

# Western States 401(k) Retirement Fund of the OPEIU

## Participant Enrollment and Deferral Change Form

### Participant Information

Full Name: \_\_\_\_\_ SSN: \_\_\_\_\_

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

Date of Birth: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Check one:  Married  Single

Name of Employer: \_\_\_\_\_

### Contribution Election

Please indicate one:

- I wish to defer a *pre-tax* contribution of \_\_\_\_\_% of my eligible compensation. Election must be between 0% and 100%.
- I do not wish to make contributions at this time.

### Investment Elections

Your first contribution(s) into the 401(k) Plan will be invested in one of the Vanguard Target Retirement Funds based on your date of birth and anticipated retirement date. If your birth date is not on file at the time your first contribution is received, your contribution will be invested into the Vanguard Target Retirement 2020 Fund. Upon receipt of your first contribution, you will be sent a Voice Response Users Guide. This Guide will provide instruction on how to obtain a Personal Identification Number (PIN). PINs are not pre-assigned, you will need to establish a PIN before you may change your account's current investment allocation and/or the investment direction of your future contributions. If you do not receive a Voice Response Users Guide, you may contact John Hancock Retirement Plan Services at (800) 294-3575 to request a copy.

### Participant Authorization

I authorize my employer's payroll department to begin, change or discontinue payroll deductions as listed above. Any deductions should be deposited into my Western States 401k Retirement Fund of the OPEIU account. I understand that if I do contribute more than the annual IRS maximum, any excess contributions will be returned to me as taxable income. This agreement remains in force until changed by me in writing.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_