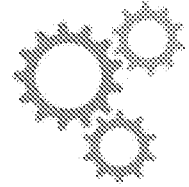




401(k) Plan Deferral



If you wish to withhold 401(k) retirement savings from your paycheck return this form to your employer.

Instructions:

- 1) Complete the form below.
- 2) Sign the form.
- 3) Return it to your employer.

YOUR INFORMATION		
Last Name	First	Middle
Social Security Number		

Choose either a percentage OR a dollar amount you want withheld from your paycheck.

401(k) PAYROLL DEDUCTION	Percentage (use whole percentages)	Dollar Amount (each paycheck)
Pre-tax 401(k)	%	\$

Pre-tax 401(k) withheld reduces your taxable income each payroll. Income tax is not withheld from your paycheck on this amount. When benefits are paid from the Pre-tax 401(k) account they are taxed when you receive them, unless you rollover your payment to an IRA or another retirement plan.

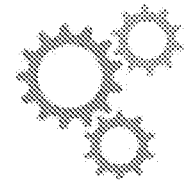
You may not withdraw amounts from the Pre-tax 401(k) account while you work for the company unless you are over age 59 ½ or have a proven financial hardship under the terms of the plan.

This withholding will apply as soon as administratively possible to the payroll period you are eligible to make or change your 401(k) percentage under the terms of the plan.

Sign Here: _____ Date: _____

Have Questions??? Call 1-800-933-3863, weekdays between 7:00 a.m. and 7:00 p.m. Central Time

Enrollment Beneficiary Information



You should enroll and provide beneficiary information. You may do this online, or by returning this form to the plan's recordkeeper. The quickest way to do this is online!

Online Instructions:

- 1) Go to www.thecontractorsplan.com and login in with your **Username** and **Password**.
- 2) If this is the first time you have used the website, click on the **"New Users: Register Here"** link, click the **"Social Security #"** button under "New User? Create an account". Your first time username is your social security number and your password is your date of birth.
- 3) If necessary, click the **"Retirement"** icon, and then click the **"Personal Information"** and **"Beneficiary"** screens to start your enrollment process. It's easy and quick!
- 4) **If you cannot login, mail the form below.**

OR -----

Mail Instructions:

- 1) Complete the form below.
- 2) Sign the form.
- 3) Mail it to The Contractors Plan.

Mailing Address:

**The Contractors Plan
11910 Anderson Mill Rd
Austin, TX 78726-1135**

YOUR INFORMATION			
Company Name	Group #		
Last Name	First	Middle	
Social Security Number	Are you currently (circle one):	Married	Single

YOUR BENEFICIARY INFORMATION		
Last Name	First	Middle
Social Security Number	Relation to you (Spouse, Child, Other):	
Street Address (if different)	Apt #	
City	State	ZIP

If you are married and designate someone other than your spouse as your beneficiary, your spouse must agree to the other beneficiary below, and your spouse's signature must be notarized.

SPOUSE'S CONSENT TO ANOTHER BENEFICIARY (SEE PAGE 2 FOR ADDITIONAL INFORMATION)	
I hereby agree to the beneficiary selected for this retirement account. I also understand that allowing this beneficiary means that I will also not be paid a Preretirement Survivor Annuity if my spouse dies before receiving benefits from the plan, since the retirement account will be paid to the other beneficiary. I understand that I cannot change this consent unless the employee completes a new beneficiary form in the future. See page 2 of this form for additional information.	
_____ Signature of Spouse (Must be Notarized)	
WITNESS: Before me, the undersigned, a Notary Public, personally appeared _____ (SPOUSE), who signed this form above as a free and voluntary act. In witness hereof, I have signed my name and affixed my official seal this _____ day of _____ Year _____.	
State of _____ County, Parish, Jurisdiction _____	
Notary Public's Signature _____ My commission expires _____	

Sign Here: _____ **Date:** _____

Information for all Employees:

If you die before receiving your benefits from the Plan, the vested amount of your account will be paid to your beneficiary.

You may add additional information about your beneficiaries, or name multiple beneficiaries or contingent beneficiaries online at www.thecontractorsplan.com.

If you are Married or if you get Married:

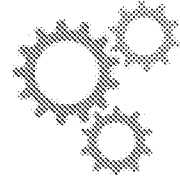
If you are married at the time of your death, your spouse will automatically be your beneficiary, unless you and your spouse agree to another beneficiary.

If you are married at the time of death and have over \$5,000 in your retirement account, your spouse has a legally protected right to be paid an annuity, called a "Preretirement Survivor Annuity." The annuity would provide your spouse with monthly payments spread out over the rest of their lifetime. Your spouse would have the right to choose any payment option available, including payment of your entire account at one time in a lump sum of equal value. If you become divorced, your spouse no longer will have a right to the benefit unless you specifically designate your ex-spouse as your beneficiary after the divorce.

If you are married and wish to have the beneficiary of this account be someone other than your spouse, you "waive" your right to have your account paid to your spouse as a Preretirement Survivor Annuity. In addition, your spouse must agree with the beneficiary you chose. To do this, your spouse must complete the "Spouse's Consent to Another Beneficiary" section of the form, and sign the form before a notary public to be valid.

You may decide to change your beneficiary, including changing it back to your spouse, by completing a new beneficiary form. If you are married, you may waive the payment of the Preretirement Survivor Annuity at any time (and specify a beneficiary other than your spouse). However, if you are under age 35 the waiver will not be valid after the July 1st before your 35th birthday. A new beneficiary form must be completed after July 1st that year, and your spouse would need to consent to the new beneficiary form at that time.

Have Questions??? Call 1-800-933-3863, weekdays between 7:00 a.m. and 7:00 p.m. Central Time



You may rollover other retirement accounts to The Contractors Retirement Plan.

Instructions:

- 1) You may rollover balances from other qualified retirement plans and IRA accounts to The Contractors Plan.
- 2) Consolidate your retirement accounts in one place for easy management.
- 3) You may rollover
 - 401(k) plans
 - IRAs
 - Profit Sharing or Money Purchase plans
 - 403(b) plans or annuities
 - ESOP plan cash distributions
 - Qualified 457 plans
 - SIMPLE plans or SIMPLE annuities
- 4) You may NOT rollover after-tax employee contribution balances from IRAs, or after-tax employee contributions or Roth accounts from other retirement plans or annuities.
- 5) Request a distribution from the other account, when completing their paperwork, select a **Direct Rollover** to:

**The Contractors Retirement Plan
Your Current Company's Name
11910 Anderson Mill Rd
Austin, TX 78726-1135**

Normally this is all we need. If there is any problem with the check or the information received from the prior account, we may request additional information from you or the prior financial institution prior to processing your rollover check.

If you receive the rollover check, forward it and the information below to The Contractors Retirement Plan address above, including any additional information that came with the check.

YOUR CURRENT INFORMATION		
Last Name	First	Middle
Social Security Number	Company Name	

Have Questions??? Call 1-800-933-3863, weekdays between 7:00 a.m. and 7:00 p.m. Central Time