

The SECURE 2.0 Act introduced new optional provisions for Simple IRA plans. The IRS has not updated the 5304-SIMPLE form for SECURE 2.0 provisions. If you wish to adopt additional contribution provisions and Roth Simple contributions for your Simple IRA plan, we enclose a model 'Simple IRA SECURE 2.0 Kit' which you may elect to use with in conjunction with 5304-SIMPLE form that is available at <https://www.axosadvisorservices.com/forms-and-applications>.

Documents included in 'Simple IRA SECURE 2.0 Kit':

- **Additional SECURE 2.0 Plan Provisions Employer Election Form:** This form is intended for the employer to specify how the plan will be operated concerning these provisions until formal plan amendments are available. Complete, sign, and retain this election form with your SIMPLE IRA plan documents to record your elections for the plan.
- **Participation Notice and Summary Description:** Fill this form out in accordance with the plan's rules and provide it to each employee who may be eligible to participate in your plan.
- **Salary Reduction Agreement:** Provide the document to each employee who may be eligible to participate in your plan.
- **Pre-Tax/Roth Simple IRA Matching or Nonelective Contribution Election Form:** if you permit employees to choose to receive Employer Matching or Nonelective Contributions as SIMPLE Roth contributions in place of pre-tax employer contributions under the plan, this form may be provided to each employee who may be eligible to participate in your plan.

Important: Participants who elect to receive employer Roth contributions will be taxed on these contributions in the year the contributions are received and will receive a 1099-R form reflecting the taxable amount.

While Axos Advisor Services is providing these forms for your convenience, it is important to remember that it is the Simple IRA plan sponsor's/employer's responsibility, and not Axos Advisor Services', to monitor for any changes to the IRS plan adoption forms and to ensure your Simple IRA plan and plan documentation (including all forms) are up to date and comply with all applicable laws, rules, and regulations. Ensure that each eligible employee who wishes to make Roth contributions or receive employer Roth contributions establishes a Simple Roth IRA at Axos Advisor Services prior to receiving the contributions. All Roth contributions must be deposited into Simple Roth IRA.

Please read the important disclosures below.

Axos Advisor Services makes no representation or warranty that any of the products, services, and publications or forms referenced in this notice meet or comply with any current or future laws, regulations, or rulings, or interpretations of any current or future laws, regulations and rulings. Axos Advisor Services does not provide financial, legal, accounting, or tax advice. Always consult your own financial legal, accounting, and tax advisors.

Additional SECURE 2.0 Plan Provisions Employer Election Form

IMPORTANT: The SECURE 2.0 Act created many optional provisions for SIMPLE IRA plans. This form is designed to allow you, the Employer, to specify how you intend to operate your Plan with respect to these provisions until formal Plan amendments become available. Complete, sign, and keep this election form with your SIMPLE IRA Plan documents to document your elections for the Plan.

Section A. General Information

Name of Plan _____

Name of Adopting Employer _____

Address _____

City _____ State _____ Zip _____

Section B. Additional Contribution Provisions

Select any of the following provisions that will apply to the Plan and indicate when they become effective, if applicable.

1. **Optional Increased Elective Deferrals and Catch-Up Contribution Limits** (Only available for eligible Employers who employed 26-100 Employees earning \$5,000 or more in the previous calendar year and did not offer a retirement plan under Internal Revenue Code sections 401(a), 403(a), or 403(b) to the same Employees during a three-taxable-year period preceding the year that the Employer established the SIMPLE IRA Plan.)

Will Participants be allowed to make Elective Deferrals and Catch-Up Contributions of up to 110 percent of the 2024 otherwise applicable limits under the Plan? (For years beginning after December 31, 2024, this amount is subject to annual cost-of-living adjustments.) (Select one)

- ☐ **Option 1: Yes.** Participants may make increased Elective Deferrals (including Catch-Up Contributions, if applicable) of up to 110 percent of the 2024 Elective Deferral and Catch-Up Contribution limits to this SIMPLE IRA Plan effective for the calendar year beginning January 1, _____.

NOTE: By selecting this option, you acknowledge that the Employer Matching Contribution (if applicable) must be increased to 4% of an eligible Employee's Compensation and the Employer Nonelective Contribution (if applicable) must be increased to 3% of an eligible Employee's Compensation for the year.

- ☐ **Option 2: No.**

- ☐ **Option 3: Not applicable.** The Employer did not employ 26-100 Employees earning \$5,000 or more in the previous calendar year.

NOTE: If no option is selected, Option 2 will apply. The election to apply the increased limits is valid until revoked by the Employer.

2. **Mandatory Increased Elective Deferrals and Catch-Up Contribution Limits** (Automatically applies to any Employer who employed no more than 25 Employees earning \$5,000 or more in the previous calendar year and did not offer a retirement plan under Internal Revenue Code sections 401(a), 403(a), or 403(b) to the same Employees during a three-taxable-year period preceding the year that the Employer established the SIMPLE IRA Plan. Indicate below whether this provision mandatorily applies to your Plan.)

Do the mandatory increased Elective Deferral and Catch-Up Contribution limits of up to 110 percent of the 2024 otherwise applicable limits apply to this Plan? (For years beginning after December 31, 2024, this amount is subject to annual cost-of-living adjustments.) (Select one)

- ☐ **Option 1: Yes.** Effective January 1, _____ this Plan is required to allow Participants to make increased Elective Deferral and Catch-Up Contributions.

- ☐ **Option 2: No.** The Employer employed 26-100 Employees earning \$5,000 or more in the previous calendar year.

NOTE: If no option is selected, Option 2 will apply.

The increased Employer Matching and Nonelective Contribution requirements do not apply to Employers that are subject to the mandatory increased Elective Deferral and Catch-Up Contribution limits. If you increase the number of Employees during a year to more than 25, you will still be treated as having 25 Employees for two years following the last year you had no more than 25 Employees. The increased Employer contribution requirements will not apply during this two-year grace period.

Additional SECURE 2.0 Plan Provisions Employer Election Form

3. **Additional Nonelective Contributions** (Employers may make additional Nonelective Contributions of up to 10 percent of an eligible Employee's Compensation, up to a maximum of \$5,000. This optional contribution is in addition to any required Employer Contribution of, generally, a three percent Matching or two percent Nonelective Contribution already being made to the Plan.)

Will the Employer make additional Nonelective Contributions to the Plan? (Select one)

☐ **Option 1: Yes.** Effective January 1, _____ the Employer will make additional Nonelective Contributions to all eligible Employees in a uniform percentage of up to 10 percent of Compensation, up to a maximum of \$5,000 annually per eligible Employee.

☐ **Option 2: No.**

NOTE: If no option is selected, Option 2 will apply.

Section C. Roth SIMPLE Contributions (Select all that apply.)

1. **Availability of Elective Deferrals as Roth SIMPLE Elective Deferrals** (Select one)

Will a Participant be permitted to make Roth SIMPLE Elective Deferrals in addition to or in place of pre-tax Elective Deferrals under the Plan?

☐ **Option 1: Yes.** In addition to pre-tax Elective Deferrals under the Plan, a Participant may choose to make Elective Deferrals as Roth SIMPLE contributions into the Plan effective _____ (mm/dd/yyyy).

☐ **Option 2: No.**

NOTE: If no option is selected, Option 2 will apply.

2. **Availability of Employer Matching or Nonelective Contributions as Roth Contributions** (Select one)

Will an eligible Employee be permitted to choose to receive Employer Matching or Nonelective Contributions as Roth SIMPLE contributions in place of pre-tax Employer Contributions under the Plan?

☐ **Option 1: Yes.** An eligible Employee may choose to receive Employer Matching or Nonelective Contributions as Roth SIMPLE contributions into the Plan effective _____ (mm/dd/yyyy).

☐ **Option 2: No.**

NOTE: If no option is selected, Option 2 will apply.

Section D. Employer Acknowledgment and Signature

- I understand that I am responsible for ensuring that the changes above accurately reflect the operation of my SIMPLE IRA Plan as of the effective dates stated above, that all eligible Employees are informed of the changes to the SIMPLE IRA Plan, and that such changes are in compliance with the laws governing SIMPLE IRA plans.
- I acknowledge that I have taken all necessary actions to initiate the changes above (e.g., board resolutions). In addition, I understand that it is my responsibility to notify the applicable payroll providers and/or SIMPLE IRA Trustees, Custodians, and Issuers of the changes to the operation of my Plan.
- I acknowledge that the Treasury Department has issued minimal guidance pertaining to the SECURE 2.0 Act and that there is additional anticipated guidance expected that may affect Plan operation decisions. I assume responsibility for any operational errors that may result from such future guidance unless the IRS provides relief.
- I understand that this form is not, nor is it intended to be, an amendment to the Plan; that I will be responsible for reviewing and executing an amendment in the future to formally adopt these changes; and that the SIMPLE IRA Prototype Sponsor or document provider is not providing legal or tax advice.

Signatures

Name of Adopting Employer

Date Signed

X

Signature for Employer

Title

Participation Notice and Summary Description

IMPORTANT: Carefully read and consider the information contained in this notice before you decide whether to start, continue, or change your salary reduction election.

Section A. General Information

Employer Information

Name of Adopting Employer _____

Address _____

City _____ State _____ Zip _____

Telephone _____

Trustee/Custodian/Issuer Information

Name of Trustee, Custodian, or Issuer _____

Address _____

City _____ State _____ Zip _____

Section B. Eligibility Requirements

Opportunity to Participate

This form is intended, in part, to notify you of your rights to choose, during the election period, to make salary reduction contributions under the savings incentive match plan for employees of small employers (SIMPLE) IRA plan established by your employer. The election period is generally the 60-day period before the beginning of each calendar year and the 60-day period before the first day you become eligible to participate. This notice includes a summary description of your employer's SIMPLE IRA plan.

Eligible Employees

Except as provided below, you will be eligible to participate in this plan unless you are covered by a collective bargaining agreement (unless the collective bargaining agreement specifies that you will participate).

In spite of the preceding paragraph, you will be eligible to participate in your employer's SIMPLE IRA plan even if you are covered by a collective bargaining agreement: ☐ YES ☐ NO

Compensation and Service

To become eligible to participate in the plan, you must have earned \$5,000 during any two preceding calendar years and you must be reasonably expected to earn such amount during the current calendar year, unless otherwise specified below.

You are required to earn at least \$_____ (may not exceed \$5,000) during any _____ (may not exceed 2) preceding calendar years and expected to earn at least \$_____ (may not exceed \$5,000) during the current calendar year to be eligible to participate in the Plan.

Section C. Plan Contributions

Financial Institution

Your Employer has elected to make all contributions to a Designated Financial Institution. You may transfer the balance in your SIMPLE IRA, without cost or penalty, from the Designated Financial Institution to a SIMPLE IRA at the financial organization of your choice. To do so, you must request a transfer during the Election Period or during any other period as allowed by the Designated Financial Institution. Upon request, the Designated Financial Institution will periodically transfer your balance.

Salary Reduction Contributions

By completing a Salary Reduction Agreement, you agree to make elective deferrals to this plan. Your Compensation will be reduced each pay period by an amount equal to the percentage of your Compensation you specify on the Salary Reduction Agreement. Generally, your elective deferrals (excluding catch-up contributions) may not exceed \$16,500 for 2025 (after 2025 this limit is subject to cost-of-living adjustments).

Catch-Up Contributions ☐ will ☐ will not be permitted under the plan.

If catch-up contributions are available under the plan and you will attain age 50 on or before the end of the Year, you are eligible to make catch-up contributions. Your catch-up contributions may not exceed \$3,500 for 2025 (after 2025 this amount is subject to cost-of-living adjustments). Beginning in 2025, the catch-up contribution limit for participants age 60, 61, 62, or 63, is the greater of \$5,000 or 150 percent of the 2025 catch-up contribution limit. For years beginning after December 31, 2025, these amounts may be adjusted annually for cost-of-living adjustments.

Participation Notice and Summary Description

Mandatory Increased Elective Deferral and Catch-Up Contribution Limits

If your Employer employed no more than 25 Employees who received at least \$5,000 in compensation in the previous calendar year and did not offer a retirement plan under Internal Revenue Code (IRC) Section 401(a), 403(a), or 403(b) to the same employees during a three-taxable-year period preceding the year that they established the SIMPLE plan, you may defer up to 110 percent of the 2024 elective deferral and catch-up contribution limits. For years beginning after December 31, 2024, this amount may be adjusted annually for cost-of-living adjustments.

Optional Increased Elective Deferral and Catch-Up Contribution Limit

If your Employer employed 26-100 Employees who earned \$5,000 or more in the previous calendar year and did not offer a retirement plan under IRC Section 401(a), 403(a), or 403(b) to the same Employees during a three-taxable-year period preceding the year the SIMPLE plan was established, your Employer may allow you to defer up to 110 percent of the 2024 elective deferral limit and catch-up contribution limit. For years beginning after December 31, 2024, this amount may be adjusted annually for cost-of-living adjustments. If your Employer chooses to allow the increased elective deferral and catch-up contribution limit, the matching contribution or nonelective contribution must also be increased.

Increased elective deferrals and catch-up contributions ☐ will ☐ will not be permitted under the plan.

You may change the amount of your salary reduction contributions by completing and signing a revised Salary Reduction Agreement during the election period or any other period specified below.

You may discontinue making salary reduction contributions at any time during the calendar year by completing and signing a revised Salary Reduction Agreement. You are allowed to commence making salary reduction contributions the first day of the calendar year following the calendar year you cease deferring unless specified otherwise below.

Employer Contributions

For calendar year _____, your employer will make matching contributions equal to 100 percent of your salary reduction contributions which do not exceed three percent of your compensation unless your employer elects to make either the alternative matching contribution or the nonelective contribution described in Options 1 and 2 below.

☐ **Option 1:** Matching contributions in an amount equal to your salary reduction contributions which do not exceed _____% (*must not be less than 1%*). The matching contribution will be increased to four percent of your compensation if your Employer has chosen to allow for the optional increased elective deferral limit.

☐ **Option 2:** Nonelective contributions equal to two percent of compensation on behalf of each eligible employee who earns at least \$5,000 during the year unless a different dollar amount is specified below. The nonelective contribution will be equal to three percent of your compensation if your Employer has chosen to allow the optional increased elective deferral limit.

You are required to earn at least \$_____ (*may not exceed \$5,000*) during the calendar year to be eligible to receive nonelective contributions.

Pre-tax/Roth Contribution Designation

(Employer must indicate whether participants may designate elective deferrals and Employer contributions as Roth SIMPLE IRA contributions under the plan.)

If permitted by the Employer, you may choose to treat all or a portion of elective deferrals or employer contributions as Roth elective deferrals or Roth employer contributions. Roth elective deferrals are taxable to you in the year you would have otherwise received them as wages. Roth matching and nonelective contributions are taxable to you in the year they are deposited to your Roth SIMPLE IRA.

The ability to designate elective deferrals as Roth elective deferrals ☐ will ☐ will not be permitted under the plan.

The ability to designate matching contributions or nonelective contributions as Roth SIMPLE contributions ☐ will ☐ will not be permitted under the plan.

Additional Nonelective Contributions

(Employer must indicate if additional nonelective contributions will be made under the plan.)

Your Employer may choose to make additional nonelective contributions of up to the lesser of 10 percent of compensation or \$5,000 on behalf of each participant.

- ☐ **Option 1:** Additional nonelective contributions will not be made under the plan.
- ☐ **Option 2:** Additional nonelective contributions in the amount of _____% *(must not exceed 10%)* of compensation will be made to participants under the plan.

Section D. Distributions

The following is a summary of the rules applicable to distributions from SIMPLE IRAs. You are advised to refer to your SIMPLE IRA documents and/or seek the assistance of a qualified tax advisor if you have additional questions.

Procedures

SIMPLE IRA assets are fully vested and may be withdrawn at any time subject to taxes and penalties as explained below. The trustee, custodian, or issuer of your SIMPLE IRA, and not your employer, is responsible for making distributions to you upon your request.

Federal Income Tax

Distributions from SIMPLE IRAs are generally taxed as ordinary income in the year in which you receive them. In addition, federal income tax withholding will be applied to your distribution at a rate of 10 percent unless you specify a different rate or waive your right to withholding. Qualified Roth SIMPLE IRA distributions are not subject to taxation.

Penalties

A 25 percent early distribution penalty tax generally applies to SIMPLE IRA distributions and nonqualified distributions of Roth SIMPLE IRA earnings taken within two years of your initial participation in the plan, unless you are age 59½ or older or can claim an exemption from the early distribution penalty described in Internal Revenue Code (IRC) Sec. 72(t)(6). If you are under age 59½, have satisfied the two-year requirement and receive a distribution, you will be subject to a 10 percent early distribution penalty tax.

Rollovers

SIMPLE IRA distributions may be rolled over to other SIMPLE IRAs. If a SIMPLE IRA distribution is properly rolled over, your rollover amount will be excluded when determining the amount of your federal income tax or early distribution penalty tax. You may roll over SIMPLE IRA distributions to regular IRAs, qualified retirement plans, tax-sheltered annuities, and deferred compensation plans. However, you must generally wait two years from the date you become a participant before doing so.

Required Minimum Distributions

You are required to begin taking minimum distributions from your SIMPLE IRA upon attainment of age 73 in accordance with IRS regulations.

Procedures for Withdrawals

If you wish to take a distribution from your SIMPLE IRA, you must complete a withdrawal authorization provided by the trustee, custodian, or issuer of your SIMPLE IRA. In addition, the following procedures apply to you upon requesting a distribution.

Procedures Regarding Transfers

The following additional rules and procedures apply to transfers of your balance in your SIMPLE IRA.

Salary Reduction Agreement

IMPORTANT: Carefully read all sections of this agreement before completing and signing it.

Section A. General Information

Employer and Plan Information

Name of Employer _____
Address _____
City _____ State _____ Zip _____
Telephone _____

Employee Information

Name _____
Home Address _____
City _____ State _____ Zip _____
Employee Number _____ Social Security Number _____

Trustee/Custodian/Issuer Information

Name of Trustee, Custodian, or Issuer _____
Address _____
City _____ State _____ Zip _____

Section B. Terms of Agreement *To Be Completed By the Employer*

Limits on Salary Reduction Contributions

Subject to the requirements of the employer's SIMPLE IRA plan, each employee who is eligible to enroll as a contributing participant may set aside a percentage of his or her pay into the plan (elective deferrals) by signing this Salary Reduction Agreement.

This Salary Reduction Agreement replaces any earlier Salary Reduction Agreement and will remain in effect as long as the employee remains an eligible employee or until he or she provides the employer with a new Salary Reduction Agreement as permitted by the plan. A participant who is age 50 or older by the end of the year may be allowed to make catch-up contributions. A participant's elective deferrals (excluding catch-up contributions) may not exceed \$16,500 for 2025 (after 2025 this amount is subject to cost-of-living adjustments). Beginning in 2025, the catch-up contribution limit for participants age 60, 61, 62, or 63, is the greater of \$5,000 or 150 percent of the 2025 catch-up contribution limit. For years beginning after December 31, 2025, these amounts may be adjusted annually for cost-of-living adjustments.

Mandatory Increased Elective Deferral and Catch-Up Contribution Limit – If the Employer employed no more than 25 Employees who received at least \$5,000 in compensation in the previous calendar year and did not offer a retirement plan under Internal Revenue Code (IRC) Section 401(a), 403(a), or 403(b) to the same employees during a three-taxable-year period preceding the year that they established the SIMPLE plan, a participant's elective deferrals may not exceed 110 percent of the 2024 elective deferral and catch-up contribution limits. For years beginning after December 31, 2024, this amount may be adjusted annually for cost-of-living adjustments.

Mandatory increased Elective Deferral and Catch-Up Contribution limits ☐ will ☐ will not apply under the plan.

Optional Increased Elective Deferral and Catch-Up Contribution Limit – If the Employer employed 26-100 Employees who earned \$5,000 or more in the previous calendar year and did not offer a retirement plan under IRC Section 401(a), 403(a), or 403(b) to the same Employees during a three-taxable-year period preceding the year that they established the SIMPLE plan, the Employer may allow the Employee to defer up to 110 percent of the 2024 elective deferral and catch-up contribution limits. For years beginning after December 31, 2024, this amount may be adjusted annually for cost-of-living adjustments.

Increased elective deferral and catch-up contribution limits ☐ will ☐ will not apply under the plan.

Roth Elective Deferral Option

Employees ☐ may or ☐ may not choose to treat all or a portion of their elective deferrals as Roth elective deferrals.

Changing This Agreement

An employee may change the percentage of pay he or she is setting aside into the plan. Any employee who wishes to make such a change must complete and sign a new Salary Reduction Agreement and give it to the employer during the election period or any other period the employer specifies on the Participation Notice and Summary Description.

Salary Reduction Agreement

Terminating This Agreement

An employee may terminate this Salary Reduction Agreement. After terminating this agreement, an employee cannot again begin making salary reduction contributions until the first day of the calendar year following the calendar year of termination or any other date the employer specifies on the Participation Notice and Summary Description.

Effective Date

This Salary Reduction Agreement will be effective for the pay period which begins _____.

Section C. Authorization *To Be Completed By the Employee***Elective Deferral Agreement**

I, the undersigned employee, wish to set aside, as salary reduction contributions, _____% or \$_____ (which equals _____% of my current rate of pay) into my employer's SIMPLE IRA plan by way of payroll deduction.

Pre-tax/Roth Elective Deferral Designation

If permitted by the Employer as indicated in Section B. above, you may choose to treat all or a portion of elective deferrals as Roth elective deferrals by selecting one of the following options. Roth elective deferrals are taxable to you in the year you would have otherwise received them as wages. *(Select one)*

- ☐ I elect to designate 100% of my elective deferrals, including catch-up contributions, as pre-tax elective deferrals.
- ☐ I elect to designate 100% of my elective deferrals, including catch-up contributions, as Roth elective deferrals.
- ☐ I elect to designate _____% of my elective deferrals as pre-tax elective deferrals and _____% of my elective deferrals as Roth elective deferrals. *(Your percentages, when added together, must equal 100 percent.)*

NOTE: *If no election is made, your elective deferrals will be made as pre-tax elective deferrals. If you are eligible to defer and you attain age 50 before the close of the plan year, you may be able to make catch-up contributions under the SIMPLE IRA plan. Certain limits, as required by law, must be met prior to being eligible to make catch-up contributions. Your election above will pertain to elective deferrals which may include catch-up contributions. See your employer for additional information, including the catch-up contribution limit for the year.*

I agree that my pay will be reduced in the manner I have indicated above, and I affirmatively elect to have this amount contributed to the investments listed below. This Salary Reduction Agreement will continue to be effective while I am employed, unless I change or terminate it as explained in Section B above. I acknowledge that I have read this entire agreement, I understand it, and I agree to its terms. Furthermore, I acknowledge that I have received a copy of the Participation Notice and Summary Description.

Signatures**X**_____
Signature of Employee_____
Date**X**_____
Authorized Signature for Employer_____
Title_____
Date

Pre-Tax/Roth SIMPLE IRA Matching or Nonelective Contribution Election Form

IMPORTANT: Your Employer has chosen to allow Participants to designate whether they wish to receive Matching or Nonelective Contributions as pre-tax SIMPLE IRA contributions or Roth SIMPLE IRA contributions. If you choose to receive pre-tax SIMPLE IRA contributions, you will not be taxed on the contribution until you withdraw it from your SIMPLE IRA. If you choose to receive Roth SIMPLE IRA contributions, you will be taxed on the contribution in the year that it is made to your Roth SIMPLE IRA. You will receive IRS Form 1099-R, Distribution Form Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc., to reflect the taxable Roth SIMPLE IRA contributions.

Section A. General Information

Employer and Plan Information

Name of Plan

Name of Employer

Address

CityStateZip

Employee Information

Name of Employee

Home Address

CityStateZip

Employee NumberSocial Security Number

Section B. Contribution Election and Authorization *To Be Completed By the Participant*

I, the undersigned Participant, wish to receive any Matching or Nonelective Contributions made on my behalf as specified below. I understand that this election will continue to apply until I change it. *(Select one)*

☐ I elect to designate 100% of my Matching or Nonelective Contributions as pre-tax SIMPLE IRA Contributions.

☐ I elect to designate 100% of my Matching or Nonelective Contribution as a Roth SIMPLE IRA Contributions.

NOTE: If no election is made, your Matching or Nonelective Contributions will be made as pre-tax SIMPLE IRA contributions.

I agree that my contributions will be paid in the manner indicated above and I understand that if I elect to receive Roth SIMPLE IRA contributions, I must include the contribution in my income in the year that it is made to my Roth SIMPLE IRA. This election will continue to be effective until I change or terminate it. I acknowledge that I have read this entire Pre-Tax/Roth SIMPLE IRA Matching or Nonelective Contribution Election Form, I understand it, and I agree to its terms.

Signatures

X

Signature of Participant

Date

X

Authorized Signature for Employer

Title

Date