



401(a) Salary Reduction Agreement

Participant Instructions

The Salary Reduction Agreement (SRA) is utilized to establish, change, or cancel salary reductions withheld from your paycheck and contributed to the 401(a) Plan on your behalf. The SRA is also used to change the investment providers that receive your contributions. Upon completion, fax or mail a copy of the form to David K. Young Consulting, LLC. Please note that this form is not valid unless all applicable sections are completed and you have signed the form. If you have questions regarding this form, please call 1-877-774-5661 x108.

Upon completion, fax (1-866-422-1347), upload to the secure drop box at www.dkyoung.com/403bforms, or mail a copy of the form to David K. Young Consulting, LLC.

Please allow 5 business days for processing. Salary Reduction Agreements received less than 5 business days prior to the SRA due date are not guaranteed to be processed for that SRA due date.

Important Information

The Employee agrees to indemnify and hold the Employer and David K. Young Consulting, LLC (DKY) harmless against any and all actions, claims, and demands that may arise from the purchase of annuities or custodial accounts in this 401(a) Plan. The Employee acknowledges that neither the Employer nor DKY have made representation to the Employee regarding the advisability, appropriateness, or tax consequences of the purchase of the annuity and/or custodial accounts. The Employee agrees that neither the Employer nor DKY shall have any liability for any and all losses suffered by the Employee with regard to his/her selection of the annuity and/or custodial account; its terms; the selection of the insurance company or regulated investment company; the solvency of, operation of, or benefits provided by said insurance company or regulated investment company; or his/her selection and purchase of shares of regulated investment companies.

The Employer reserves the right to alter terms of this Agreement as required to facilitate program compliance with state and federal law.

The Employer does not choose the annuity contract or custodial account in which the Employee's contributions are invested.

The Employee is responsible for setting up and signing the legal documents to establish the annuity contract or custodial account.

In order for the Employee to receive the expected tax results, the annuity contract or custodial account established must meet the requirements of Section 401(a) of the Internal Revenue Code. It is solely the Employee's responsibility to establish the proper type of contract or account for this purpose.

The Employee is responsible for naming a death beneficiary under the annuity contract or custodial account. This is normally done at the time the contract or account is established, although the designation should be reviewed from time to time.

The Employee is responsible for investment decisions, distributions, and any other transactions with the insurance company or investment company and shall have total responsibility for all distributions and any resulting tax consequences. All rights under the contract or account are enforceable solely by the Employee, the Employee's beneficiary, or the Employee's authorized representative.

The insurance or investment company may be required to receive approval from the Employer or David K. Young Consulting, LLC, prior to executing certain transactions including loans, hardships, distributions, or transfers (as permitted by the Plan).

The Employee understands that information contained in this Agreement and other non-public information may be shared with the Employer's designated third-party administrator in conjunction with the operation of the 401(a) Plan.

Retain a copy of this form for your records.

401(a) Salary Reduction Agreement



1 Personal Information * An Asterisk denotes a required field. Any required fields left blank will result in a rejected SRA.

* Participant Name	* Employer Name
Participant Mailing Address, City, State, Zip Code	Phone Number
Date of Birth	Date of Hire
Email Address	* Social Security Number (required)

2 Salary Reduction

The Salary Reduction Agreement (SRA) is utilized to establish, change, or cancel salary reduction withheld from your paycheck and contributed to the 401(a) plan on your behalf. Please check the appropriate boxes listed below and list the beginning of the month in which you intend your contributions to begin under the Effective Date. To change, begin, or cancel contributions, enter your desired amount(s) and investment provider(s). **This SRA will NOT cancel and replace any previously submitted 401(a) SRA.** The salary reductions identified in the space below will be the only deductions performed starting on the Effective Date.

*Investment Provider Name**	*I have established an account with this vendor	*PER PAY Dollar Amount	*Type of Deferrals			*Requested Action	*Effective Date
			Pre-Tax 401(a)	Roth 401(a)	Other		SRA Due Date from website prior to desired payroll date
	<input type="checkbox"/>	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> New <input type="checkbox"/> Existing <input type="checkbox"/> Change <input type="checkbox"/> Cancel	
	<input type="checkbox"/>	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> New <input type="checkbox"/> Existing <input type="checkbox"/> Change <input type="checkbox"/> Cancel	
	<input type="checkbox"/>	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> New <input type="checkbox"/> Existing <input type="checkbox"/> Change <input type="checkbox"/> Cancel	

Total Monthly Contributions _____

****Please Note:** Certain investment providers may not pay the administration fee. **If you select an investment provider that does not pay the administration fee, the fee will be deducted and paid from your salary reduction amount.**

3 Financial Advisor/Agent Information

Financial Advisor/Agent Name	Financial Advisor/Agent Phone Number
Financial Advisor/Agent Email Address	Financial Advisor/Agent Fax Number

4 Employee Approval

I understand and agree to the following:

1. This Salary Reduction Agreement (Agreement) is an agreement between my employer and me that I have entered into voluntarily.
2. This Agreement supersedes and replaces all prior Salary Reduction Agreements.
3. The Agreement is legally binding and irrevocable with respect to amounts paid or available while this agreement is in effect.
4. The Agreement may be terminated or modified at any time for amounts not yet paid or available.
5. Nothing herein shall affect the terms of my employment with the employer.
6. This Agreement shall automatically terminate if my employment is terminated.
7. If the Salary Reduction Agreement is received less than 5 business days prior to the SRA due date, it is not guaranteed to be processed for that SRA due date.
8. My salary reduction do not exceed contribution limits as determined by applicable law.
9. I am responsible for notifying my Employer if I own more than 50% of another business and adopt a retirement plan for that business to ensure I have not exceeded the maximum contribution amount to all plans involved.
10. Any contribution that exceeds the maximum contribution limit must be distributed from my Employer's 401(a) plan.

I authorize the automatic cancellation of this Salary Reduction Agreement in the event of any of the following: (1) if either my employer or David K. Young Consulting, LLC (my employer's third-party administrator) believe additional contributions will cause me to exceed limits under Code Section 415 or 402(g), (2) if I take a hardship distribution, if available, or (3) if I take an unforeseeable emergency distribution, if available.

I have read and understand the information contained on page 1 of this Agreement. I understand that by making this application the release of my confidential information to third parties may occur as necessary to administer the Plan in accordance with the Internal Revenue Code.

Employee Signature	Date
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