

## **Employer /** **Trustee Instructions:**

### **Please read this page Carefully**

**Congratulations!** Your decision to sponsor a retirement plan means that you want your employees to be prepared for one of life's most important goals -- a secure financial retirement.

**THE FORMS IN THIS SECTION ARE ORIGINALS.  
MAKE COPIES AS NECESSARY.  
DO NOT USE LAST ORIGINAL!!**

**STEP 1: COMPLETE THE "ENROLLMENT /  
CHANGE FORM FOR 401(K) AND DEFERRED  
COMPENSATION PLANS ONLY."**

You need to complete the form to notify the company that you will (or will not) defer a portion of your salary into the plan.

#### **Employee Name Section:**

Fill in the general information requested in this section. Be sure to provide your correct social security number.

#### **A. Election Type**

##### **Enrollment:**

*This section is completed by all employees that are eligible for and not currently deferring a portion of their salary to the plan.*

If you are going to enroll in the plan, check the box marked "I wish to enroll in the plan at this time."

If you are not going to enroll in the plan, that is, you are not going to elect a salary deferral, check the box marked "I do not wish to contribute to the plan."

#### **B. Contribution Selection**

Indicate the percent or whole dollar amount of your salary that you wish to defer to the plan. For 401(k) plans the percent may be as low as 1% or as high as 15%. The maximum annual deferral for 2005 is \$14,000.

Those employees that are *not enrolling in the plan at this time* should enter a deferral percent of 0%.

#### **C. Investment Selection**

Indicate your investment choices and the percentage of each contribution that should be put into each investment. You may invest in one or all of the funds. The total percentage must equal 100%. *If this area is left blank, or does not total 100%, the difference will be applied to the Money Market fund.*

#### **D. Authorization and Signature**

Be sure to sign and date the form. Return it to the company plan administrator no later than the date provided to you.

### **STEP 2: COMPLETE THE "BENEFICIARY DESIGNATION FORM".**

Upon your death, the money in your plan will pass to the beneficiary(ies) identified on this form. Complete the following sections:

#### **Employee Name Section:**

Fill in the general information requested in this section. Be sure to provide your correct social security number.

#### **Marital Status:**

Indicate whether you are married by checking the appropriate box.

#### **A. Primary Beneficiary**

Primary Beneficiary(ies) will receive the money upon your death.

If you are married and name someone other than your spouse as primary beneficiary, your spouse must consent to the designation by signing the "Spousal Waiver" section as described below.

#### **B. Secondary Beneficiary**

Secondary beneficiary(ies) will receive the money should all your primary beneficiaries die before you.

#### **C. Spousal Waiver**

This section must be completed by your spouse if the following option is being selected by you, the participant: You have identified a primary beneficiary other than your spouse *If your spouse has signed this section, it must be notarized prior to submitting this form to your plan administrator.*

#### **D. Authorization and Signature**

Be sure to sign and date the form. Return it to the company plan administrator no later than the date provided to you.

#### **That's all there is to enrolling in the retirement plan.**

Salary deferrals will start on the first paycheck after your enrollment date. You will receive a statement of your account so you can see just how hard your money is working for you. Once again, congratulations on your decision to sponsor a plan for your employee's retirement.

#### **Any questions call:**

**(914) 939-7490**