

Investor Group C: Participant Self-Directed Account

Open your own 'Brokerage-Window' account at Schwab granting you total discretion over all investment elections, asset allocation and trade execution. Wellington will not execute any trades on your behalf. Contact Wellington or your employer for further details and the necessary paperwork.

STEP 3: SIGN & DATE

As a participant, I hereby authorize payroll deductions from my compensation as indicated in Step 1 to be contributed by my employer to the Plan as a salary deferral contribution for my account. I have indicated my investment elections in Step 2. I hereby authorize that any company contributions made on my behalf and any contributions made pursuant to a salary deferral agreement or other sources under the Plan be invested according to my investment elections above. I further understand that the Target-Risk Portfolios in Investor Group (A) are actively managed by Wellington Consulting Services, Inc. (WCS) and are subject to change at any time without notice. Similarly, Plan 'Core' investment options may be changed without notice, and may require WCS to "map" old investments to new ones. Participants electing Self-Directed Brokerage Accounts will be required to maintain a minimum of 2% in the Plan's Core Money Market Fund. **Investments in mutual funds are not FDIC insured and may lose value.**

Signature: _____ **Date:** _____

INSTRUCTIONS: EMPLOYEES - Submit completed form(s) to your Employer | EMPLOYERS - Submit form(s) to Wellington

Questions? Ask your employer or contact Wellington directly by phone at (800) 203-2670 ext. 2310 or by email at info@perfect401k.com.

