



Instructions

Please print using blue or black ink. NOTE: You should use this form if you are enrolling in the plan for the first time. Keep a copy of this form for your records and return the original to your Benefits Office.

Attention: Benefits Office - Please fax or send completed form to Prudential.

About You

Plan number: 006460, Sub plan number: 000001, Social Security number, Daytime telephone number, First name, MI, Last name, Address, City, State, ZIP code, Date of birth, Gender, Original date employed

Contribution Information

- Pre-Tax Contribution Election. I wish to contribute ...% (indicated by whole or fractional percentages)
Roth Contribution Election. I wish to contribute ...% (indicated by whole or fractional percentages)

Flat dollar elections are only allowed if you wish to maximize the IRS 402(g) contribution limits for the current plan year, including catch-up contributions (if eligible). The minimum flat dollar amount that you may contribute on a per pay basis is \$673.07 and a maximum of \$884.62.

- Pre-Tax Contribution Election. I wish to contribute \$...
Roth Contribution Election. I wish to contribute \$...

Please note, elections that are less than the minimum amount allowed by the plan will be deemed not in good order and will not be honored and may delay your request.

Election to Not Participate in Auto Increases

If you do not opt out of participating in the plan within 30 days, you will be automatically enrolled in the plan and 3% of your salary will be deducted and contributed each pay period and your contributions will be allocated as follows: You will be enrolled in one of the age appropriate JPMorgan Smart Retirement Funds based upon your current age. Please check box below if you do not wish to be automatically enrolled in the plan.

- I choose not to participate in my employer-sponsored retirement plan at this time. I understand I may revoke this election at a later date as provided by my plan.

**Election to
Auto
Increase
Deferral
Percentage**

I elect not to participate in the auto-escalation program. I also acknowledge that by electing not to participate, my contribution rate will not automatically increase by 1 % (annually) every July 1st.

**Investment
Allocation)**

Fill out Option I, Option II, or Option III. **Please complete only one.**

*(Please fill
out Option
I, Option II,
or Option
III. Do not
fill out more
than one
section.)*

By completion of Option I or Option II you enroll in GoalMaker, Prudential's asset allocation program, and you direct Prudential to invest your contribution(s) according to a GoalMaker model portfolio that is based on your risk tolerance and time horizon. You also direct Prudential to automatically rebalance your account quarterly according to the model portfolio chosen. Enrollment in GoalMaker can be canceled at anytime.

Please refer to the Retirement Workbook for more information on rebalancing and age adjustment.

Option I or Option II must be completed accurately, otherwise your investment allocation will be placed in GoalMaker with age adjustment.

Option III must be completed accurately and received by Prudential **before** assets are accepted; otherwise, contributions will be placed in the default investment option selected by your plan. Upon receipt of your completed enrollment form, **all future** contributions will be allocated according to your investment selection. You must contact Prudential to transfer any **existing** funds from the default option.

Morningstar uses a holistic, total wealth approach steeped in research that considers an investor's unique risk preferences and risk capacity to map an investor to the most appropriate overall stock and bond mix in weights represent the optimal combination of "accumulation-oriented" characteristics vs. given the unique profile of the investor.

In applying particular asset allocation models to your individual situation, you should consider your other assets, income, and investments (e.g., equity in a home, Social Security benefits, individual retirement plan investments, savings accounts, and interests in other qualified and non-qualified plans) in addition to your interests in the plan.

There are other designated investment alternatives that have similar risk and return characteristics available and can be viewed in the "design your own allocation section" of this form. More information on these investment alternatives is available by logging on to prudential.com/online/retirement or by calling the number listed on this form.

For informational or educational purposes only. This material is not intended as advice or recommendation about investing or managing your retirement savings. By sharing it, Prudential Retirement is not acting as your fiduciary as defined by the Department of Labor's Fiduciary rule or otherwise. If you need investment advice, please consult with a qualified professional.

Investment Allocation
(continued)

(Please fill out Option I, Option II, or Option III. Do not fill out more than one section.)

Option I – Choose GoalMaker with Age Adjustment

By selecting your risk tolerance, and confirming your expected retirement age below, your contributions will be automatically invested in a GoalMaker model portfolio that is based on your risk tolerance and years left until retirement. You also confirm your participation in GoalMaker's age adjustment feature, which adjusts your allocations over time based on your years left until retirement.

Select Your Risk Tolerance Conservative Moderate Aggressive

Confirm Your Expected Retirement Age

Expected Retirement Age: 6 5

Yes. Please use the default Expected Retirement Age listed above.

No. Please use as my expected retirement age.

OR

Option II – Choose GoalMaker without Age Adjustment

I do not want to take advantage of GoalMaker's age adjustment feature. Please invest my contributions according to the model portfolios selected below and I acknowledge that I have reviewed the additional GoalMaker and investment information within the option 1 section above and that I have received a list of investments with similar risk and return characteristics as noted in the "design you own investment allocation section" of this document. More information on these investment alternatives is available by logging on to prudential.com/online/retirement or by calling the number listed on this form.

Time Horizon
(years until retirement)

GoalMaker Model Portfolio
(check one box only)

0 to 5 Years

Conservative

Moderate

Aggressive

C01

M01

R01

6 to 10 Years

C02

M02

R02

11 to 15 Years

C03

M03

R03

16 + Years

C04

M04

R04

OR

Investment Allocation
(continued)

Option III – Design your own investment allocation

If you would like to design your own asset allocation instead of selecting GoalMaker, designate the percentage of your contribution to be invested in each of the available investment options. (Please use whole percentages. The column(s) must total 100%.)

(Please fill out Option I, Option II, or Option III. Do not fill out more than one section.)

I wish to allocate my contributions to the Plan as follows:

Your Contributions	Codes	Investment Options
_____ %	MU	JPMorgan SmartRetirement Income R6
_____ %	MB	JPMorgan SmartRetirement 2020 R6
_____ %	MC	JPMorgan SmartRetirement 2025 R6
_____ %	MM	JPMorgan SmartRetirement 2030 R6
_____ %	MP	JPMorgan SmartRetirement 2035 R6
_____ %	MQ	JPMorgan SmartRetirement 2040 R6
_____ %	MR	JPMorgan SmartRetirement 2045 R6
_____ %	MS	JPMorgan SmartRetirement 2050 R6
_____ %	MT	JPMorgan SmartRetirement 2055 R6
_____ %	EP	JPMorgan SmartRetirement 2060
_____ %	C3	MW Metropolitan West Tot Ret Bond Fund *
_____ %	K7	American Balanced Fund R6
_____ %	0U	American Funds Capital World Growth and Income Fund R6
_____ %	K8	American Funds EuroPacific Growth Fund R6*
_____ %	54	Gabelli Small Cap Growth I
_____ %	MV	MassMutual Select Mid Growth Eq II
_____ %	K9	American Funds Growth Fund of Amer R6
_____ %	AB	Guaranteed Interest Account*
_____ %	PE	Oakmark I
_____ %	KP	JP Morgan High Yield R6
_____ %	SQ	MFS Value R6*
_____ %	TA	Oppenheimer International Growth
_____ %	M3	Prudential Jennison Growth Fund Z
_____ %	CF	TIAA CREF Mid Cap Value*
_____ %	KU	Vanguard Institutional Index Fund I
_____ %	DX	Wells Fargo Emerging Growth*
_____ %	RP	Vanguard Mid Cap
_____ %	BR	Columbia Balanced Y
_____ %	18	American Beacon Small Cap Val Inst*
_____ %	E3	Prudential Jennison Growth Fund*
1 0 0 %	Total	

*Investments available to the GoalMaker asset allocation offering.

Your Authorization

- I authorize allocations as directed above in compliance with the terms of the plan.
- I choose not to participate in my employer-sponsored retirement plan.

Signature **X**

Date _____

Social Security number _____