

# Welcome to Employer Solutions Group Retirement Savings Plan - Employer Solutions Group, LLC

932043-00001

Change Form

## 1. Employee Information (Please print)

Married  Not Married

Social Security No.: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

First Name \_\_\_\_\_ M.I. \_\_\_\_\_

Last Name \_\_\_\_\_

Mailing Address \_\_\_\_\_ Apt. No. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone Number \_\_\_\_\_ Email Address \_\_\_\_\_

Date of Birth \_\_\_\_\_ Date of Hire \_\_\_\_\_

## Rollover

Please contact me using the information above to help me consolidate another retirement plan (401(k), 403(b), IRA, etc.) into my Transamerica Retirement Solutions account.

## 2. Reason for Form - Check One

I am changing my current contribution levels.  
(Complete sections 1, 2, 3, and 6)

I am changing my future investment mix.  
(Complete sections 1, 2, 5 and 6)

I am stopping my catch-up contributions.  
(Complete sections 1, 2, 4, and 6)

I am stopping all of my contributions.  
(Complete sections 1, 2 and 6)

I elect not to make contributions to the plan at this time.  
(Complete sections 1, 2 and 6)

## 3. Contribution Amount

I elect to contribute every pay period the following percentage or amount and understand that I can change this election:

A. \_\_\_\_\_ .0% OR \$ \_\_\_\_\_ .00 Traditional 401(k) salary contribution amount on a before-tax basis.

B. \_\_\_\_\_ .0% OR \$ \_\_\_\_\_ .00 Roth 401(k) salary contribution amount on an after-tax basis.

\_\_\_\_\_ .0% OR \$ \_\_\_\_\_ .00 Total salary contribution (A + B).

Your total before-tax and after-tax contribution cannot exceed the plan's limit

**The company may match the contributions you make to the plan during the year. The match amount is discretionary and will be determined at the end of the plan year.**

## 4. Catch-Up Contribution

Consider making a catch-up contribution: if you will be **at least 50 years of age** by year end, and will contribute the maximum permitted by the plan, or will reach the federal limit by year end (\$18,000 in 2016). The maximum catch-up contribution is \$6,000 in 2016.

I elect to contribute:

\$ \_\_\_\_\_ .00 per pay period as a catch-up contribution.

\_\_\_\_\_ .0% of my eligible compensation as a catch-up contribution (enter a percentage 1% to 100%).

I elect to stop making catch-up contributions (except as noted below).

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**5. Investment Mix**

Please invest my *future* plan contributions as indicated.

**Option A: Target date series**

The Target Date Series investment choices are designed for you to allocate 100% of your contribution to the one investment choice that most closely matches your projected retirement date. These investment options are diversified and structured to grow more conservative as the investment option's target date approaches.

**Select only one.**

**If you selected Option A, sign and date in Section 6,** otherwise, proceed to Option B.

	<b>Check One</b>
R05T TA Vanguard Target Retirement Income Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R08H TA Vanguard Target Retirement 2010 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R05U TA Vanguard Target Retirement 2015 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R08I TA Vanguard Target Retirement 2020 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R05V TA Vanguard Target Retirement 2025 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R08J TA Vanguard Target Retirement 2030 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R05W TA Vanguard Target Retirement 2035 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R08K TA Vanguard Target Retirement 2040 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R05X TA Vanguard Target Retirement 2045 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R08L TA Vanguard Target Retirement 2050 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R17X TA Vanguard Target Retirement 2055 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R1MD TA Vanguard Target Retirement 2060 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%

**Option B: Asset Allocation Series**

The Asset Allocation Series investment choices are designed for you to allocate 100% of your contributions to the one investment choice that most closely matches your investment mix reflective of your selected time horizon.

**Select only one.**

**If you selected Option B above, sign and date in Section 6.** Otherwise, proceed to Option C.

	<b>Check One</b>
R06A Transamerica Asset Allocation - Conservative Portfolio Ret Acct (Class: A)	<input type="checkbox"/> 100%
R06B Transamerica Asset Allocation - Moderate Portfolio Ret Acct (Class: A)	<input type="checkbox"/> 100%
R06C Transamerica Asset Allocation - Moderate Growth Portfolio Ret Acct (Class: A)	<input type="checkbox"/> 100%
R06D Transamerica Asset Allocation - Growth Portfolio Ret Acct (Class: A)	<input type="checkbox"/> 100%

**Option C: Create Your Own Investment Portfolio**

If you prefer to create your own investment portfolio, just select from the following available investment choices. All elections must be in whole percentages and total 100%. If you elect to join the plan and fail to make an investment election, or your elections do not equal 100%, your contribution will be invested in Q1V2 Transamerica Stable Value Account.

<b>Asset Class</b>	<b>Sub Asset Class</b>	<b>Investment Choice</b>	<b>% of Contribution</b>
<b>Short Bonds/Stable/MMkt</b>			
	<i>Stable Value</i>	Q1V2 Transamerica Stable Value Account (Class: N/A)	_____ .0%
<b>Interm./Long-Term Bond</b>			
	<i>Intermediate-Term Bonds</i>	R03M Loomis Sayles Bond Ret Acct (Class: N/A)	_____ .0%
	<i>Government Bonds</i>	R03N JPMorgan Government Securities Ret Acct (Class: N/A)	_____ .0%
<b>Aggressive Bonds</b>			
	<i>High Yield Bonds</i>	R03H Transamerica Partners High Yield Bond Ret Acct (Class: N/A)	_____ .0%

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Asset Class	Sub Asset Class	Investment Choice	% of Contribution
<b>Large-Cap Stocks</b>			
	<i>Large-Cap Blend Stocks</i>	R04H American Funds Fundamental Investors Inv Acct (Class: R-3)	_____ .0%
		R045 Transamerica Partners Stock Index Ret Acct (Class: N/A)	_____ .0%
	<i>Large-Cap Growth Stocks</i>	R04N American Funds Growth Fund of America Inv Acct (Class: R-3)	_____ .0%
		R21F Calvert Equity Portfolio Inv Acct (Class: A)	_____ .0%
		R04S Franklin Flex Cap Growth Inv Acct (Class: R)	_____ .0%
		R03S Invesco American Franchise Inv Acct (Class: A)	_____ .0%
		R02H WMC Disciplined US Growth Ret Acct (Class: N/A)	_____ .0%
<b>Small/Mid-Cap Stocks</b>			
	<i>Mid-Cap Value Stocks</i>	R03A Transamerica Partners Mid Value Ret Acct (Class: N/A)	_____ .0%
	<i>Small-Cap Value Stocks</i>	R05N American Century Small Cap Value Inv Acct (Class: A)	_____ .0%
	<i>Small-Cap Blend Stocks</i>	R03U Fidelity Advisor Small Cap Inv Acct (Class: T)	_____ .0%
	<i>Real Estate</i>	R07P Nuveen Real Estate Securities Ret Acct (Class: I)	_____ .0%
<b>International Stocks</b>			
	<i>World/Foreign Stocks</i>	R03L Templeton Foreign Ret Acct (Class: N/A)	_____ .0%
<b>Multi-Asset/Other</b>			
	<i>Balanced</i>	R04Y American Funds Balanced Inv Acct (Class: R-3)	_____ .0%
	<i>Asset Allocation Investment Choices</i>	R06A Transamerica Asset Allocation - Conservative Portfolio Ret Acct (Class: A)	_____ .0%
		R06B Transamerica Asset Allocation - Moderate Portfolio Ret Acct (Class: A)	_____ .0%
		R06C Transamerica Asset Allocation - Moderate Growth Portfolio Ret Acct (Class: A)	_____ .0%
		R06D Transamerica Asset Allocation - Growth Portfolio Ret Acct (Class: A)	_____ .0%
	<i>Target Date Investment Choices</i>	R05T TA Vanguard Target Retirement Income Ret Acct (Class: Investor)	_____ .0%
		R08H TA Vanguard Target Retirement 2010 Ret Acct (Class: Investor)	_____ .0%
		R05U TA Vanguard Target Retirement 2015 Ret Acct (Class: Investor)	_____ .0%
		R08I TA Vanguard Target Retirement 2020 Ret Acct (Class: Investor)	_____ .0%
		R05V TA Vanguard Target Retirement 2025 Ret Acct (Class: Investor)	_____ .0%
		R08J TA Vanguard Target Retirement 2030 Ret Acct (Class: Investor)	_____ .0%
		R05W TA Vanguard Target Retirement 2035 Ret Acct (Class: Investor)	_____ .0%
		R08K TA Vanguard Target Retirement 2040 Ret Acct (Class: Investor)	_____ .0%
		R05X TA Vanguard Target Retirement 2045 Ret Acct (Class: Investor)	_____ .0%
	R08L TA Vanguard Target Retirement 2050 Ret Acct (Class: Investor)	_____ .0%	
	R17X TA Vanguard Target Retirement 2055 Ret Acct (Class: Investor)	_____ .0%	

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Asset Class	Sub Asset Class	Investment Choice	% of Contribution
		R1MD TA Vanguard Target Retirement 2060 Ret Acct (Class: Investor)	_____ .0%

**Total for all investment choices must equal 100%: 100.0%**

**6. Authorization and Signature**

I hereby authorize payroll deduction of plan contributions in accordance with the level(s) I have indicated in this form. I understand this constitutes a "cash or deferred arrangement" under section 401(k) of the Internal Revenue Code and that my contributions are subject to the withdrawal restrictions of the plan. By authorizing a payroll deduction, I understand I am electing to contribute a portion of my salary to the Employer Solutions Group Retirement Savings Plan - Employer Solutions Group, LLC. I understand that certain limitations are imposed on my contributions by Federal law and that my contributions may be refunded to comply with these laws. I further agree that neither Employer Solutions Group, LLC, the plan trustee, nor their affiliates will be liable for any loss when acting upon my instructions believed to be genuine.

I understand I have a duty to review my pay records (pay stub, etc.) to confirm the plan administrator has properly implemented my contribution election(s). Furthermore, I have a duty to inform the plan administrator in writing if I discover any discrepancy between my pay records and the election(s) I have made in this enrollment/change form. I understand I may modify my contribution rate prospectively, at the time I notify plan administrator in writing, consistent with the plan terms. Notification of a discrepancy must be received within four weeks of first contribution, otherwise we will assume you are in accordance with said elections.

EMPLOYEE SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

**SUBMIT SIGNED FORM TO YOUR PLAN ADMINISTRATOR.**

**For Plan Administrator Use Only:**

Plan Administrator Signature \_\_\_\_\_

Date \_\_\_\_\_

**FOR PLAN ADMINISTRATOR USE ONLY:** 4333 Edgewood Road NE, Mail Drop 0001, Cedar Rapids, IA 52499 **Fax#:** 866-846-2236

**Important Notes**

- If you exceed IRS/plan limits (limits apply to the sum of before-tax and after-tax 401(k) contributions), the excess will be automatically recharacterized as catch-up contributions, up to the limit for catch-up contributions for the year unless you do not satisfy the age and contribution requirements to make catch-up contributions. In that case, excess contributions will be returned to you and may result in additional taxable income to you. Please consult with your tax advisor in the event you exceed IRS/plan limits.
- With the exception of one-time deductions, your catch-up contribution election will carry over from year to year.
- The investment mix of catch-up contributions will be the same as your regular before-tax contributions. The IRS/plan limits may affect the amount you can contribute to the plan each year.
- If you are making catch-up contributions but do not satisfy both the age and contribution requirements, your catch-up contributions will be re-characterized as regular contributions at the end of the year.
- Catch-up contributions will be allocated in the same proportion as your total elective contribution. For example, if you have elected to contribute 6% to your traditional 401(k) account and 4% to your Roth 401(k) account, 60% of your total elective contribution will be directed into your traditional 401(k) account and 40% will be directed into your Roth 401(k) account. If you make a Catch-up Contribution of \$6,000, \$3,600 (\$6,000 x .60) of your catch-up contribution will go into your traditional 401(k) account and \$2,400 (\$6,000 x .40) of your Catch-up Contribution will go into your Roth 401(k) account.

# Employer Solutions Group Retirement Savings Plan - Employer Solutions Group, LLC

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Beneficiary Form

Social Security No.: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

You may name anyone you wish as your beneficiary. However, **if you are married and you name someone other than your spouse as beneficiary for all or part of the benefits payable, your spouse must consent to the beneficiary designation and complete the Spousal Consent section.** If your spouse does not complete the Spousal Consent section, your beneficiary will be your spouse, even if you designate a different beneficiary on this form. Remember that changes in marital status may affect your beneficiary designations, so be sure to keep your designation current.

**Submit this completed form to your plan administrator.**

## Beneficiary Designation

I name the following individual(s) to receive my plan benefits in the event of my death in accordance with the terms of the plan. This beneficiary designation cancels and replaces all prior designations and settlement agreements which I have made under the plan. Benefits will be paid to my primary beneficiary(ies), if living. Benefits will be paid to my contingent beneficiary(ies) only if none of my primary beneficiaries are living.

Percentage must be whole percentages and total 100% for Primary Beneficiary(ies).

-and-

Percentages below must be whole percentages and total 100% for Contingent (Secondary) Beneficiary(ies), if any.

**Primary Plan Beneficiary(ies)** - Will receive benefits in the event of your death.

Beneficiary Name(s) and Address(es)	Relationship	Date of Birth	Social Security Number	Total of Benefits (100.0%)
				____.0%
				____.0%
				____.0%
				____.0%

**Contingent Plan Beneficiary(ies)** - Will receive benefits if no primary beneficiary is living at the time of your death.

Beneficiary Name(s) and Address(es)	Relationship	Date of Birth	Social Security Number	Total of Benefits (100.0%)
				____.0%
				____.0%
				____.0%
				____.0%

**NOTE: If you do not designate a percentage for your primary beneficiaries, the benefit will be equally divided among your primary beneficiaries who survive you. If no primary beneficiary survives you and you do not designate a percentage for your contingent beneficiaries, the benefit will be equally divided among your contingent beneficiaries who survive you. If no beneficiary survives you, benefits will be paid as provided under the plan.**

Participant Signature \_\_\_\_\_ Date \_\_\_\_\_

Signed at (City and State) \_\_\_\_\_ Date \_\_\_\_\_

Participant Name (Please print) \_\_\_\_\_

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Social Security No.: \_\_\_\_\_

**Spousal Consent- This section must be completed if your spouse is not designated (100%) as Primary Beneficiary.**

I, spouse of \_\_\_\_\_, hereby consent to the designation of the beneficiary(ies) named on this form. I understand that my spouse has designated someone other than (or in addition to) myself as a beneficiary to receive benefits under this plan. I understand the financial impact of this designation. I also understand that my consent to this designation is irrevocable.

By signing below, I hereby waive all rights to the pre-retirement survivor benefit with respect to that portion of the plan benefits payable to a beneficiary other than myself.

Spouse Name \_\_\_\_\_

Spouse Signature \_\_\_\_\_ Date \_\_\_\_\_

***Notary Public or Plan Representative Signature Required:***

Subscribed and sworn to me before this \_\_\_\_\_ day of \_\_\_\_\_

Signature \_\_\_\_\_

State \_\_\_\_\_ County \_\_\_\_\_