



Forrest T. Jones & Company
 403b Plan Administrator
 3130 Broadway • Kansas City, MO 64111
 1-888-FTJ-4EDUCATORS (1-888-385-4338)

403b Participation Agreement

Part 1: Participation Information (Please Print) Participation Information has changed.

Name _____ Social Security Number _____
 Address _____ Date of Birth _____
 City _____ State _____ ZIP _____ Home Phone _____
 Employer _____ Work Phone _____
 Employee Hire Date _____ Current Contribution Amount \$ _____

403(b) Salary Reduction Election and Investment Election – I wish to make salary reduction contributions to the 403(b) Program as follows: *Enter an amount that does not exceed the lesser of (1) 100 percent of your compensation OR (2) \$17,500 per year excluding any additional "catch up" contributions. This election supersedes any previous election made.*

Part 2: Salary Reduction Program Instructions

	New Amount	Effective Date
<input type="checkbox"/> I wish to Initiate a Salary Reduction Program (Per Pay Period).	\$ _____	___/___/___
<input type="checkbox"/> Increase/Decrease my current modal contribution to: (Per Pay Period).	\$ _____	___/___/___
<input type="checkbox"/> Increase \$ _____ <input type="checkbox"/> Decrease \$ _____		
<input type="checkbox"/> Change from (vendor) _____ to (vendor) _____.		___/___/___
from (vendor) _____ to (vendor) _____.		___/___/___
from (vendor) _____ to (vendor) _____.		___/___/___

No Change.

Investment Company (Vendor)	Comments	Amount of Contribution
1. _____	_____	\$ _____
2. _____	_____	\$ _____
3. _____	_____	\$ _____

Contribution Mode: 26 x 24 x 12 x **Total Annual:** \$ _____
 10 x 9 x Other: _____

I wish to discontinue my Salary Reduction Program.
 No, **I do not wish to participate at this time.** If in the future I choose to participate, I will contact my employer and/or its Third Party Administrator.

Part 3: Signatures

✓ Employee Signature **X** _____ Date ___/___/___
 ✓ Employer _____ Title _____ Date ___/___/___
 ✓ Verifying Agent Signature **X** _____ Date ___/___/___

Part 4: Agreement

The above named Employee agrees to modify his/her salary as indicated above. Employer agrees to contribute this amount on Employee's behalf into the annuity or custodial accounts selected by Employee. All parties intend that the requirements of all applicable state or federal income tax rules and regulations (Applicable Law) will be met. The Employee understands and agrees to the following:

1. This Salary Reduction Agreement is legally binding and irrevocable with respect to amounts paid or available while this agreement is in effect.
2. This Salary Reduction Agreement may be changed with respect to amounts not yet paid or available in accordance with the Employer's administrative procedures.
3. This Salary Reduction Agreement may be terminated at any time for amounts not yet paid or available, and any termination request is permanent and remains in effect until a new Salary Reduction Agreement is submitted.
4. FTJ will assume the responsibility for determining that Service Provider contracts are 403(b) qualified.

Employee acknowledges that Employer has made no representation to Employee regarding the advisability, appropriateness, or tax consequences of the purchase of the annuity and/or custodial account described herein. Employee agrees Employer shall have no liability whatsoever for all losses suffered by Employee with regard to his/her selection of the annuity and/or custodial account; its terms; the selection of the insurance company or regulated investment company; the financial condition, operation of or benefits provided by said insurance company or regulated investment company; or his/her selection and purchase of shares of regulated investment companies. Nothing herein shall affect the terms of employment between Employer and Employee. This Agreement supersedes all prior salary reduction agreements and shall automatically terminate if Employee's employment is terminated.

Important Information

1. Employer does not choose the annuity contract or custodial account in which Employee contributions are invested.
2. Employees are responsible for setting up and signing the legal documents to establish their annuity contracts or custodial accounts. However, in certain group annuity contracts, the Employer is required to establish the contract.
3. In order to receive the expected tax results, Employees are responsible for investing in annuity contracts or custodial accounts that meet the requirements of Section 403(b) of the Internal Revenue Code. FTJ will ascertain that Service Providers meet the requirements of Section 403(b).
4. Employees are responsible for naming a beneficiary under annuity contracts or custodial accounts. This is normally done at the time the contract or account is established. Beneficiary designations should be reviewed periodically.
5. Employees are responsible for all distributions and any other transactions with their Employer. All rights under contracts or accounts are enforceable solely by Employee, Employee beneficiary or Employee's authorized representative. Employee must deal directly with his/her Employer to make loans, transfer to different contracts or custodial accounts, begin distributions, or any other transaction.
6. FTJ is responsible for determining that salary reductions do not exceed the allowable contribution limits under Applicable Law, and will complete annual maximum allowable contribution calculations.