

401(A) Enrollment Form

If you have any questions about this form, please speak with your Human Resources representative. After completing this form, please submit it to your Human Resources representative.

SECTION I – PLAN PARTICIPANT INFORMATION

Participant Name _____ Social Security No. _____

Mailing Address _____ Date of Birth _____

City _____ State _____ ZIP _____ Date of Hire _____

Email Address _____ Phone Number _____

Employer Name _____

SECTION II – INVESTMENT DIRECTION

This list is for informational purposes only. You may not select investments on this form. Once you enroll in the Plan, you will be able to make initial investment selections and changes to your investment allocations by visiting <https://www.gacities.com/retirement-and-insurance/defined-contribution-program> and clicking on "Login for Plan Participants."

The money in your account will automatically be invested into the age appropriate T. Rowe Price Target Date fund, unless you choose otherwise by calling the number or visiting the website listed above. You can find information on each investment fund online at <https://www.gacities.com/retirement-and-insurance/defined-contribution-program-funds>.

Listing of Investment Funds by Type

Target Date Fund

T. Rowe Price Retirement 2010 Fund I
T. Rowe Price Retirement 2015 Fund I
T. Rowe Price Retirement 2020 Fund I
T. Rowe Price Retirement 2025 Fund I
T. Rowe Price Retirement 2030 Fund I
T. Rowe Price Retirement 2035 Fund I
T. Rowe Price Retirement 2040 Fund I
T. Rowe Price Retirement 2045 Fund I
T. Rowe Price Retirement 2050 Fund I
T. Rowe Price Retirement 2055 Fund I
T. Rowe Price Retirement 2060 Fund I
T. Rowe Price Retirement 2065 Fund I
T. Rowe Price Retirement 2070 Fund I

General Bond

Prudential Total Return Bond Fund
Vanguard Total Bond Market Index Adm

Large Company

Vanguard Windsor II Fund Admiral Shares
Vanguard Institutional Index Instl
T. Rowe Price Large Cap Core Growth

Real Asset

Principal Diversified Real Asset Fund

Small-Mid Company

Eaton Vance Atlanta Capital Smid-Cap
Vanguard Extended Market Idx Adm

International

Vanguard Total Intl Stock Index Instl
Hartford International Opportunities

Stable Value

Invesco Stable Value

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SECTION III – EXPLANATION

Under the terms of the Plan, you may designate a beneficiary (an individual) to receive amounts remaining in your Plan account at the time of your death.

You can change your beneficiary designation at any time by going online to <https://www.gacities.com/retirement-and-insurance/defined-contribution-program> and click on "Login for Plan Participants," or completing a new beneficiary designation form on paper. If you choose to change your beneficiary designation on a paper form rather than online, you must submit the form to the Plan Administrator prior to your death or it will not be effective.

If you do not designate a beneficiary, or your designated beneficiary and any alternate beneficiary predecease you, the terms of the Plan will determine who will receive payment of your Plan account.

SECTION IV – DESIGNATION OF BENEFICIARY (Attach Additional Pages if Needed)

A. Primary Beneficiary(ies). I hereby designate the following as my primary beneficiary(ies) under the Plan (total must equal 100%):

Name	Spouse/Non-Spouse	Date of Birth	Percentage
_____	_____	_____	_____
_____	_____	_____	_____

B. Alternate Beneficiary(ies). If my primary beneficiary(ies) predecease me, I hereby designate the following as my alternate beneficiary(ies) under the Plan (total must equal 100%):

Name	Spouse/Non-Spouse	Date of Birth	Percentage
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

SECTION V – SIGNATURE

Participant's Signature

_____/_____/_____
Date

Employer Use Only

Authorized Signature

_____/_____/_____
Date

In the event of a conflict between this form and Federal law or the Plan Documents, Federal law or the Plan Documents will control.



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SECTION VI – ADDITIONAL INFORMATION REGARDING DEFFERALS

Investment Elections. Investment elections for contributions will default to your applicable Target Date Fund unless you make an investment election online. To make an initial investment election or change a previous investment election or allocation, visit <https://www.gacities.com/retirement-and-insurance/defined-contribution-program> and click on “Login for Plan Participants.”

Effective date/term/changes. This Form is effective on the date the Plan Administrator accepts it and remains in effect until I change (revoke or modify) it. I may change this Form only by providing to the Plan Administrator a new Form or by updating the applicable information online at <https://www.gacities.com/retirement-and-insurance/defined-contribution-program> and click on “Login for Plan Participants.”

Investment. My 401(a) defined contribution account(s) will be subject to Trust investment gain or loss in accordance with my investment direction.

Duty to review pay records. I understand I have a duty to review my pay records (pay stub, etc.) to confirm the Employer has properly implemented my contributions under the 401(a) defined contribution plan. Furthermore, I have a duty to inform the Plan Administrator if I discover any discrepancy between my pay records and the Plan. I understand that my failure to report any discrepancy may result in a loss of or reduction in my Plan assets.