

457(b) Enrollment Guide



With a variety of investment options to choose from, convenient online access, low fees and a helpful service staff, we offer an affordable, comprehensive retirement solution.



457(b) Enrollment Forms Instructions

To establish a new retirement account, it is important to follow the procedures listed below:

STEP 1 **Your Profile Information:** ALL information is REQUIRED. Please include a valid email address to receive important account information.

STEP 2 **Your Beneficiary Designation:** Please name at least 1 Primary Beneficiary. If you name more than one Primary beneficiary, the percentage shares must equal 100%. If your Spouse is not your primary beneficiary, please complete the Beneficiary Designation Spousal Waiver.

STEP 3 **Your Investment Elections:** You have 2 options: **Select a Model Portfolio Asset Allocation, or Choose a Custom Asset Allocation.** The Model Portfolios have been predefined by an investment advisory firm: Prudent Investor Advisors LLC. The Custom Asset Allocation relies on you to research the investments and determine your own custom allocation. Be sure your allocation percentages add up to 100%.

More information about both options can be found at www.PlanBaccount.com under Investments.

STEP 4 **Participant Agreement:** Please read and sign the account agreement, which includes information about the account's transaction fees.



457(b) Account Application and Agreement



USA PATRIOT Act requirements: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account with FPS Trust Company, LLC ("FPS"), we need to capture certain information that allows us to verify your identity. The following information needs to be provided on this application for all individuals who will be the registered owner or co-owner of an account, acting pursuant to a Power of Attorney or will be signing on behalf of a legal entity that will own the account.

STEP 1 YOUR PROFILE INFORMATION

<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name	Last Name	M.I.
<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Single <input type="checkbox"/> Married
Social Security Number	Date of Birth (month day year)	Marital Status
<input type="text"/>	<input type="text"/>	
If known by another name, please specify.	Mother's Maiden Name	
<input type="text"/>	<input type="checkbox"/> Drivers License <input type="checkbox"/> State ID <input type="checkbox"/> Passport	<input type="text"/>
ID Number	ID Type	Place of Issuance
<input type="text"/>	<input type="text"/>	<input type="text"/>
Country(ies) of Citizenship (Must list all)	Country of Legal Residence	
<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Employer's Name		Date of Hire (month day year)
<input type="text"/>		
Your Home/Legal Street Address (P.O. Boxes not accepted)		
<input type="text"/>	<input type="text"/>	<input type="text"/>
City	State	Zip
<input type="text"/>	<input type="text"/>	
Phone Number	Email Address*	

* By providing an e-mail address, Participant represents and warrants that he/she has the ability to receive and consents to the electronic delivery of all investment-related and Account-related information and notices at the provided e-mail address. Electronic delivery may include, but is not limited to, e-mailed copies of, or internet links to, documents in PDF format. Investment-related and Account-related information and notice may include, but is not limited to, fund prospectuses, tax notices, Account statements, confirmations of statements, Account access passwords, etc. Participant's consent will be in effect until revoked. Participant may request no-cost written copies of any electronically delivered documents and/or may revoke his/her consent to electronic delivery by contacting Plan(b) Customer Information.

STEP 2 YOUR BENEFICIARY DESIGNATION

If additional Beneficiary(ies) are desired, please make a copy of this page to provide additional Beneficiary(ies) information. If the Participant is married and designates someone other than his/her spouse as Primary Beneficiary, the notarized signature of the Participant's spouse is required.

Primary
 Contingent

Beneficiary's Name (first, middle, last) or Entity Name

Address

City State Zip

Daytime Telephone Number Evening Telephone Number Email Address

-- Social Security Number
 -- Date of Birth (month | day | year)
 Percentage Share
 Relationship to Participant

Primary
 Contingent

Beneficiary's Name (first, middle, last) or Entity Name

Address

City State Zip

Daytime Telephone Number Evening Telephone Number Email Address

-- Social Security Number
 -- Date of Birth (month | day | year)
 Percentage Share
 Relationship to Participant

I understand that if no beneficiary survives me or if my beneficiary(ies) cannot be located, the Plan will distribute the benefits to my estate. I understand that if I fail to indicate share percentages, all benefits will be divided equally among the beneficiaries I designate. I understand that I may change or revoke this designation at any time my account is with FPS by completing a new Beneficiary Change and Spousal Consent Form. It will become effective when FPS receives it.

This Beneficiary Change Form will revoke any prior beneficiary designations made for this account. If I did not designate my spouse as the sole Primary Beneficiary, I represent and warrant that my spouse has consented to such designation.

▶ ACCOUNT HOLDER SIGNATURE

-- Date (month | day | year)

Spousal Waiver: By signing below, the spouse of the Participant acknowledges (1) that he/she is the spouse of the Participant; (2) that he/she has received a fair and reasonable disclosure of the Participant's property and financial obligations; (3) that he/she has been advised to see a tax professional due to the important financial and tax consequences of giving up his/her interest in the Account; and (4) that FPS as the custodian of the Account has not provided the Participant's spouse with any tax, legal, or investment advice. By signing below, the spouse of the Participant hereby gives the Participant any interest the spouse has in the assets of the Account; consents to the beneficiary designations indicated above; and assumes full responsibility for any adverse consequences that may result.

▶ SPOUSE SIGNATURE

-- Date (month | day | year)

Spouse Name

Signed before me _____ day of _____, 20_____.

▶ NOTARY SIGNATURE

-- Date (month | day | year)

Notary Name (Please name)

County of _____ State of _____ Commission expiration date _____.

STEP 3 YOUR INVESTMENT ELECTIONS

Use this form to change your investment allocations of your retirement account. You may change (1) from a model portfolio to a custom investment allocation, (2) from a custom allocation to a model portfolio, or (3) the allocations within your custom investment allocation. You may also choose to rebalance your account or have it automatically rebalanced for you.

OPTION 1 MODEL PORTFOLIO ASSET ALLOCATION

Not sure what to invest in or how to create your own investment diversification strategy? Your account offers predefined Model Portfolio Asset Allocations based on investor profile types to select from. You can learn more about these model portfolio options at our website: www.PlanBaccount.com. If you're ready to make a choice, just put a check next to the investment option you want. You may elect only one model allocation and the default percentage is automatically 100%.

- PIA Dimensions 20/80 Portfolio (Conservative)
- PIA Dimensions 40/60 Portfolio (Moderate Conservative)
- PIA Dimensions 60/40 Portfolio (Moderate)
- PIA Dimensions 80/20 Portfolio (Moderate Aggressive)
- PIA Dimensions 100/00 Portfolio (Aggressive)

OPTION 2 CUSTOM ASSET ALLOCATION

Completed your investment research and want make your own investment allocation? You can learn more about these individual investment options at our website: www.PlanBaccount.com. If you're to make your elections, just assign a percentage next to the investment option you want (full percentages only, total must equal 100%).

Ticker Symbol	Investment Name	Allocation % Full Percentages Only
DFQTX	Dimensional Core Equity 2 Portfolio	
VTMGX	Vanguard Developed Markets Index Fund Series (I)	
DFVQX	Dimensional International Vector Equity (I)	
DFCEX	Dimensional Emerging Markets Core (I)	
DFGEX	Dimensional Global Real Estate Securities Portfolio	
VBIRX	Vanguard Short-Term Bond Index Fund Admiral Shares	
DFGFX	Dimensional Two-Year Global Fixed Portfolio (I)	
DFGBX	Dimensional Five-Year Global Fixed Portfolio (I)	
DFIGX	Dimensional Intermediate Government Fixed Income Portfolio (I)	
VBTLX	Vanguard Total Bond Market Index	
DIPSX	Dimensional Inflation Protected Securities	
N/A	Prudential Guaranteed Income Fund	
Your total must equal 100%		TOTAL

Participant represents and warrants (1) that Participant has received and read the prospectuses and information about all investment selections; (2) that Participant understands that Participant is placing a buy order instructing FPS to purchase shares on Participant's behalf upon receipt of account funding that will be applied to all contribution source types ; (3) that Participant understands that the investment products purchased or sold in a transaction through FPS are not insured by the FDIC, are not deposits or other obligations of FPS; (4) that Participant understands that the investment products purchased through FPS are subject to investment risks, including possible loss of the principal invested; and (5) that Participant is solely and exclusively responsible for the elections made on this form, including but not limited to elections regarding investments and services.

STEP 4 457(b) PARTICIPANT AGREEMENT (Plan Custodial Account Disclosure Form)

Participant represents and warrants that he/she has received, read, and is in agreement with all terms in the 457(b) Enrollment Guide, including the terms in the FPS Terms and Conditions (including arbitration provisions), the 457(b) Custodial Account Agreement (including arbitration provisions), FPS's privacy policy, and any applicable addendums to the Participant Agreement, all of which are included in the 457(b) Enrollment Guide and/or are available at www.PlanBaccount.com under Important Information, and which are incorporated by reference into this Participant Agreement. Participant agrees to be bound by the terms of the Participant Agreement (including the terms of incorporated documents), which may be changed, from time to time, upon notice from FPS Trust.

Participant appoints FPS Trust Company, LLC ("FPS") as custodian for the 457(b) established by the 457(b) Enrollment Form and authorizes FPS (including its affiliates) to perform relevant custodial and administrative services. Participant acknowledges FPS Trust Company, LLC ("FPS") (including its affiliates) as recordkeeper of the 457(b) established by the 457(b) Enrollment Form and authorizes FPS to perform relevant recordkeeping and administrative services.

Participant understands and agrees that FPS may provide online access to the Account through the issuance of user names and passwords to Participant and other persons Participant authorizes to access the Account (e.g., a Financial Professional, an Investment Strategist, etc.). Further, FPS may provide user names and passwords to Plan Administrators and/or other authorized persons/entities. Participant understands and agrees that persons/entities to which user names and passwords are issued are solely responsible for the security of the user name and password issued to him/her/it. FPS shall be entitled to rely on the entry of a user name and password into FPS's systems as confirmation of the identity of the person/entity to whom the user name and password were issued.

Participant understands and agrees that FPS may provide telephone access to the Account, but will use reasonable procedures to verify the identity of the Participant or other authorized person when servicing an account by telephone.

Participant understands and agrees that it is his/her exclusive responsibility to monitor the activity on the Account and to immediately report to FPS any unauthorized access or transactions. FPS retains the right to, but shall have no obligation to, monitor activity and transactions on the account.

Participant understands and agrees that certain annual fees will apply to the Account. These fees will include an Annual Maintenance Fee of \$40.00 and an Annual Custody and Administration fee of 0.25% of the value of the Account. These fees will be assessed on a monthly or quarterly billing cycle and will be assessed, *pro rata*, from the assets in the Account. Participant understands and agrees that these fees may change, from time to time, upon notice from FPS.

Certain plans and employers may have elected to utilize a Third-Party Administrator (TPA) for performing administrative services. These TPAs charge various fees for their services, and those amounts which fall under a pre-defined coverage limit of \$20 annually are paid by FPS. If applicable, any fees or charges that go over and above the pre-defined coverage limit of \$20 annually will be listed as a separate line item fee, delineated as a TPA administration fee and deducted from Participant's account.

Participant understands and agrees that certain transaction fees will apply to the Account. These fees include a Loan Application Fee of \$100. No other transaction fees apply, though in the future FPS could charge a Transfer-Out fee and/or Distribution fees. Participant understands and agrees that these fees may change, from time to time, upon notice from FPS.

Participant authorized and instructs FPS to assess the above-referenced fees (and any other fees Participant may later agree to have assessed against the account) against the account registered in the Participant's name established under this 457(b) Enrollment Form.

Participant understands and agrees that, if the Internal Revenue Service has notified Participant that he/she is currently subject to backup withholding because Participant has failed to report all interest and dividends on his/her tax return, Participant must cross out item 2 in the certification below. By signing below, under penalty of perjury, Participant certifies that:

1. The number shown on this form is the Participant's correct taxpayer identification number (or Participant is waiting for a number to be issued to him/her), and
2. Participant is not subject to backup withholding because: (a) Participant is exempt from backup withholding, or (b) Participant has not been notified by the Internal Revenue Service ("IRS") that he/she is subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified Participant that he/she is no longer subject to backup withholding, and
3. Participant is a U.S. citizen or U.S. resident alien.

▶ --
Date (month | day | year)

--
Participant Name Social Security Number

FPS Terms & Conditions

Section 1: Scope of Agreement

Your agreement with FPS Trust Company, LLC ("FPS") consists of the terms set forth in the 457(b) Enrollment Form and the terms of the custodial account agreement between FPS and your employer. In addition, you may, in the future, receive from FPS, supplemental terms and disclosures which shall also be a part of the agreement between you and FPS (collectively, the "Agreement and Disclosure.") You agree to read the Agreement and Disclosures carefully and to retain copies for your records.

Section 2: Acceptance of Agreement and Disclosures

You agree that the Agreement and Disclosures govern all aspects of your relationship with FPS, including all transactions between FPS and you and all products and services now or in the future offered through FPS. FPS may rely on your use of FPS's products and services as evidence of your continued acceptance of the Agreement and Disclosures.

Section 3: Your Representations and Warranties

You represent and warrant that: (a) you are of legal age in the state in which you live and you are authorized to enter into this Agreement; (b) you have supplied accurate information in your Account Application; (c) if you are married, live in a state with community-property laws and have designated someone other than your spouse as the sole beneficiary to this Account, you have obtained the consent of your spouse to such designation; (d) no additional authorizations from third parties are required for you to open the Account and effect transactions therein; (e) except as you have otherwise indicated on your Account Application or in writing to us, (i) you are not an employee of or affiliated with any securities exchange or member firm of any exchange, the Financial Industry Regulatory Authority (FINRA), or any securities firm, bank, trust company or insurance company and (ii) you are not a director, 10% beneficial shareholder, policymaking officer or otherwise an "affiliate" (as defined in Rule 144 under the Securities Act of 1933) of a publicly traded company and (f) this Application Agreement, as amended from time to time, is a legal, valid and binding obligation, enforceable against you in accordance with its terms.

Section 4: Account Handling

The Designated Custodian ("The Custodian") will automatically hold all of your securities purchased, sales proceeds, dividends and interest. The Custodian will also release your name, address and securities positions to authorized agencies and entities, including companies in which we hold securities for your Account, upon request, unless you notify us otherwise in writing.

Section 5: Responsibility for Investment Decisions

You agree that you and any agent under a power of attorney or Investment Advisor (if you have one) are solely responsible for investment decisions in your Account, including whether to buy or sell a particular security. Unless required by law, you understand that FPS has no obligation to determine whether a particular transaction, strategy or purchase or sale of a security is suitable for you. Your obligation includes an affirmative duty to monitor and stay informed about your Account and your investments and respond to changes as you deem appropriate. Unless FPS otherwise agrees with you in writing, FPS does not have any discretionary authority or obligation to review or make recommendations for the investment of securities or cash in your Account. You acknowledge that FPS does not provide tax or legal advice.

Section 6: Liquidations

Whenever it is necessary for our protection or to satisfy a debit or other obligation owed us, we may (but are not required to) sell, assign and deliver

all or any part of the property securing your obligations, or close any or all transactions in your Account or restrict activity in your Account. We may choose which property to buy or sell, which transactions to close and the sequence and timing of liquidation. We may take such actions on whatever exchange or market and in whatever manner (including public auction or private sale) that we choose in the exercise of our business judgment. You agree not to hold us liable for the choice of which property to buy or sell or of which transactions to close or for timing or manner of liquidation or any tax consequences from such actions. All of the above may be done without demand or notice of purchase, sale, transfer or cancellation to you. No demand or notice shall impose on FPS any obligation to make such demand or provide such notice to you in the future. Any such notice or demand is hereby expressly waived, and no specific demand or notice shall invalidate this waiver.

Section 7: Verification

You authorize FPS to inquire from any source, including a consumer reporting agency, as to the identity (as required by law), creditworthiness and ongoing eligibility for the Account of yourself, any other person referred to on this Application, or any person whom FPS is later notified is associated with or has an interest in the account (as well as such persons' spouses if they live in a community-property jurisdiction) at account opening, at any time throughout the life of the Account, and thereafter for debt collection or investigative purposes.

Section 8: Application of Law

What Law Applies: This Agreement is subject to all applicable federal and state laws and regulations and any mutually agreed-upon arbitration agreements. If it is necessary to apply any state law to interpret and administer this Agreement, the law of our domicile shall govern. If any part of this Agreement is held to be illegal or invalid, the remaining parts shall not be affected. Neither your nor our failure to enforce at any time or for any period of time any of the provisions of this Agreement shall be construed as a waiver of such provisions, or your right or our right thereafter to enforce each and every such provision.

Section 9: Electronic Copies

The electronically stored copy of your (or your agent's) signature, any written instructions or authorizations, the Account Application and the Agreement and Disclosures is considered to be the true, complete, valid, authentic and enforceable record, admissible in judicial, administrative or arbitration proceedings to the same extent as if the documents and records were originally generated and maintained in printed form. You agree to not contest the admissibility or enforceability of FPS's electronically stored copy of such documents in any proceeding between you and FPS.

Section 10: Allocation of Contributions

You may place your contributions in one fund or in any combination of funds, although your employer may place restrictions on investment in certain funds. If the allocation total does not add up to 100 percent then the remainder will be allocated to the default investment option. If no selection is given, your contribution will be allocated to the default fund. Do not use fixed dollar amounts.

Section 11: Compliance with Plan Document and/or the Code

I agree that my employer or Plan Administrator may take any action that may be necessary to ensure that my participation in the Plan is in compliance with any applicable requirements of the Plan Document and/or the Code. I understand

that the maximum annual limit on contributions is determined under the Plan Document and/or the Code. I understand that it is my responsibility to monitor my total annual contributions to ensure that I do not exceed the amount permitted, under applicable account and plan types. If I exceed the contribution limit, I assume sole liability for any tax, penalty, or costs that may be incurred.

Section 12: Incomplete Forms

I understand that in the event my Participant Enrollment form is incomplete or is not received by FPS at the address stated on the Enrollment Guide prior to the receipt of any deposits, I specifically consent to FPS retaining all monies received and allocating them to the default investment option. Once an account has been established on my behalf, I understand that I must contact FPS in order to transfer monies from the default investment option. Also, I understand all contributions received after an account is established on my behalf will be applied to the investment options which I have most recently selected.

Section 13: Account Corrections

I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors which I communicate within 90 calendar days of the last calendar quarter. After this 90 day period, account information shall be deemed accurate and acceptable to me. If I notify FPS of an error after this 90 day period, the correction will be only processed from the date of notification forward and not on a retroactive basis.

Section 14: Provider Compensation

FPS receives compensation from certain funds or their affiliates and other investment providers in consideration for services that FPS provides including but not limited to 1) participant statements 2) maintaining participant level fund accounting 3) transmitting and recording purchase and redemption instructions for such investments 4) transaction settlement 5) prospectus and fact sheet delivery and 6) participant call center services. This compensation is paid directly to FPS by the funds or investment provider, their affiliates, or services provider pursuant to a service agreement between FPS and one or more such parties, and the Employer is not responsible for payment of this compensation. The compensation paid to FPS is based either on a percentage of the average daily net asset value or each investment or on a set fee per each investment option in which a participant invests. Asset-based compensation can range from 0.00% to 0.25% annually on average assets, while investments paying a set fee can range from \$10 to \$12 annually per participant account. The fees received by FPS may be used to offset the fees that would otherwise be charged to the Plan or Account, dependent upon plan type.

Section 15: Administrative Fees

Certain plan types require administrative services and employers may choose to utilize a Third-Party Administrator (TPA). These TPA charge various fees for their services, and those amounts which fall under a pre-defined coverage limit are paid by FPS. If applicable, any fees or charges that go over and above the pre-defined coverage limit will be listed as a separate line-item fee, delineated as an administration fee.