

SALARY DEFERRAL ELECTION (WITH ROTH DEFERRAL ELECTION)

ENROLLMENT OR CHANGE

("Plan")

1. PARTICIPANT INFORMATION		
Name (Last, First, Middle Initial)		Birthdate
Street Address	City, State, Zip	Email
2. EFFECTIVE DATE OF ELECTION		
3. PURPOSE	<input type="checkbox"/> Initial enrollment	<input type="checkbox"/> Change of prior election
4. SALARY DEFERRAL ELECTION		
<p>Subject to the requirements and limitations of the Plan, I elect to defer the following amount of my eligible compensation (i.e., wages, salary, etc.) into the Plan each pay period (up to \$23,500 for 2025, increased to \$24,500 for 2026):</p> <p><input type="checkbox"/> _____ % or <input type="checkbox"/> \$ _____ into my pre-tax Deferral Account</p> <p><input type="checkbox"/> _____ % or <input type="checkbox"/> \$ _____ into my Roth Deferral Account</p> <p><i>Note: Entering zero above is an affirmative election to not defer to the Plan. If you have an existing Salary Deferral Election on file, completing a new Salary Deferral Election with zero will cancel your participation.</i></p> <p>[For purposes of determining the amount of deferrals you may make, the Plan may exclude certain types of compensation. See your Summary Plan Description (SPD) if you have questions regarding the definition of compensation used for deferral purposes under the Plan.]</p>		
5. CATCH-UP CONTRIBUTION (FOR PARTICIPANTS WHO ARE AGE 50 OR OLDER)		
<p><input type="checkbox"/> If my salary deferrals for the year, as designated above, reach the maximum limit allowed under the Plan, I hereby elect to increase such limit by making a "catch-up contribution" to the Plan in the total amount of \$ _____ (up to \$7,500 for 2025, increased to \$8,000 for 2026). My catch-up contributions will be allocated as follows:</p> <p><input type="checkbox"/> \$ _____ into my pre-tax Deferral Account and <input type="checkbox"/> \$ _____ into my Roth Deferral Account.</p> <p>[By electing to make catch-up contributions, you certify that you are at least age 50 at any time during the calendar year for which the election is effective.]</p>		
6. INCREASED CATCH-UP CONTRIBUTION (ONLY FOR PARTICIPANTS WHO ARE BETWEEN AGES 60 AND 63)		
<p><input type="checkbox"/> If my salary deferrals for the year, as designated above, reach the maximum limit allowed under the Plan, I hereby elect to increase such limit by making an "increased catch-up contribution" to the Plan in the total amount of \$ _____ (up to \$11,250 for 2025 and 2026). My increased catch-up contributions will be allocated as follows:</p> <p><input type="checkbox"/> \$ _____ into my pre-tax Deferral Account and <input type="checkbox"/> \$ _____ into my Roth Deferral Account.</p> <p>[By electing to make the increased catch-up contributions, you certify that you are between ages 60 and 63 sometime during the calendar year for which the election is effective.]</p>		
7. CHANGES TO DEFERRAL AMOUNTS		
<p>The Employer agrees to deposit the amount designated above as salary deferrals into the appropriate accounts under the Plan. I understand that I may change (including cancel) my election by completing a new Salary Deferral Election as authorized under the Plan's deferral election procedures. I understand that my election will be processed in the time and manner provided in the Plan's administrative procedures.</p>		
8. SIGNATURES		
PARTICIPANT SIGNATURE		DATE
EMPLOYER SIGNATURE		DATE

INSTRUCTIONS TO PARTICIPANT
SALARY DEFERRAL ELECTION WITH ROTH DEFERRALS
ENROLLMENT OR CHANGE

Use this Salary Deferral Election to designate a specific amount of your compensation that you want the Employer to contribute as “salary deferrals” to your pre-tax Deferral Account and/or to your Roth Deferral Account under the Plan. You may use this Salary Deferral Election to enroll in the Plan or to change a prior Salary Deferral Election. For more information regarding the specific terms of the Plan, review the Summary Plan Description (SPD) that may be obtained from the Employer or other designated Plan representative.

The following instructions are designed to assist you in completing the Salary Deferral Election.

1. **PARTICIPANT INFORMATION.** Insert your information in the appropriate spaces.
2. **EFFECTIVE DATE.** Insert the date your election is effective. Generally, your election must be effective as of the beginning of a payroll period. The effective date may not be a date prior to the date this Salary Deferral Election is completed and signed. The appropriate amounts will be withheld from your paycheck for the period beginning with the effective date of your election and will be contributed to the Plan on your behalf.
3. **PURPOSE.**
 - a. **Initial enrollment.** If you are enrolling in the Plan for the first time, check the “Initial enrollment” box under Part 3 of the Salary Deferral Election and complete Part 4 designating how much you want to have withheld from your paycheck as salary deferrals to the Plan.
 - b. **Change of prior election.** If you have previously enrolled in the Plan and want to change the amount you are contributing to the Plan, check the “Change of prior election” box under Part 3 of the Salary Deferral Election and complete Part 4 designating the new amount you now want to have withheld from your paycheck as salary deferrals to the Plan.

If you have initially enrolled in the Plan and now want to designate some or all of your salary reduction amounts as Roth Deferrals, you must complete the Salary Deferral Election by checking the “Change in prior election” box under Part 3 of the Salary Deferral Election and making a new salary reduction election under Part 4.

If you have previously enrolled in the Plan and now want to stop making deferrals into the Plan, check the “Change of prior election” box under Part 3 of the Salary Deferral Election and complete Part 4 designating the new amount of zero.
4. **SALARY DEFERRAL ELECTION.** Check the appropriate boxes and designate the amount you want to have withheld from your paycheck as a contribution to your pre-tax Deferral Account and/or to your Roth Deferral Account under the Plan. You may elect to have a specific percentage or a specific dollar amount withheld from your paycheck. The Employer will contribute all amounts withheld from your paycheck directly into your appropriate account under the Plan. You must designate the amount you want to have contributed to your pre-tax Deferral Account and the amount you want to have contributed to your Roth Deferral Account. (For more information regarding pre-tax and Roth Deferrals, see your SPD.)

The total combined salary reduction amounts you elect to have contributed to your pre-tax Deferral Account and to your Roth Deferral Account under the Plan may not exceed any limitations under the Plan. Your SPD will describe any limits on the amounts you can contribute to the Plan. Read the SPD to ensure your election does not exceed the permissible limits under the Plan.
5. **CATCH-UP CONTRIBUTIONS.** If you attain age 50 at any time during the year and have made salary reductions up to the maximum limit on deferrals allowed under the Plan, you are eligible to make an additional “catch-up contribution.” You must designate how much of your catch-up contribution you want to go into your pre-tax Deferral Account and how much of your catch-up contribution you want to go into your Roth Deferral Account. If you elect to make a catch-up contribution, your salary reductions will continue, as elected in the Salary Deferral, until such catch-up contribution is made to the Plan.
6. **INCREASED CATCH-UP CONTRIBUTIONS.** Per Section 109 of the SECURE 2.0 Act, your catch-up limit may be increased if you are between ages 60 and 63 at any time during the year and have made salary reductions up to the maximum limit on deferrals allowed under the Plan. These additional “increased catch-up contributions” must be designated in the same manner as the other catch-up contributions. You must indicate how much of your catch-up contribution you want to go into your pre-tax Deferral Account and how much of your catch-up contribution you want to go into your Roth Deferral Account. If you elect to make the increased catch-up contribution, your salary reductions will continue, as elected in the Salary Deferral, until such increased catch-up contribution is made to the Plan.
7. **CHANGES TO DEFERRAL AMOUNTS.** This section describes steps you need to take if you want these elections changed later.
8. **SIGNATURES.** Sign and date the form. After reviewing your elections, the Employer will also sign and date it. The Salary Deferral Election is not effective until it is signed by both the Participant and the Employer.