

Merit Resources
Enrollment Form



Participant Information

Name: First _____ Middle _____ Last _____
Address _____
City _____ State _____ Zip _____ Telephone (Including area code) _____ () _____
Date of Birth _____ Social Security Number _____ Date of Hire _____

*Check this box to receive statements, required notices, and other plan information via secure electronic delivery. You may unsubscribe at any time on the slavic401k.com website and there is no extra fee for receiving paper statements via US mail.

* By checking the block, I hereby consent to receive, via electronic delivery from the Administrator, required 401(k) notices that may include: Eligibility notice, Qualified Default Investment Alternatives (QDIA) notice, Safe Harbor notice (if elected), Summary Plan Description (SPD), Auto enrollment notice (if elected), Trade Confirmations, Summary Annual Report (SAR) of the plan, Summary Prospectus for funds, Plan Amendments or modifications, Quarterly Statements, Email Express.

Email Address - Required

Are you an owner, a relative of an owner, or did you make over \$115,000 last year? Yes No

Employer Information

Work site Employer _____ Telephone (Including area code) _____ () _____

For Office Use Only Company # _____ Rep # _____ Plan # _____

Contribution Instructions

- I elect to defer Traditional 401(k) _____% per pay period (The Total contribution between the Roth and Traditional pre-tax 401(k) may not exceed \$18,000 for 2015.)
AND/OR
- I elect to defer ROTH 401(k) _____% per pay period (The Total contribution between the Roth and Traditional pre-tax 401(k) may not exceed \$18,000 for 2015.)

Note:

The total amount may not exceed 99% of your compensation or \$18,000 per year, whichever is less. This deduction will continue until your employer receives written notice of change. Key and Highly Compensated Employees are limited by a test to their deferral percentage. Participants over age 50 may defer an additional \$6,000 (Max \$24,000 under the "catch-up" EGTRRA 2001 provision.)

Please select your investment allocation on the following page. If you do not make an investment election, your account will be invested at the direction of the Trustee into the plans default investment option; a managed account or target date fund.

I do not wish to make deferral contributions at this time

Participant and Employer hereby mutually agree that Employer shall reduce and withhold the above salary reduction amount/percentage from the Participant's Compensation. The Employer shall contribute the amount so withheld to the voluntary 401(k) qualified plan (the Plan, terms and conditions are hereby incorporated by reference). This shall be in effect until Employer receives written notice of change. No distributions will be allowed before age 59 1/2 while still employed by Merit Resources and the work site.

The Annual Plan Administration Fee is \$0 (not prorated). The fee to process plan distributions is \$40 (hardships, rollovers, plan transfers or mergers). There is a \$150 one-time loan document fee and an annual loan maintenance fee of \$50. These fees will be deducted from your account.

Signature of Participant

Date



Enroll online

401(k) Plan Investment Options

You must select either section (A) Pre-Allocated Portfolio or (B) Self-Directed Portfolio. You may not select from both options.

A. Pre-Allocated Portfolios

Aggressive Risk

Moderate Risk

Conservative Risk

The pre-allocated risk based portfolios are managed by Slavic Mutual Funds Management Corp. (SMF), an ERISA 3(38) Fiduciary Advisor. SMF is an affiliate of Slavic401k and charges a 0.35% management fee in addition to the plan asset fee. SMF recommends that you take the risk profile test on the website or in the enrollment booklet before choosing a portfolio.

B. Self-Directed Fund Options

		%		%	
*Specialty Investment Funds					
MMUFX	*MFS Utilities A	_____	FVADX	Franklin Small Cap Value Adv	_____
NWJCX	*Nationwide Ziegler NYSE Arca Tech 100 In	_____	HWMAX	Hotchkiss & Wiley Mid Cap Value	_____
VGELX	*Vanguard Energy Admiral	_____	JMGFX	JPMorgan Mid Cap Growth R5	_____
VGSLX	*Vanguard REIT Index Admiral	_____	VIMAX	Vanguard Mid Cap Index Admiral	_____
Foreign/Global Company Stock Funds					
RWIGX	American Funds Capital World G & I R6	_____	VSGAX	Vanguard Small Cap Growth Index Ad	_____
RRGX	American Funds EuroPacific R6	_____	VSMAX	Vanguard Small Cap Index Admiral	_____
DFCEX	DFA Emerging Markets Core Equity	_____	Large Co. Domestic Stock Funds		
DFISX	DFA Int'l Small Companies	_____	JPIEX	JPMorgan Disciplined Equity	_____
PIEQX	T. Rowe Price Int'l Equity Index	_____	MSFRX	MFS Total Return	_____
Target Date/Asset Allocation					
VTENX	Vanguard Target Retirement 2010	_____	NBSRX	Neuberger Berman Socially Resp	_____
VTXVX	Vanguard Target Retirement 2015	_____	SVSPX	SSgA S&P Index 500	_____
VTWNX	Vanguard Target Retirement 2020	_____	PRFDX	T. Rowe Price Equity Income	_____
VTTVX	Vanguard Target Retirement 2025	_____	PRWAX	T. Rowe Price New American Growth	_____
VTHRX	Vanguard Target Retirement 2030	_____	VTSAX	Vanguard Tot Stock Market Index Adn	_____
VTTHX	Vanguard Target Retirement 2035	_____	Bonds/Money Market Funds		
VFORX	Vanguard Target Retirement 2040	_____	IVHIX	Ivy High Income I	_____
VTIVX	Vanguard Target Retirement 2045	_____	JHBIX	John Hancock Bond I	_____
VFIFX	Vanguard Target Retirement 2050	_____	VAIPX	Vanguard Inflation Protected Securitie	_____
VFFVX	Vanguard Target Retirement 2055	_____	VBILX	Vanguard Intermediate-Term Bond Ind	_____
VTTSX	Vanguard Target Retirement 2060	_____	VSGDX	Vanguard Short-Term Fed Admiral	_____
VTINX	Vanguard Target Retirement Income	_____	VMMXX	Vanguard Prime Money Market	_____
				Total Must = 100%	

*Specialty investments are high risk and only suitable as a small portion of your portfolio. Do not exceed 10% of your assets in any one of these funds or 30% in any combination. Conservative investors should not invest in these funds without professional guidance.

A plan asset fee of 1.21% or less will be charged based upon assets in the plan. All funds and portfolios bear some risk and your account could suffer a loss. There is no guarantee of future performance. Prospectuses are also available online at www.slavic401k.com.

Beneficiary Information

Note: If you are married, name your spouse since your spouse is lawfully your primary beneficiary. If you wish to name someone other than your spouse, your spouse must consent with a notarized signature on this form. If you do not include your beneficiary's SS#, it is your responsibility to provide the number to slavic401k.com. Please do so online under the beneficiary tab after you log into your account.

Primary Beneficiary	Social Security Number	Date of Birth	Percentage	Relationship
Contingent Beneficiary	Social Security Number	Date of Birth	Percentage	Relationship

I, spouse of the participant, understand that under the law, I am automatically the beneficiary who will receive 100% of the death benefits payable under the plan. I voluntarily choose to waive these rights, and I agree to the naming of the beneficiaries designated above.

Signature of Spouse (if applicable)	Date	Notary Public	Date
		State of: _____	My Commission Expires: _____

BY SIGNING THIS AUTHORIZATION YOU:

1. Authorize your employer to deduct from your compensation, the amount stated in your contribution instructions on the front of this form.
2. Authorize your Trustee(s)/Plan Administrator/SIA to: invest your contributions as indicated above, redeem the administrative fees as prescribed by the fee schedule, redeem the plan asset fee and the additional Option A SMF management fee if selected, and pay all sums payable by reason of your death to your named beneficiary.
3. Authorize the use of an SIA clearing account as a conduit of funds to and from the fund families. No interest is paid.
4. Acknowledge that you must notify SIA within 14 business days of account statement mailing if you are not invested as designated on the enrollment form or SIA will not be responsible for any errors. You must have a faxed, dated change form or email record at Slavic to be considered for indemnification of errors. Enrollments and takeovers are processed on a best efforts basis. This account is subject to the terms of the fund's prospectuses.

Signature of Participant

Date