

401(k) Plan Salary Deferral Agreement

Section 1. Participant Information

Name _____

Address _____

City _____ State _____ Zip Code _____

Date of Birth _____ Date of Hire _____ Social Security # _____

Section 2. Election Not to Defer

- I do not wish to contribute to the Plan at this time. However, I understand that I can elect to contribute to the Plan in the future, and that any such future election can only be made at such time or times as permitted under the Plan's policy governing salary reduction elections.

Section 3. Election to Defer

- I elect to contribute \$ _____ to the Plan each pay period and _____% (enter zero if none) of this amount should be treated as a Roth Deferral. *(See the note below)*

- I elect to contribute _____% of my compensation (excluding bonuses) to the Plan each pay period and _____% (enter zero if none) of any bonuses, and _____% (enter zero if none) of such amount should be treated as a Roth Deferral. *(See the note below)*

Note: If you have not attained age 50, your 401(k) Contributions for any calendar year can't exceed the lesser of 100% of your Compensation or the dollar limit on 401(k) Contributions (which is announced annually by the IRS). For any calendar year in which you have attained (or will attain) at least age 50 by the end of that year, you can also make additional "catch-up" 401(k) Contributions in excess of the annual dollar limit on 401(k) Contributions. The limit on "catch-up" 401(k) Contributions is also announced annually by the IRS.

I understand (1) that I can change my election from time to time as permitted under the Plan's salary reduction policy; (2) that I can suspend or cancel my election upon reasonable written notice to the Administrator; (3) that if I do cancel or suspend my election, I can make a new election at such times as permitted under the Plan's policy governing salary reduction elections; and (4) that it may be necessary for the Plan to reduce the percentage or dollar amount I have indicated above if necessary for the Plan to comply with certain non-discrimination and/or maximum deduction tests required by the Internal Revenue Code.

Section 4. Participant's Signature

Signature _____

Date _____