This Guide Includes:

> How 401k Plans Work
> Fundamentals of Investing
> Investor Profile Questionnaire
> 401k FAQs
> Elective Deferral Agreement
> Beneficiary Designation Form
> Account Access Guide
Steps to opening your 401k account

This enrollment guide contains all the forms and instructions for enrolling in your 401(k) plan. Just complete the appropriate forms and return them to your employer. To open your account, follow these easy steps:

Step 1: Read the materials in your 401(k) kit carefully.

Be sure to pay special attention to the Summary Plan Description. This material describes the criteria for eligibility and your employer’s contribution formula for the plan year.

Step 2: Complete the Elective Deferral Agreement and Beneficiary Designation Forms.

Fill out all the information requested then sign and date both forms. Be sure to indicate the percentage of your wages/salary you want to withhold each pay period.

Step 3: Return your completed forms to your employer.

Your employer will forward these materials to your company’s retirement plan services provider.

Step 4: Access your 401(k) Account.

To access your 401(k) account using the Internet, go to your company’s 401k website. Enter your Social Security number and initial password (also your Social Security Number). Once you’ve logged in you will be able to change your password, manage your 401(k) account and learn more about your 401(k) plan features to help you meet your specific retirement goals and investment objectives.

If you don’t have Internet access, contact your employer’s plan representative for assistance in obtaining information about your plan account.
A retirement plan is one of the most important benefits your company can offer.

A 401(k) is an employer sponsored plan that allows you to contribute pre-tax dollars to build up tax-deferred retirement income. Contributions and earnings are not taxed until you receive distributions, usually at retirement.

If you decide to participate, you’ll have an individually held account in your name that represents a combination of your regular pretax savings contributions and any contributions from your employer.

Whatever your age, it’s crucial to organize your plans for retirement now and to put them into action without delay.

Consider this:

Just to maintain your same standard of living during retirement, you’ll need as much as 80% of your final annual income for every year you’re retired.

And, to be on the safe side when you plan, it would be wise to count less on Social Security and other government support and rely more on your own efforts for financial security in retirement.
Convenient salary deferral contributions give you systematic savings plan and immediate tax break allowing you to keep more of what you earn.

Salary deferrals are your opportunity to save for retirement now and pay taxes later- when you withdraw your money. This deferred tax break is the government’s way of encouraging you to save as much as you can today, so that you benefit over the long term.

As the example below shows, because your contributions are made on a pretax basis, the impact on your take-home pay is minimal.

<table>
<thead>
<tr>
<th>Not Participating</th>
<th>Participating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weekly Pay $900</td>
<td>Weekly Pay $900</td>
</tr>
<tr>
<td>Salary Deferral $0</td>
<td>Salary Deferral $60</td>
</tr>
<tr>
<td>Taxable Amount $900</td>
<td>Taxable Amount $840</td>
</tr>
<tr>
<td>Take-home after taxes $648</td>
<td>Take-home after taxes $604.80</td>
</tr>
</tbody>
</table>

Based on a 28% tax bracket

As you can see, you spend $43.20 and save $60.00!

To see how a $60 weekly contribution would add up over the years, consider the following: In just 20 years, savings in a tax-deferred 401(k) plan will outpace a taxable savings account by 30%! As you can see, the funds in your 401(k) account would total $153,930 compared to over $110,830 in the taxable account. *

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* This example assumes a hypothetical 8% annual return before inflation with all capital gains and dividends reinvested. It also assumes a 28% tax rate on savings.
Fundamentals of Investing

When building an investment plan, it’s important to have some guidelines to keep you on track with long-term investing. To help you with this we have outlined four ground rules for long-term investing:

1. **Know your Investment Style.**

   Know your feelings and tolerance for risk. Make sure you choose investments that you’re comfortable with and appropriate for your retirement savings goals.

2. **Develop a Diversified Portfolio.**

   Choose an appropriate asset allocation model when deciding your investments. Be sure to diversify, both among asset classes (stocks, bonds, and cash equivalents), and within each class. Doing so can spread risk over a variety of investments and may provide more consistent and reliable outcomes.
3 Stay on Track.

Review your portfolio whenever personal circumstances change or at least once a year. You'll need to evaluate the performance of your investments against relevant benchmarks and, when necessary, rebalance your portfolio to stay on track with your retirement savings plan.

4 Take a long-term view.

Maintain the discipline to hold onto or add to appropriate investments through down markets as well as up markets.

If you’re a new investor, it pays to gather as much information as you can. Read up on investing and money management techniques. Make a periodic review. Even if you’re an experienced investor, it’s important to review and possibly adjust your plan periodically to make sure it’s still appropriate. You’ll want to review these areas on at least an annual basis:

- Investment results
- Life changes, such as employment status, housing or health
- Your financial situation
- Your objectives & portfolio allocation
Investor Profile Questionnaire

To help you gauge your investment style, simply circle the number that best describes your response to the questions on the right.

Your total score will indicate that you meet a general investor profile. Based on this information, you may want to consider meeting your goals with the suggested asset allocation mix.

1. Approximate number of years until you plan on retiring?
   - 5 20+ years or more
   - 4 15 – 20
   - 3 10 – 15
   - 2 5 – 10
   - 1 1– 5

2. When I start withdrawing money, I plan to spend it in:
   - 5 20+ years or more
   - 4 15 – 20
   - 3 10 – 15
   - 2 5 – 10
   - 1 0– 5

3. My understanding and knowledge of investments is:
   - 1 None
   - 2 Limited
   - 3 Good
   - 4 Extensive

4. I am willing to increase my chances for higher returns by accepting a greater degree of risk.
   - 1 Strongly Agree
   - 2 Agree
   - 3 Neutral
   - 4 Disagree
   - 5 Strongly Disagree

5. I am willing to accept sharp declines and increases in my investments in order to seek a potentially higher return than would normally be expected from more conservative investments.
   - 1 Strongly Agree
   - 2 Agree
   - 3 Neutral
   - 4 Disagree
   - 5 Strongly Disagree

6. I need complete safety in my investments all the time.
   - 1 Strongly Agree
   - 2 Agree
   - 3 Neutral
   - 4 Disagree
   - 5 Strongly Disagree

7. I worry about my retirement investment account a great deal.
   - 1 Strongly Agree
   - 2 Agree
   - 3 Neutral
   - 4 Disagree
   - 5 Strongly Disagree

8. Which combination of the investments you currently own or have owned in the past:
   - 1 Money Market/Cash
   - 2 Cash/Bonds/Bond Funds
   - 3 Cash/Stocks/Stock Funds
   - 4 Cash/Bonds/Stocks
   - 5 All of the Above

Add up your responses to get your total score. Apply your score to the profile results on the following page.
Score 8
Conservative Profile

Score 9-15
Moderate Conservative Profile

Score 16-24
Moderate Profile

Score 25-31
Moderate Aggressive Profile

Score 32-39
Aggressive Profile
Questions & Answers

What is a 401(k) plan?

A 401(k) plan is a salary reduction retirement plan. Once an employer adopts a 401(k) plan, eligible employees may choose to make contributions as well as possibly receive contributions made by the employer on their behalf.

When am I eligible to participate in my employer's 401(k) plan?

You may participate as soon as you meet the eligibility and entry requirements your employer established at the time the 401(k) plan was adopted.

How much may I contribute to my 401(k) plan each year?

The Economic Growth and Tax Relief Reconciliation Act (EGTRRA) of 2001 provides even more incentive to save in 401(k) plan. Under the new law, the annual contribution limits for a 401(k) gradually increases from $12,000 now to $15,000. Workers aged 50 or older will be able to contribute more than the normal limits. This allows them to "catch up" on their contributions. The enhanced employee contributions are summarized below:

<table>
<thead>
<tr>
<th>Year</th>
<th>Employee contribution limit</th>
<th>Additional &quot;catch-up&quot; contributions for workers 50+</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004</td>
<td>$13,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>2005</td>
<td>$14,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>2006</td>
<td>$15,000</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

*Indexed for inflation after 2006

When are contributions deposited into my 401(k) plan?

Your employer must deposit contributions you make, which are deducted from your paycheck as soon as administratively feasible but, in no event, more than 15 business days after the end of the month in which the amount was deducted. If your employer contributes to the plan on your behalf, the contributions can be made anytime up to their company's income tax filing date, including extensions.
Do I pay taxes on 401(k) plan contributions?

401(k) plan contributions and any earnings on your contributions are not subject to income taxes until you withdraw the funds. However, contributions are subject to Social Security and Medicare (Federal Insurance Contribution Act, or FICA) and unemployment insurance (Federal Unemployment Tax Act, or FUTA) taxes. Participation in a 401(k) plan does not reduce your Social Security benefits.

May I make changes to my contribution amount during the year?

You may stop your salary deferral for 401(k) plan contributions anytime with advance notice. However, your employer has the right to establish a policy as to whether employees may change the amount during the year, or whether an employee who has ceased contributing may resume making salary deferral contributions again in the same year.

How often will I receive information about my 401(k) plan?

You'll automatically receive statements at least quarterly. Also, each year you'll receive an IRS Form W-2 that shows your taxable income as reduced by your contributions. In addition, you can access your account online day or night and print a statement on demand for any period you select.

May I withdraw money from my 401(k) plan?

Your 401(k) plan contributions are meant for retirement. However, the plan may allow hardship distributions. Certain funds in your 401(k) plan may be made available to you for the following:

- Unreimbursed medical expenses
- Purchase of primary residence
- Preventing foreclosure or eviction
- Post-secondary education expenses

Federal and state penalties may apply if you are under age 59½.
Elective Deferral Agreement

Section 1
Your Company’s Name

Section 2
Your Name
First Name __________________________ Last Name __________________________
Social Security Number __________________________ Employee ID (if applicable) ______________

Section 3

Terms of Agreement
If you are eligible, according to the requirements of your employer’s 401(k) plan, to enroll as a contributing participant, you may set aside a percentage or fixed amount of your pay into the plan (“elective deferrals”) by signing this Elective Deferral Agreement. This Elective Deferral Agreement replaces any earlier agreement and will remain in effect as long as you remain an eligible employee or until you provide your employer with a new Elective Deferral Agreement as permitted by the plan. Your elective deferrals may not exceed $13,000 in the 2004 calendar year.

You may change the percentage of pay you are setting aside into the plan. If you wish to make such a change, you must complete and sign a new Elective Deferral Agreement and give it to your employer. The change will take effect during the enrollment period(s) your employer has specified on the Summary Plan Description Form.

You may terminate this Elective Deferral Agreement anytime. The change will occur as soon as administratively feasible. After terminating this Agreement, you cannot enroll as a contributing participant until the first of the following month or during the enrollment period(s) your employer has specified on the Summary Plan Description Form.

Section 4

Elective Deferral Agreement
I, the undersigned employee, wish to set aside ________ % or a fixed amount of $__________ of my compensation as elective deferrals into my company’s 401(k) Plan by way of payroll deduction.

I agree that my pay will be reduced in the manner I have indicated above and I acknowledge that I am responsible for directing the investments of these elective deferral contributions within the 401(k) Plan investment options. This Elective Deferral Agreement will continue to be in effect while I am employed, unless I change or terminate it as explained in Section 3 above. I acknowledge that I have read and understand this entire agreement and I accept its terms. Furthermore, I acknowledge I have received a copy of the Summary Plan Description. In addition, in the event that an erroneous contribution or excess contribution is made to my account, I authorize my employer to make necessary corrections to ensure elective deferrals made to my account are in accord with my instructions. In the event that such a correction is made, I will be informed of any corrections made to my account by my employer.

This Agreement will be effective for the pay period that begins ____________________.

_________________________ __________________________
Signature Date
General Information

The participant must enter his/her complete name, Social Security number, and date of birth. If the participant is married, his/her spouse’s name, Social Security number, and date of birth must also be completed.

Beneficiary Designation

The participant must enter the name of the beneficiary, the relationship of the beneficiary to the participant, the beneficiary’s Social Security number, date of birth, contact information and percentage of the benefit they are to receive.

Contingent Beneficiary (ies)

The participant should designate a contingent beneficiary (ies) in the event that the beneficiary predeceases the participant.

The participant must enter the name of the contingent beneficiary(ies), the relationship of the contingent beneficiary(ies) to the participant, the contingent beneficiary’s(ies’) Social Security number(s), date(s) of birth, contact information and percentage(s) of the benefit they are to receive.

Execution

The participant must check the box that describes his/her election, sign and date the form.

Spousal Waiver

If the participant is married and has elected someone other than his/her spouse as beneficiary, then the participant must obtain the signature of his/her spouse before a notary public or the plan administrator.
### 1. General Information

| Company Name: |  |
| Participant’s Name: |  |
| Social Security #: | Date of Birth: |
| Spouse’s Name: |  |
| Social Security #: | Date of Birth: |

### 2. Primary Beneficiary(ies): I designate the following person(s) below as my primary beneficiary(ies) to receive payment of the value of my 401(k) account upon my death.

| Name: |  |
| Social Security #: | Relationship: |
| Address: |  |
| City, State, Zip: |  |
| Phone Number: | %Share: |
| Name: |  |
| Social Security #: | Relationship: |
| Address: |  |
| City, State, Zip: |  |
| Phone Number: | %Share: |

**If you designate more than one beneficiary, the percentage allocations must add up to 100%**

### 3. Contingent Beneficiary(ies): If no primary beneficiary(ies) survives me, I designate that the balance of my 401(k) account be distributed to my contingent beneficiary(ies) below.

| Name: |  |
| Social Security #: | Relationship: |
| Address: |  |
| City, State, Zip: |  |
| Phone Number: | %Share: |
| Name: |  |
| Social Security #: | Relationship: |
| Address: |  |
| City, State, Zip: |  |
| Phone Number: | %Share: |

**If you designate more than one beneficiary, the percentage allocations must add up to 100%**
4. Execution

I hereby attest that:

[  ] My spouse is my designated beneficiary.
[  ] My spouse’s consent to my designation appears below.
[  ] I am not legally married.

I understand that if no beneficiary survives me or if my beneficiary(ies) cannot be located, the plan will distribute the benefits to my estate. I understand that if I fail to indicate share percentages, all benefits will be divided equally among the beneficiaries I designate.

Signature ___________________________ Date ________

5. Spousal Waiver

I hereby consent to the above beneficiary designation.

Spouse’s signature ___________________________ Date ________

Witness of Notary

Subscribed and Sworn to me this ______ day of ________________, 20____.

My Commission Expires __________________________________________

OR: Witness by Plan Administrator

Witness signature ___________________________ Date ________
Step 1:

Go to your company’s 401k account login page.

This is the site you will always use to log in as a plan participant.

The login screen will prompt you to enter your Social Security number and a password. Please note, the first time you enter the site, your Social Security number will also be your password.

Step 2:

After you have logged in you will be at the home page of your 401k account.

Look to the navigation bar on the left-side menu and click the “Enroll Now!” button to launch the Online Enrollment Wizard.
**Step 3:**
Read the introduction to the Online Enrollment Wizard and click “CONTINUE.”

**Step 5:**
Review your contact information and establish a permanent password.

Once you have entered the information, click “CONTINUE.”

**Step 6:** Deferral Election

The next step is to enter your desired deferral percentage or fixed dollar amount. Once you have entered the appropriate deferral, click “CONTINUE.”

Please make sure that your deferral election matches that on your Elective Deferral Agreement.
Step 7: Add Investments

You will then be directed to add investments to your account. Click the “Edit” icon to add an investment from the fund list.

The fund list will only display investment options available in your plan. Click the “i” icon to review the fund profile and performance. After reviewing the available investments click the “+” icon to add the investment to your account.

Step 8: Confirm Investment Elections

Once you have completed your selections, click on “CONTINUE” to input the appropriate percentages next to your fund choices.

Once you have entered the percentages you want next to each fund choice, click again on “CONTINUE.” (Remember: Percentages must total 100%.)

After completing the Online Enrollment Wizard you will be at the home page of your 401k account.

THAT’S IT: YOU ARE ENROLLED!

Should you have any questions related to your retirement plan account or the enrollment process, please contact your company’s benefits department.