Perfect401(k)™

Enrollment Instructions

You can enroll in 1 of 2 ways: Hardcopy or online. The following instructions pertain to hardcopy enrollment only. To enroll online, please visit: www.perfect401k.com/user-central.

COMPLETING YOUR ENROLLMENT FORMS

ENROLLMENT & INVESTMENT UPDATE FORM (REQUIRED)

Indicate your salary deferral amount and select your Investor Group. Information regarding the Investor Group options can be found to the right.

This form can also be used to update your salary deferral amount and investment selections after you have enrolled in the plan.

DESIGNATION OF BENEFICIARY(IES) FORM (REQUIRED)

Use this form to designate the beneficiary(ies) of your account. You may update your beneficiary(ies) at a later date using this form, or online.

Rollover Valet™ SERVICE REQUEST (OPTIONAL)

Do you have a 401(k) or other retirement account with a previous employer? Or an IRA at another financial institution? You may wish to consolidate your retirement accounts into your new account by requesting a rollover. Rollovers allow individuals to combine their retirement accounts into one, making it easier to manage.

**All required forms must be properly completed to enroll in the plan. Incomplete or inaccurate forms will be returned and may delay your enrollment in the retirement plan, and/or may prevent any investments from being made in your account.*

RETIREMENT PLAN HIGHLIGHT SHEET

Your Retirement Plan Highlight Sheet details the general features of your employer's plan such as eligibility requirements, entry dates, contribution details, and vesting information. You will find more information in your Summary Plan Description (SPD). If you do not have a Summary Plan Description, please request one from your employer.

INVESTOR GROUPS

INVESTOR GROUP (A)

Wellington's PRO Account (Target-Risk Portfolio)

Wellington's Personal 401(k) Account Management Service allows you to delegate the ongoing investment management of your account to Wellington Consulting Services, Inc., an SEC-registered Investment Adviser. Simply select one of Wellington's three target risk portfolios based on your Risk Profile and Wellington will take care of the rest. For example, an individual who is willing to accept greater risk in return for greater returns would choose the aggressive portfolio.

INVESTOR GROUP (B)

CUSTOM CORE FUNDS PORTFOLIO

A Participant-Customized Portfolio allows you to select amongst the plan's core mutual fund options and indicate an allocation percentage for each fund. Wellington will purchase the investments automatically as your account is funded, based on your investment instructions.

INVESTOR GROUP (C)

SELF-DIRECTED "BROKERAGE-WINDOW" ACCOUNT

The Participant Self-Directed "Brokerage-Window" account is ideal for the "hands-on" investor who wants to completely manage the investments in their account. The PCRA platform allows access to thousands of no-load, no-transaction-fee mutual funds and all orders can be placed by accessing your account online at www.schwab.com. You must complete the Schwab PCRA LPOA form (Personal Choice Retirement Account, Limited Power of Attorney form) in order to establish your personal account. Contact Wellington at the number below for more information.