

Northern California Carpenters 401(k) Plan



FORM to ELECT 401(k) RETIREMENT CONTRIBUTIONS

Please complete this form (type or print) and submit it to your Employer.

MY INFORMATION	FIRST NAME	MI	LAST NAME	
	SOCIAL SECURITY NO.		BIRTHDATE	
	STREET ADDRESS			
	CITY	STATE	ZIP CODE	
	EMPLOYER'S NAME			
RETIREMENT ELECTION	I would like \$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Per Hour PRE-TAX Contribution sent to my NCC 401(k) Account		I would like \$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Per Hour ROTH Contribution sent to my NCC 401(k) Account	
	IMPORTANT NOTES <ul style="list-style-type: none"> • If you are under age 50: <ul style="list-style-type: none"> ○ The amount you elect to contribute cannot exceed \$11.75 per hour. ○ The total amount you can contribute in 2020 is \$19,500. • If you are age 50 or older: <ul style="list-style-type: none"> ○ The amount you elect to contribute cannot exceed \$15.25 per hour. ○ The total amount you can contribute in 2020 is \$26,000. • Contribution limits may change each year. If you exceed contribution limits in a year, the money will be sent back to you in wages. • If you change Employers, you will need to complete and submit a new Form to Elect 401(k) Retirement Contributions to your new Employer. This enrollment form will not follow you to your new Employer. • To change your withholding amount, submit a new Form. • To STOP withholding, submit a new Form with ZERO entered above. • To participate in the 401(k) Plan you must be receiving Annuity Contributions. 			
AUTHORIZATION	I hereby elect to have pre-tax and/or Roth 401(k) After-tax contributions made to the Plan and authorize my Employer to withhold the above hourly amount of my compensation for each payroll period after the effective date of this authorization, provided I have met the eligibility requirements under the Plan. I understand and agree that this election will continue in effect while I am employed with my current employer until I change this election or cease to be employed by the current employer. I understand that the amount I elect can be decreased by my Employer at any time in order to comply with the requirements of the Internal Revenue Code and in the event that my pre-tax and/or Roth 401(k) After-tax contributions in any year exceed those permitted by the Plan, the excess (plus any credited earnings) may be returned to me.			
	Employee's Signature: _____ Date: _____			

If you are enrolling in the Plan for the first time, your initial contribution will be invested as follows:

Default Investment Fund**	Year of birth
Pensionmark Asset Allocation Income	1948 or earlier
Pensionmark Asset Allocation 2015	1949 – 1953
Pensionmark Asset Allocation 2020	1954 – 1958
Pensionmark Asset Allocation 2025	1959 – 1963
Pensionmark Asset Allocation 2030	1964 – 1968
Pensionmark Asset Allocation 2035	1969 – 1973
Pensionmark Asset Allocation 2040	1974 – 1978
Pensionmark Asset Allocation 2045	1979 – 1983
Pensionmark Asset Allocation 2050	1984 or later

**** These investments are intended to be a Qualified Default Investment Alternative (QDIA)**

Once your first contribution has been invested, you may access *MyLifeNow*[™] (www.mylife.jhrps.com or **1-833-38-UNION (1-833-388-6466)**) to change how your future contributions and/or existing account balance is invested. You may obtain information on the other funds offered in the Plan or request a fund prospectus by contacting *MyLifeNow*. This election may be changed any business day (a day on which the New York Stock Exchange (NYSE) is open) by using *MyLifeNow*. Any change made and confirmed to your investment election before 4:00 p.m. Eastern Time (ET) on any business day will generally be effective as of the close of that day. A change confirmed on or after 4:00 p.m. ET, or on weekends or holidays, will generally be effective as of the close of the next business day. In the event the NYSE closes prior to 4:00 p.m. ET on any business day, a change made and confirmed before the time the NYSE closes will generally be effective as of the close of that day. A change made or confirmed on or after such closing time will generally be effective as of the close of the next business day.