

How to Complete the Deferral and Investment Election Request Form

Participant Information

Please enter your social security number and full name.

Contribution Percentage

Indicate the percentage you wish to contribute to the Plan. (The minimum and maximum rates appear on the form). The amount will be deducted from each paycheck.

If you would like to suspend your contributions to the Plan or if you are a new participant who does not wish to contribute at this time, select the choice that indicates you do not wish to contribute at this time.

Investment Elections*

Please indicate into which funds you would like to invest your future contributions. First, locate the name(s) of the funds in which you want your contributions invested in. Second, in the percent column, enter the percent (whole numbers only) of your contribution, you want invested in that fund. You can invest in one fund or any combination of funds offered by your Plan. If you do not want any of your contributions invested in a particular fund, leave the corresponding percent column blank. Please be sure that your percentages total 100%.

If we do not receive investment election instructions from you, but receive a contribution(s) for credit to your account, we will invest the contribution(s) in the Default Fund designated by your Plan.

Participant Authorization

By signing and dating this form, you acknowledge that you have read these instructions and understand your request. Upon receipt of this form, the Plan Administrator is authorized to make your desired changes to your payroll record.

Changing your Deferral Amounts and/or Investment Elections

If you would like to change the amount you are contributing to the Plan, or the way that your future contributions will be invested, you can do so in one of three ways.

- 1) Complete the other side of this page with your revised contributions. Once completed, the form should be forwarded to your Plan Administrator for approval and submission to Bisys, our 401K plan record keeping service provider.
- 2) Contact BISYS via the internet @ <https://www.planservices.com/ml> and make the changes directly.
- 3) Call BISYS at 888/859-5359 to talk directly to a customer service representative to initiate any changes to your account.

***Investment elections can be made at a later date, after you have had an opportunity to review the Plan Highlights booklet. By the 10th day of the month following your first contribution, your account will be set up and you can review your account via the Internet. In addition, professional assistance in making your contribution elections is available. The Carl Group will provide you with the name and telephone number for our Merrill Lynch financial advisor upon request.**

