

Dade Family Counseling 401(k) Plan Enrollment Form

I. Participant Information

Name: _____ Social Security #: _____

Cell Phone: _____ (required for plan website access)

This is a: (check one) New enrollment Change Date of Birth _____ Date of Hire _____

II. Participant Elections. Effective _____ I authorize the Employer to deduct the following amount from my compensation each pay period and contribute the amount to my 401(k) Plan account:

A. Salary deferral amount. The Employer will withhold from my compensation (and treat as my deferrals) the following amount:

Percentage. ____% of my compensation. [not less than 1% and must specify a whole percentage number.]

Dollar amount. \$_____. [must specify a whole dollar amount.]

Zero. I do not wish to defer any amount. I hereby terminate my prior Salary Deferral Agreement

B. Type of deferral. I elect to make (if in A above you elected a deferral amount other than zero, you must check 1 and only 1 of the 3 boxes below):

Regular 401(k) deferrals (pre-tax). All of my deferrals as Regular 401(k) deferrals. I understand the amount of deferrals I have elected in this Salary Deferral Agreement will reduce my current compensation which is includible in income for the taxable year of the deferral.

Roth 401(k) deferrals (after-tax). All of my deferrals as Roth 401(k) deferrals. I understand the amount of deferrals I have elected in this Salary Deferral Agreement will NOT reduce my current compensation which is includible in income and that my deferrals will be includible in income for the taxable year of the deferral.

Split deferral election. A portion of my deferrals as Regular 401(k) deferrals and a portion of my deferrals as Roth 401(k) deferrals, as follows (if you check the "Split deferral election" box, check 1 and only 1 of the 2 boxes below, and complete both blank lines under the checked box):

____% of my compensation as Regular 401(k) deferrals, AND ____% of my compensation as Roth 401(k) deferrals [in both blanks indicate at least 1% and specify a whole percentage number].

OR

\$_____ as Regular 401(k) deferrals, AND \$_____ as Roth 401(k) deferrals [in both blanks specify a whole dollar amount].

C. Contribution Allocations and Investment Transfers

I understand that these monies will be invested as I have instructed on page 2 in the Initial Investment Choice section, or as I choose in the future by using the web-site.

I UNDERSTAND: (1) MY ELECTION REGARDING THE TYPE OF DEFERRALS IS IRREVOCABLE ONCE THE EMPLOYER WITHHOLDS THE DEFERRALS FROM MY PAY; AND (2) ANY CHANGE OF ELECTION REGARDING THE TYPE OF DEFERRALS IS EFFECTIVE ONLY FOR DEFERRALS FROM MY PAY AFTER THE PLAN ADMINISTRATOR ACCEPTS MY CHANGE OF ELECTION.

I UNDERSTAND I HAVE A DUTY TO REVIEW MY PAY RECORDS (PAY STUB, ETC.) TO CONFIRM THE EMPLOYER PROPERLY HAS IMPLEMENTED MY SALARY DEFERRAL ELECTION. FURTHERMORE, I HAVE A DUTY TO INFORM THE PLAN ADMINISTRATOR IF I DISCOVER ANY DISCREPANCY BETWEEN MY PAY RECORDS AND THIS SALARY DEFERRAL AGREEMENT. I UNDERSTAND THAT MY FAILURE TO REPORT ANY DISCREPANCY MAY RESULT IN A LOSS OF OR DEFERRAL IN MY ABILITY TO DEFER.

Dated this ____ day of _____, 20_____.

Signature of Employee

Signature of Plan Administrator's Representative

401(k) Plan Investment Elections

Initial Investment Choice

Investment of Future Contributions

Please invest my future contributions to the plan in the following proportions per fund (**1% increments only - total must equal 100%**):

	<u>Asset Category</u>	<u>Name</u>	<u>Ticker Symbol</u>
_____ %	Large Cap Growth	JP Morgan Large Cap Growth	JLGMX
_____ %	Large Cap Blend	Columbia Contrarian Core Y	COFYX
_____ %	Large Cap Blend Index	Vanguard 500 Index	VFIAX
_____ %	Large Cap Value	Dodge & Cox Stock Fund	DODGX
_____ %	Mid Cap Blend Index	Vanguard Mid Cap Index	VIMAX
_____ %	Mid Cap Value	Wells Fargo Special Mid Cap Value	WFPRX
_____ %	Mid Cap Growth	BlackRock Mid-Cap Growth Equity	CMGIX
_____ %	Small Cap Value	Columbia Small Cap Value	CRRYX
_____ %	Small Cap Blend Index	Vanguard Small Cap Index	VSMAX
_____ %	Small Cap Growth	Invesco Discovery	ODIIX
_____ %	International /Global Equity	Hartford Schoders International Stock	SCIIX
_____ %	Foreign Large Blend	Principal Diversified Intl	PIIIX
_____ %	World (has US exposure)	American Funds New Perspective R6	RNPGX
_____ %	Intermediate Bond	Metropolitan West Total Return Bond I	MWTIX
_____ %	Multi-Sector Bond	Pimco Income Instl	PIMIX
_____ %	Stable Value	The Standard Stable Asset Fund 1	SSVF1
_____ %	Technology	BlackRock Technology Opportunities Intl	BGSIX
_____ %	Target 2015	American Funds Target Date 2015	RFJTX
_____ %	Target 2020	American Funds Target Date 2020	RRCTX
_____ %	Target 2025	American Funds Target Date 2025	RFDTX
_____ %	Target 2030	American Funds Target Date 2030	RFETX
_____ %	Target 2035	American Funds Target Date 2035	RFFTX
_____ %	Target 2040	American Funds Target Date 2040	RFGTK
_____ %	Target 2045	American Funds Target Date 2045	RFHTX
_____ %	Target 2050	American Funds Target Date 2050	RFITX
_____ %	Target 2055	American Funds Target Date 2055	RFKTX
_____ %	Target 2060	American Funds Target Date 2060	RFUTX
_____ %	Target 2065	American Funds Target Date 2065	RFVTX

*This investment election will remain in effect until changed via the web-site: www.futureplanningassoc.com then click on The **401k Plan Administration** button located under “**Website Logon Links**” If no election is made, any account balance will be deposited into the Target Date Fund that is most applicable.*

SIGNATURE OF EMPLOYEE: _____ DATE: _____

SIGNATURE OF EMPLOYER REPRESENTATIVE: _____ DATE: _____