

# M.F.O.W. MONEY PURCHASE PENSION PLAN

## INVESTMENT ELECTION FORM

### Self-Directed Options - Money Purchase Pension Plan

#### **General Information**

As an alternative to the default investment arrangement under the M.F.O.W Money Purchase Pension Plan (the “Plan”), whereby the Trustees make investment decisions on behalf of Participants (known as the “Trustee-Managed Account”), the Plan offers four Participant directed investment options to Plan Participants in order to provide a wider range of Investment Options (known as the “Self-Directed Investment Options”). These Self-Directed Investment Options are provided through Dodge & Cox, which also acts as investment manager for the Trustee-Managed Account.

#### **Self-Directed Investment Option Allocations and Deadlines**

Participants may choose to allocate their existing pension balance and future contributions among **four** Self-Direct Investment Options. The investment election is processed by submitting the Investment Election Form to the Administration Office on the **15th** day of the month before the quarter ends. The deadlines are as follows:

**February 15<sup>th</sup>**  
**May 15<sup>th</sup>**  
**August 15<sup>th</sup>**  
**November 15<sup>th</sup>**

#### **Implementing Elections**

To implement and/or change investments among the Self-Directed Investment Options, a Participant must submit a completed Investment Election Form to the Administration Office. **Note: Absent an election, investment of a Participant’s pension balance and future contributions is defaulted to the Trustee-Managed Account.**

#### **Quarterly Statements**

The Plan Manager will distribute to Participants un-audited statements of their individual accounts following the close of each quarter, including the Trustee-Managed Account and Self-Directed Investment Options.

#### **Annual Statement**

The Plan Manager will provide annual statements which will show Participant’s investment elections and the investment performance of each account, including the Trustee-Managed Account and Self-Directed Investment Options. Please note that the Plan’s fiscal year ends on May 31<sup>st</sup>. The Plan Manager will also provide an annual Participant fee disclosure providing comparative fee and performance information for each of the Self-Directed Investment Options available under the Plan.

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# M.F.O.W. MONEY PURCHASE PENSION PLAN INVESTMENT ELECTION FORM

## Self-Directed Investment Options - Money Purchase Pension Plan

### Self-Directed Investment Options Election

Participants have a choice between **four** Self-Directed Investment Options as an alternative to the Trustee Managed Account. Allocations must be made in at least five percent (5%) increments (e.g. 10%, 15%, 20%, etc.) and the minimum for each account is ten percent (10%).

_____ %	Dodge and Cox Stock Fund
_____ %	Dodge and Cox Income Fund
_____ %	Dodge and Cox Balance Fund
_____ %	Dodge and Cox International Stock Fund
_____ %	Dodge and Cox Global Stock Fund
_____ %	Dodge and Cox Global Bond Fund

### Trustee Managed Account

If you would like all or a portion of your account allocated to the Trustee-Managed Account, you may indicate so below. Allocations must be made in at least five percent (5%) increments (e.g. 10%, 15%, 20%, etc.) and the minimum is ten percent (10%).

\_\_\_\_\_ % Trustee-Managed Account

**Note: Any percentage not allocated under this form will be defaulted to the Trustee-Managed Account.**

### Authorization

By participating in the Self-Directed Investment Options, you understand that you take full responsibility for the performance of the funds that you invest in. The Trustees are not responsible for any decisions that you make regarding the investments of your pension account in Self-Directed Investment Options.

Please provide the information requested below, along with marking your elections, and return it to the Administration Office:

BeneSys Administrators  
P O Box 154  
San Ramon, CA 94583

\_\_\_\_\_  
Participant's Name (Please Print)

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Address

\_\_\_\_\_  
Email Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip Code

(\_\_\_\_\_) \_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Signature

**If you have any questions regarding the Trustee-Managed Account or the Self-Directed Investment Options, please contact the Administration Office at (925) 208-9985. If you have any questions regarding specific investment advice, you should consult your own financial advisor.**