



457 quick enrollment Form



BEGIN SAVING FOR YOUR RETIREMENT TODAY!

quick enrollment is a fast, easy, straightforward, and flexible way for you to enroll in your 457 plan and start your tax-deferred savings today! This is the only form you need to fill out to enroll.

Here's how quick enrollment works. Please read the instructions on the back of this form and simply follow steps **1 through 5** below to complete the form; return it, and you will be enrolled! Keep in mind once you've enrolled you can change your selections at any time. **Please print legibly in Blue or Black ink.**

1 Please provide your participant information below:

Employer Plan Number _____ Employer Plan Name _____

Social Security Number (For tax reporting purposes) _____ Birth Date _____ Date Employed/Rehired _____ Rehired?
Month / Date / Year Month / Date / Year Check if yes

Name _____
Last First MI

Street _____

City _____ State _____ Zip _____

Daytime Phone (____) - _____ - _____ Evening Phone (____) - _____ - _____

Gender: **M** **F** Marital Status: **Married** **Single** E-mail _____

2 Your investment will be selected for you based on the year that you reach your plan's default retirement age.

You will be invested in the Milestone Fund, also known as a "Target Date" fund, which most closely matches the year in which you will reach your plan's default retirement age. For most plans this is age 60. The Milestone Fund is a diversified fund designed for investors who expect to retire and/or begin withdrawals around a target year. Note that you may change this investment at any time. **Please read paragraph 2b on the back of this form for more information.**

3 Please indicate how much you would like to save tax-deferred per pay period in your 457 retirement plan account (check one):

\$15 \$25 or Other: \$ _____ **OR** 1% 3% 5% or Other: _____ %

You may elect to defer either \$15, \$25, or another dollar amount, or 1%, 3%, 5%, or another percentage of your salary per pay period before taxes are withdrawn. Generally you can change this amount at any time in the future. Please check with your employer for any special plan rules regarding your deferral amounts and ability to make future changes.

4 Please tell us who you would like to designate as your beneficiary(ies). Use whole numbers when indicating your allocations (e.g. 50 percent, not 33 1/3 percent).

Primary Beneficiaries:

Name	Date of Birth	Relationship to you*	Social Security Number (For tax reporting purposes)	% of Benefit
_____	____/____/____	_____	____-____-____	_____
_____	____/____/____	_____	____-____-____	_____
				Total: 100%

Contingent Beneficiaries, if any:

Name	Date of Birth	Relationship to you*	Social Security Number (For tax reporting purposes)	% of Benefit
_____	____/____/____	_____	____-____-____	_____
_____	____/____/____	_____	____-____-____	_____
				Total: 100%

* The beneficiary relationship options are spouse, non-spouse, trust, and charity.

It is important that you provide as much information as possible about each of your beneficiaries to ensure that any assets you have remaining in your account upon your death are distributed according to your wishes. The IRS has certain rules governing disbursement of funds to beneficiaries.

5 Sign, date, and submit to your employer for approval. I acknowledge that I have read and agree to the disclosure (see Section 4 on the back of this form).

Employee Signature _____ Date _____

Authorized Employer Official's Signature _____ Date _____

457 Deferred Compensation Plan **quick**enrollment Form Instructions

Before you complete this form, please read the accompanying literature so you understand the plan's provisions. To make future changes to your account such as address and/or fund transfers, please use Account Access (www.icmarc.org) or VantageLine (800-669-7400).

IMPORTANT NOTE: Please do not delay in submitting this form. If we do not have your form by the time we receive your first deferral, we will be unable to invest your retirement plan assets, and they will be returned to your employer.

You will receive a confirmation of your enrollment. You will also receive a quarterly financial statement. Please review these carefully.

1. WHAT INFORMATION SHOULD I PROVIDE?

Please complete this section carefully. The employer plan number is available from your employer or ICMA-RC Investor Services at 800-669-7400.

2. HOW MUCH CAN I DEFER?

2a. IRS regulations allow you to defer the lesser of (1) the full 100% of your gross income after subtracting any Section 414(h) picked-up contributions (mandatory employee contributions to 401 qualified retirement plans made with pre-tax dollars), or (2) a dollar limit in effect for that year. If you are age 50 or older, you may make additional annual catch-up contributions of a dollar limit in effect for that year. In addition, there are special catch-up provisions during the three years prior to the calendar year of normal retirement age. For the applicable dollar limits, please log on to www.icmarc.org or contact Investor Services at 800-669-7400. A participant may increase, decrease, and/or start, stop and restart contributions by executing appropriate forms and will be effective, if practical, the first pay period of the calendar month commencing after the date the amendment is executed. If you defer more than allowed under IRS regulations, it is your responsibility to correct the error.

2b. You will be investing in a Milestone Fund, also known as a "target date" fund, which is a diversified fund that is designed for investors who expect to retire and/or begin withdrawals around a target year. The Milestone Fund that you invest in will correspond to the year determined to be closest to your plans retirement age. For most plans this is age 60. Please be aware that you may change your investment at any time subject to plan restrictions. Also be aware that if you do not provide a birthdate, the allocation will automatically default to the Milestone Retirement Income Fund. For a full description of the Milestone Funds, please see the VantageTrust Company's *Making Sound Investment Decisions: A Retirement Investment Guide* and the appropriate prospectus.

3. HOW DO I DESIGNATE BENEFICIARIES?

Print beneficiaries' names and designate their relationship to you and the percentage to be received. **The beneficiary relationship options are spouse, non-spouse, trust, and charity.** If this form is not signed, the beneficiary designation will not be valid. The IRS has certain rules governing disbursement of funds to beneficiaries. These rules are outlined in your employer's plan and in ICMA-RC's *Participant and Beneficiary Withdrawal Packets*.

More than two beneficiaries – You are not limited to two primary and two contingent beneficiaries. To designate additional beneficiaries, (1) write "see attached sheet" on the primary and/or contingent beneficiary line(s) under "Name" and (2) attach and sign a separate piece of paper with your name, plan number, and Social Security number on it.

If none of your primary beneficiaries are living upon your death, your assets will be distributed to your estate unless you have designated a contingent beneficiary. If none of your primary or contingent beneficiaries is living at the time of your death, the proceeds will be paid as outlined in your employer's plan document.

Note: If a Social Security Number is not provided for beneficiaries, and/or ICMA-RC cannot locate the named beneficiaries, the account balance will be paid as outlined in your employer's plan document (normally, to your estate).

SPECIAL CERTIFICATION FOR PARTICIPANTS IN COMMUNITY PROPERTY STATES

If you are married and live in a Community Property state, you must generally name your spouse as your beneficiary, unless your spouse waives this right. ICMA-RC cannot be responsible for an employee's failure to properly designate a beneficiary in accordance with state law requirements and the employee's failure to provide the certification required by this enrollment process. Please be advised that failure to meet state law requirements with respect to your beneficiary designation may result in your beneficiary designation being invalid, and the payment of benefits to someone other than your designated beneficiary. If you choose to name a beneficiary that is not your spouse, you and your spouse will need to complete the *Community Property Spousal Waiver* form. Contact 800-669-7400 for more information and to request the waiver form.

4. WHO NEEDS TO SIGN THE FORM?

Once you have completed this form, sign it and submit it to your employer for approval.

Note that by signing this form you acknowledge that you agree to the following:

I have received and read the current VantageTrust Company's *Making Sound Investment Decisions: A Retirement Investment Guide* and the appropriate prospectus. I understand that ICMA-RC has established required procedures for Internet and telephone transfers that include personal identification numbers, recording of instructions, and written confirmations. In the event I choose to transfer funds by Internet or telephone, I agree that neither the VantageTrust Company, ICMA-RC, ICMA-RC Services, LLC, nor Vantagepoint Transfer Agents, LLC, will be liable for any loss, cost, or expense for acting upon any Internet or telephone instructions believed by it to be genuine and in accordance with the required procedures.

An authorizing signature does not represent an obligation to use the Internet and telephone transfer feature.

Welcome to ICMA-RC!