitions:**

(16) (A) The term “administrator” means—

(i) the person specifically so designated by the terms of the instrument under which the plan is operated;

**(ii) if an administrator is not so designated, the plan sponsor; or**

(iii) in the case of a plan for which an administrator is not designated and a plan sponsor cannot be identified, such other person as the Secretary may by regulation prescribe.