

403(B) PLAN ENROLLMENT FORM

Participant Information

Name: \_\_\_\_\_

Address: \_\_\_\_\_

SSN: \_\_\_\_\_

Cell Phone: \_\_\_\_\_ (required for access to plan website)

Check one:  New Agreement  Change

Plan Provisions

You are permitted to defer a portion of your compensation to the Plan. The Plan allows you to designate the deferrals as either Regular 403(b) deferrals (pre-tax) or Roth 403(b) deferrals (after-tax).

This Agreement remains in effect until you revoke or modify it. Modifications to the Agreement are permitted as permitted by the Administrator. You are also permitted to revoke your Agreement at any time during the Plan Year.

The Plan permits you to defer your compensation up to the maximum amount allowed by law.

The law imposes a dollar limit on the amount you may defer in any calendar year. This amount may be adjusted annually to reflect cost-of-living increases announced by the IRS. Any questions regarding this election should be directed to the Plan Administrator. The Plan also permits you to make "catch-up" contributions if you are, or will be, at least age 50 during a calendar year. These are additional amounts that you may defer, up to an annual limit imposed by law, regardless of any other limits imposed by the Plan.

Deferral Election

This Agreement is effective upon Acceptance by the Administrator. However, deferrals will be made as soon as practicable following the acceptance of this Agreement by the Administrator. In accordance with the terms of the Plan and this Agreement, I hereby authorize the Employer to withhold from compensation (and treat as my deferrals) the following amount:

\_\_\_\_\_% of my compensation (proportionately from each pay period).

\$\_\_\_\_\_  per pay period OR  per year (proportionately from each pay period).

Additional Catch-up Contributions: \$\_\_\_\_\_  per pay period OR  per year (proportionately from each pay period).

Zero. I understand that I may elect to defer my pay at a later date as permitted by the Plan.

Type of Deferral. The deferrals selected above will be:

Regular 403(b) Deferrals (Pre-Tax)

Roth 403(b) Deferrals (After-Tax)

Split between Regular and Roth Deferrals according to the following % or \$ amounts:

\_\_\_\_\_ to Regular Deferrals and \_\_\_\_\_ to Roth Deferrals

**Duty to Review Pay Records.** I understand I have a duty to review my pay records (pay stub, direct deposit receipt, etc.) to confirm the Employer has properly 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 the Plan Administrator will treat my failure to report any withholding errors for any payroll to which my Salary Deferral Agreement applies, by the cut-off date for the next following payroll, as my affirmative election to defer the amount actually withheld (including zero). However, I thereafter may modify my deferral election prospectively, consistent with the Plan terms.

EXECUTED this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

\_\_\_\_\_  
Participant

\_\_\_\_\_  
Employer

For Office Use Only: \_NY1038(Becket) \_NY1041(MVTC)

403(b) 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%):

|         | <i>Asset Category</i>       | <i>Name</i>                             | <i>Ticker Symbol</i> |
|---------|-----------------------------|---|----------------------|
| _____ % | 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             | Franklin Small Cap Value                | FRCSX                |
| _____ % | Small Cap Blend Index       | Vanguard Small Cap Index                | VSMAX                |
| _____ % | Small Cap Growth            | Columbia Small Cap Growth               | CSGYX                |
| _____ % | International/Global Equity | Hartford Schrodgers International Stock | SCIJX                |
| _____ % | Div. Emerging Markets       | Oppenheimer Developing Markets Y        | ODVYX                |
| _____ % | 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        | SSVFI                |
| _____ % | 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         | RFGTX                |
| _____ % | 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](http://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: \_\_\_\_\_