

# Teamsters Local 346 Savings & 401(k) Plan

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Wilson-McShane Corporation  
Fund Administrators

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## Contribution and Investment Election Form

Participant Full Name (please print)		Plan Number <b>560096</b>	
Social Security Number	Date of Birth	Phone Number	
Street Address	City	State	Zip
Employer		Date of Hire/Rehire	

### Participant Voluntary Contribution Election - Pre-Tax

I authorize my employer to deduct the following amount from my eligible compensation each payroll period for deposit into the Plan.

- Deduct (pre-tax) \_\_\_\_\_ % or \$ \_\_\_\_\_ per hour (minimum of \$0.10 per hour, in \$0.05 increments) of eligible compensation per payroll period and deposit in a traditional 401(k) account. I understand the amount of deferrals I have elected in this Salary Reduction Agreement will reduce my current compensation which is includible in income for the taxable year of the deferral. I understand that pretax contributions plus earnings are taxed when distributed.

### Participant Voluntary Contribution Election - Roth After-Tax

**Available only if Roth contributions have been negotiated into your CBA, contact the Fund office for more information.**

- Deduct (after tax) \_\_\_\_\_ % or \$ \_\_\_\_\_ per hour (minimum of \$0.10 per hour, in \$0.05 increments) of eligible compensation per payroll period and deposit in a Roth 401(k) account. I understand the amount of deferrals I have elected in this Salary Reduction Agreement will not reduce my current compensation which is includible in income for the taxable year of the deferral. I understand that contributions are taxed when deposited but the distribution (including earnings) is generally not taxed when received.

- I do not wish to contribute to the Plan at this time.

### Investment Election (REQUIRED)

If you do not make an investment election allocation, your future contributions will be invested in the appropriate American Funds Target Date Retirement Fund as determined by your age.

- I elect for my contributions to be invested in the appropriate American Funds Target Date Retirement Fund as determined by my age.

**OR**

- I elect for my contributions to be invested in the following fund(s) at the designated allocation percentage(s):

## Investment Election Continued

FUND NAME	TICKER	FUND TYPE	#	ALLOCATION
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date 2000-2010	3W	%
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date 2011-2015	3X	%
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date 2016-2020	3Y	%
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date 2021-2025	3Z	%
American Funds 2030 Trgt Date Retire R6	RFETX	Target Date 2026-2030	4A	%
American Funds 2035 Trgt Date Retire R6	RFFTX	Target Date 2031-2035	4B	%
American Funds 2040 Trgt Date Retire R6	RFGTX	Target Date 2036-2040	4N	%
American Funds 2045 Trgt Date Retire R6	RFHTX	Target Date 2041-2045	4S	%
American Funds 2050 Trgt Date Retire R6	RFITX	Target Date 2046-2050	4T	%
American Funds 2055 Trgt Date Retire R6	RFKTX	Target Date 2051-2055	4U	%
American Funds 2060 Trgt Date Retire R6	RFUTX	Target Date 2056-2060	4V	%
American Funds 2065 Trgt Date Retire R6	RFVTX	Target Date 2061+	5Y	%
Vanguard Federal Money Market Investor	VMFXX	Money Market	5W	%
JP Morgan Core Bond R6	JCBUX	Intermediate-Term Bond	3U	%
American Funds American Balanced R6	RLBGX	Moderate Allocation	3V	%
American Funds Washington Mutual R6	RWMGX	Large Value	4W	%
MFS Growth R6	MFEKX	Large Growth	5X	%
Artisan Mid Cap Value Institutional	APHQX	Mid-Cap Value	4Y	%
Goldman Sachs Growth Opportunities R6	GGOUX	Mid-Cap Growth	4Z	%
Franklin Small Cap Value R6	FRCSX	Small Value	5U	%
T. Rowe Price Qm US Small Cap Growth Equity I	TQAIX	Small Growth	5P	%
American Funds New Perspective R6	RNPGX	World Stock	5T	%
American Funds Europacific Growth R6	REGX	Foreign Large Blend	5S	%
<i>Use whole percentages only. Percentages must total 100%</i>				100 %

## Automated Account Rebalancing (Optional)

- YES, rebalance my account annually. I understand that my portfolio will be rebalanced on an annual basis. I understand that when the rebalancing occurs, a portion of the investment funds will be sold and others purchased in order to return my portfolio to its original investment allocation, on a date predetermined for the Plan.

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## Participant Authorization

I request that my participation in the above named Plan be made according to this direction until I initiate a change. I understand federal law and Plan provisions may limit my salary reduction amount. I understand I have a duty to review my pay records (ex. pay stub) to confirm my employer properly implemented my salary reduction election.

Participant Signature \_\_\_\_\_ Date \_\_\_\_\_