



ROTH 401(k) PLAN SALARY REDUCTION AGREEMENT

Account Information

Name _____

Address _____

City _____ State _____ Zip _____

Social Security Number _____ - _____ - _____

Check one: New Agreement Change

Salary Reduction/Deferral Amount. This Agreement is effective immediately upon acceptance by the Plan Administrator, and I may modify the Agreement at any time. I authorize the Employer to withhold from my Compensation (and treat as my deferrals) the following amount:

____% of my Compensation.

\$_____.

I elect to make catch-up deferrals in the amount of _____.

Zero. I hereby elect

(1) not to defer any of my Compensation under the Plan.

(2) to terminate my prior Salary Reduction Agreement. [**Note:** *If you do not have a Salary Reduction Agreement presently in effect, the Plan will treat your failure to complete and return this Agreement as an Election to defer zero.*]

Compensation to which Agreement applies. I elect to make deferrals from the following portion of my Compensation:

Total Compensation. My total Compensation (including bonus and other irregular amounts).

Total Compensation excluding bonus. My total Compensation, but excluding bonus.

Bonus only. My Compensation consisting only of the following bonus amount(s): _____ [identify by amount(s), payroll date(s), etc.]. In making this election, I do not intend to change my existing Salary Reduction Agreement (if any) as to Compensation *other than* the bonus described in this Agreement.

Other: _____.

Type of deferral. I elect to make (*if you elected above a deferral amount other than zero, you must check 1 and only 1 of the 3 boxes below*):

Pre-tax deferrals. All of my deferrals as pre-tax deferrals. I understand the amount of deferrals I have elected in this Salary Reduction Agreement will reduce my current Compensation includible in income for the taxable year of the deferral.

Roth (after-tax) deferrals. All of my deferrals as Roth (after-tax) deferrals. I understand the amount of deferrals I have elected in this Salary Reduction Agreement will NOT reduce my current Compensation includible in income and that my deferrals will be includible in income for the taxable year of the deferral.

Split deferral election. A portion of my deferrals as pre-tax deferrals and a portion of my deferrals as after-tax Roth deferrals, as follows *(if you check the "Split deferral election" box, check 1 and only 1 of the 2 boxes below, and complete both blank lines under the checked box):*

_____% of my Compensation as pre-tax deferrals, AND _____% of my Compensation as Roth (after-tax) deferrals. In both blanks indicate at least 1% and specify a whole percentage number.

OR

_____ as pre-tax deferrals, AND \$_____ as Roth (after-tax) deferrals. In both blanks indicate at least \$_____ and specify a whole dollar amount.

Deferrals irrevocable once made. I understand: (1) my election regarding the type of deferrals is irrevocable once the employer withholds the deferrals from my paycheck; and (2) any change of election regarding the type of deferrals is effective only for deferrals from paychecks I receive after the plan administrator accepts my change of election.

Duty to review pay records. I understand I have a duty to review my pay records (pay stub, etc.) to confirm the Employer properly has implemented my salary reduction election. Furthermore, I have a duty to inform the Plan Administrator if I discover any discrepancy between my pay records and this Salary Reduction Agreement. I understand the Plan Administrator will treat my failure to report any withholding errors for any payroll to which my Salary Reduction Agreement applies, by the cut-off date for the next following payroll, as my affirmative election to defer the amount actually withheld (including zero). However, I thereafter may modify my deferral election prospectively, consistent with the Plan terms.

Authorization:

_____ Signature of Employee	_____ Date	_____ Signature of Representative or Plan Administrator	_____ Date
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PLEASE RETURN THIS FORM TO THE PLAN ADMINISTRATOR