

M.F.O.W. MONEY PURCHASE PLAN

INVESTMENT ELECTION FORM

Self Directed Option - Money Purchase Pension Plan

General Information

As you may know, the Trustees of the M.F.O.W. Money Purchase Pension Plan added four Dodge and Cox investments accounts to the Trustee Managed Account as choices for Plan Participants in order to provide Participants with a wider range of investment options. Dodge and Cox has been the Plan's Investment Manager since its inception. The cost of elections will be paid by the Participant and the additional accounting and initial costs will be paid by the Plan and the Union.

A detailed Notice is provided to Participants together with the Investment Election Form. Also included with the Investment Election Form is a prospectus and fact sheets on the four Dodge and Cox Investment Funds.

Self Directed Option and Deadlines

Participants will be able to allocate their existing pension balance and future contributions into **five** investment options. The investment election is processed by submitting the Investment Election Form to the Administration Office **15** days **prior** to the start of the next quarter. The Administration Office must receive the Participant's election form fifteen days prior to the start of each quarter. The deadlines are as follows:

February 15th
May 15th
August 15th
November 15th

Elections

To implement these investment options, the Participant must submit a completed Investment Election Form to the Administration Office. The cost for the first election is \$80.00 and subsequent elections charges are \$40.00.

Quarterly Statements

The Plan Manager will distribute to participants un-audited statements of their individual accounts following the close of each quarter.

Annual Statement

Future annual statements will show Participant's investment elections and the investment performance of each account. Please note that the "Plan's" fiscal year ends on May 31st.

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Investment Election

Participants have a choice between five investment accounts. 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%).

_____ %	Trustee-Managed Account
_____ %	Dodge and Cox Stock Fund
_____ %	Dodge and Cox Bond Fund
_____ %	Dodge and Cox Balance Fund
_____ %	Dodge and Cox International Stock Fund

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. The Trustees are not responsible for any decisions that you make regarding the investments of your pension account.

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)
Number

Social Security

Address

City

State

Zip Code

(_____) _____
Phone Number

Signature

If you have any questions regarding the Self-Directed 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.