

This Guide Includes:

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- > 403(b) FAQs
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403(b) Plan EMPLOYEE GUIDE



Saving Today
for Your Tomorrow

ENROLLMENT GUIDE

3 get started in
easy steps

Step 1

Establishing your 403(b) Plan Account!

Do you know how much money you'll need for retirement? Many people don't! What we do know is that inflation and taxes will continue to erode your income. We also know that relying on Social Security and pension benefits as your sole retirement income will probably not provide enough to maintain your lifestyle. You need an additional retirement savings program to help you achieve the retirement you're planning on.

One of the best ways to invest for your future is through a retirement plan known as a 403(b). A 403(b) plan combines pretax salary deferrals with tax-deferred earnings, offering you a sound savings formula with:

- Convenient, regular savings program through salary deferral
- Higher pretax contribution limits than a IRA
- Reduced taxes on your income
- Deferred taxes on your earnings
- Flexible investment choices

Read the materials in your 403(b) Employee Guide carefully.

Learn how a 403(b) plan operates, the importance of saving for your retirement, the fundamentals of investing and answers to common questions.

Step 2

Complete the Enrollment Form.

Fill out all the information requested including the percentage of your wages/salary you want to withhold each pay period and beneficiary designation. Be sure to sign and date the form.

Step 3

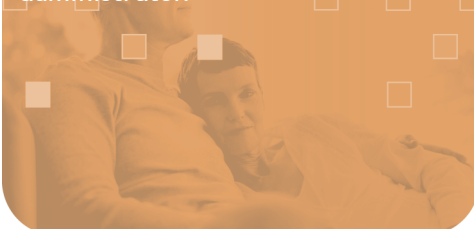
Access your 403(b) Account.

After your enrollment form is completed and logged into the system your plan administrator will provide you with an account number and initial password and instructions on how to access your account online.

Once you've logged in you will be able to change your password, learn more about your 403(b) plan features, review the investment choices and make your investment elections - with the assistance of your financial advisor (if applicable).

Your online account contains valuable information and tools to manage your 403(b) account, help you make an informed decision with the investing of your retirement savings to meet your specific retirement goals and investment objectives.

Please Note: If you do not have access to the Internet you may request a investment election form by contacting your employer or plan administrator.



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A Retirement Savings Plan is a key benefit offered by your Employer.

Don't wait to start saving today for your tomorrow.

Benefits of 403(b) Plans

A retirement plan is one of the most important benefits your employer can offer.

A 403(b) is an employer sponsored plan that allows you to contribute pre-tax dollars to build up tax-deferred retirement income. Contributions and earnings are not taxed until you receive distributions, usually at retirement.

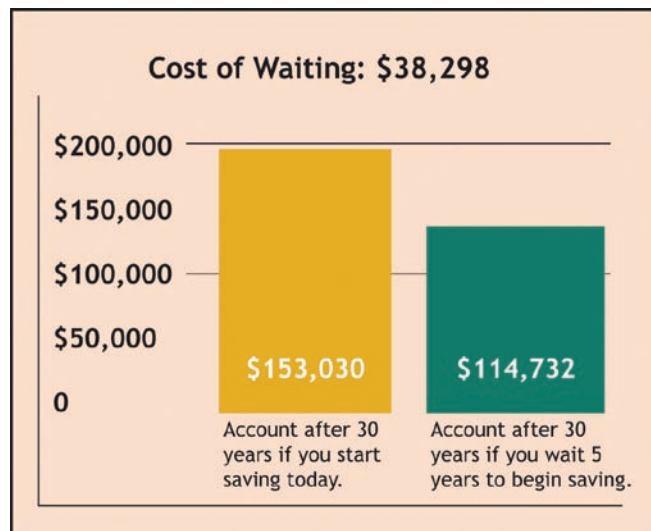
If you decide to participate, you'll have an individually held account in your name that represents a combination of your regular salary deferral contributions and any eligible rollover contributions that you transfer in from other retirement accounts.

Whatever your age, it's crucial to organize your plans for retirement now and to put them into action without delay.

Consider this:

Just to maintain your same standard of living during retirement, some experts say that you'll need as much as 70 - 80 percent of your final annual income for every year you're retired.

And, to be on the safe side when you plan, it would be wise to count less on Social Security and other government support and rely more on your own efforts for financial security in retirement.



Assumes a starting salary of \$30,000 with 4% raises each year and an annual contribution rate of 6%. Based on a 9% average annual rate of return over 30 years. For illustrative purposes only. Actual results may vary.

Convenient salary deferral contributions give you a systematic savings plan and an immediate tax break allowing you to keep more of what you earn.

Salary deferrals are your opportunity to save for retirement now and pay taxes later- when you withdraw your money. This deferred tax break is the government’s way of encouraging you to save as much as you can today, so that you benefit over the long term.

As the example below shows, because your contributions are made on a pretax basis, the impact on your take-home pay is minimal.

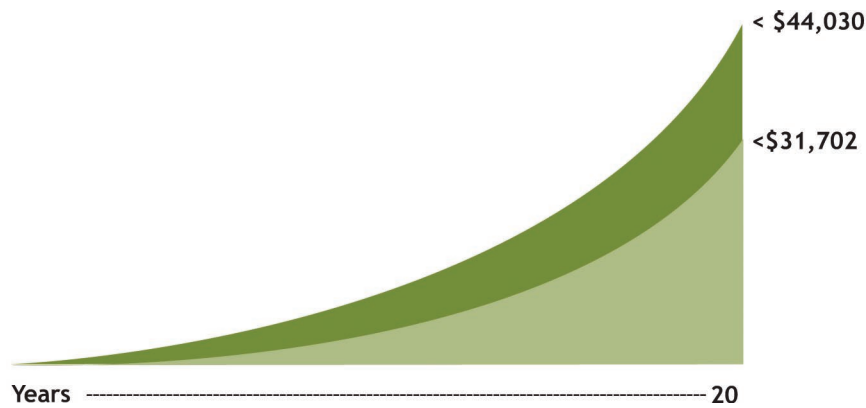
Not Participating		Participating	
Weekly Pay	\$900	Weekly Pay	\$900
Salary Deferral	\$0	Salary Deferral	\$60
Taxable Amount	\$900	Taxable Amount	\$840
Take-home after taxes	\$648	Take-home after taxes	\$604.80

Based on a 28% tax bracket

Difference \$43.20

As you can see, you spend \$43.20 and save \$60.00!

To see how a \$60 weekly contribution would add up over the years, consider the following: In just 20 years, savings in a tax-deferred 403(b) plan will outpace a taxable savings account by 30%! As you can see, the funds in your 403(b) account would total \$153,930 compared to over \$110,830 in the taxable account. *



* This example assumes a hypothetical 8% annual return before inflation with all capital gains and dividends reinvested. It also assumes a 28% tax rate on savings.

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Save Now...
Pay Taxes Later

403(b) Plan Savings
Accumulate Faster

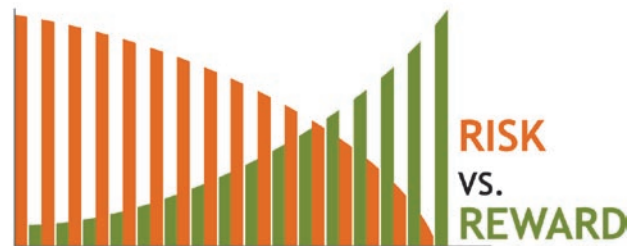


Fundamentals of Investing

When building an investment plan, it's important to have some guidelines to keep you on track with long-term investing. To help you with this, we have outlined four ground rules for long-term investing:

1 Know your Investment Style.

Know your feelings and tolerance for risk. Make sure you choose investments that you're comfortable with and appropriate for your retirement savings goals.



2 Develop a Diversified Portfolio.

Choose an appropriate asset allocation model when deciding your investments. Be sure to diversify, both among asset classes (stocks, bonds, and cash equivalents), and within each class. Doing so can spread risk over a variety of investments and may provide more consistent and reliable outcomes.



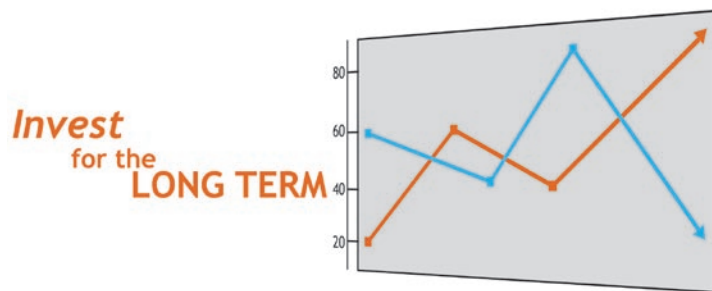
3 Stay on Track.

Review your portfolio whenever personal circumstances change or at least once a year. You'll need to evaluate the performance of your investments against relevant benchmarks and, when necessary, rebalance your portfolio to stay on track with your retirement savings plan.



4 Take a long-term view.

Maintain the discipline to hold onto or add to appropriate investments through down markets as well as up markets.



If you're a new investor, it pays to gather as much information as you can. Read up on investing and money management techniques. Make a periodic review. Even if you're an experienced investor, it's important to review and possibly adjust your plan periodically to make sure it's still appropriate. You'll want to review these areas on at least an annual basis:

- Investment results
- Life changes, such as employment status, housing or health
- Your financial situation
- Your objectives & portfolio allocation

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Getting started on The Road to Retirement

Getting started on the road to retirement requires a comprehensive strategy. To help you define and implement your strategy, the *Retirement Roadmap* included in this enrollment kit leads you through each step of putting your strategy to work for your retirement.

Step 1 **Set Goals**

The Retirement Points Questionnaire helps you define your goals by asking questions such as:

- When do you plan to retire?
- How much money have you saved?
- How much money will you need?

Step 2 **Create Your Retirement Strategy**

Mapping Your Retirement Needs is the second section of the Retirement Roadmap. It helps you analyze your resources, determine what type of investor you are, and outline some goals for retirement.

Step 3 **Select Your Asset Allocation Strategy**

To make your money work for you, you must create an investment mix suited to your goals. The Enrollment Worksheet includes a menu of investment options available for each type of investor. Your financial advisor can help you understand the investment choices available, and educate you on the ones which may best suit your needs.

Remember...through every step,
your financial advisor is available to
make the process **simple and clear.**



My Retirement Plan

Use the Retirement Points Questionnaire starting at the bottom of this page, to complete the information below. Fill in the boxes that correspond to those marked in the questionnaire. Use this information to help you choose individual fund selections to create your own portfolio or, when available, to help you determine if a model portfolio is right for you. Keep this booklet for your own reference, and give your completed enrollment materials to your employer.

Once you have mapped out your retirement strategy, use the Enrollment Worksheet and the optional Online Enrollment Guide to establish your account.

Annual income needed during retirement years (adjusted for Social Security and a lower cost lifestyle).	A	<input type="text"/>
The lump sum you'll need when you retire that corresponds to your annual retirement income needed.	B	<input type="text"/>
Your monthly savings that corresponds to the amount you'll need to cover your lump sum.	C	<input type="text"/>
Your investment profile.	D	<input type="text"/>

Retirement Points Questionnaire

This questionnaire has the following features:

- The Sample Column - This column contains sample numbers for each box as you go along. The samples are there to help keep you on track.
- Specially Marked Boxes - The letters in the Compass Points Questionnaire correspond to the letters above. After you fill in the blanks in the questionnaire, copy the numbers to these lettered boxes.
- Charts and Tables - Use charts and tables to determine the answers to select questions.

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1 What is your current gross annual salary (salary before taxes)?

Sample	Box 1
\$25,000	

2 In how many years do you plan to retire?

Box 2	
30	

3 Based on the number of years you have until retirement, use the table below to determine your inflation rate

Box 3	
3.2	

Inflation									
Years to retirement	45	40	35	30	25	20	15	10	5
Estimated inflation rate	5.8	4.8	3.9	3.2	2.7	2.2	1.8	1.5	1.2

4 Multiply your gross annual salary by inflation (Box 1 X Box 3). This is the annual retirement income you will need to keep up with inflation.

Sample	Box 4
\$80,000	

5 Using the table below, determine estimated annual Social Security benefit.

Box 5	
\$9,002	

Note: The accuracy of these estimates depends on the pattern of your actual past earnings and on your earnings in the future. These figures are educated estimates based on examples provided by the Social Security Administration. For a more accurate estimate of your Social Security benefit, request a form from the Social Security Administration by calling (800) 772-1213. You can also reach the Social Security Administration on the Internet at www.ssa.gov.

Estimated Annual Social Security Benefit						
Current Age	Current Annual Salary					
	\$25,000	\$35,000	\$45,000	\$55,000	\$65,000	\$68,000+
25	\$8,946	\$11,594	\$12,763	\$13,932	\$15,101	\$15,484
30	\$9,002	\$11,631	\$12,810	\$13,990	\$15,169	\$15,519
35	\$9,112	\$11,603	\$12,902	\$14,102	\$15,215	\$15,522
40	\$10,143	\$12,884	\$14,228	\$15,489	\$16,570	\$16,889
45	\$11,210	\$13,773	\$15,023	\$16,271	\$17,399	\$17,710
50	\$12,623	\$13,848	\$15,031	\$16,246	\$17,266	\$17,513
55	\$12,831	\$13,893	\$15,014	\$16,075	\$16,906	\$17,089
60	\$13,712	\$14,720	\$15,762	\$16,685	\$17,367	\$17,492

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6 Subtract your Estimated Annual Social Security Benefit (Box 5) from the annual retirement income you will need to keep up with inflation (Box 4). This is how much you need each year in retirement to maintain your current lifestyle.

Sample Box 6

\$70,998	
----------	--

7 Estimate the adjustment to maintain your current lifestyle. Experts say the average is between 70 - 80 percent of your current salary.

Box 7

.75	
-----	--

8 Multiply the number in Box 6 by the percentage in Box 7. This is the annual income you need each year in retirement.

A

Box 8

\$53,248	
----------	--

9 Using the annual retirement income you calculated in Box 8, determine the Lump Sum you'll need to retire as per your expected rate of return in the table below. Enter the amount in the box to the right. Your expected rate of return will depend on your investment strategy.

B

Box 9

\$833,333	
-----------	--

Lump Sum Chart

Expected Rate of Return	Annual Retirement Income						
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$75,000	\$100,000
4%	250,000	500,000	750,000	1,000,000	1,250,000	1,875,000	2,500,000
6%	166,666	333,333	500,000	666,667	833,333	1,250,000	1,666,666
8%	125,000	250,000	375,000	500,000	625,000	937,500	1,250,000
10%	100,000	200,000	300,000	400,000	500,000	750,000	1,000,000
12%	83,333	166,667	250,000	333,333	416,667	625,000	833,333

Determine how large your lump sum must be at retirement for it to generate the annual income you'll need without spending any principal.



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10 What are your current savings?
Make sure to include savings accounts, IRAs, pension plan money, etc.

Sample Box 10

\$10,500	
----------	--

11 Use the chart below to find your compounded savings based on your current savings from Box 10 and the number of years you have until retirement.

Box 11

\$100,627	
-----------	--

Compounded Savings Chart

Years to Retire	Current Savings							
	\$5,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$75,000	\$100,000
5	7,347	14,693	29,387	44,080	58,773	73,466	110,200	146,933
10	10,795	21,589	43,178	64,768	86,357	107,946	161,919	215,892
15	15,861	31,722	63,443	95,165	126,887	158,608	237,913	317,217
20	23,305	46,610	93,219	139,829	186,438	233,048	349,572	466,096
25	34,242	68,485	136,970	205,454	273,939	342,424	513,636	684,848
30	50,313	100,627	201,253	301,880	402,506	503,133	754,699	1,006,266
35	73,927	147,853	295,707	443,560	591,414	739,267	1,108,901	1,478,534
40	108,623	217,245	434,490	651,736	868,981	1,086,226	1,629,339	1,172,452

Examples are hypothetical and are based on assumed eight percent annual rates of return, on a pre-tax basis, compounded monthly and based on beginning of the month contributions. The above investment returns are hypothetical, do not represent the return of any specific security or group of securities, and may be more or less than the returns achieved by plan participants. A periodic investment plan does not guarantee a profit or protect against a loss in declining markets.



12 Subtract your Compounded Savings (Box 11) from the Lump Sum that you will need to retire (Box 9). The difference is the amount needed to supplement your Lump Sum Retirement Goals.

Sample Box 12

\$732,706	
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13 Use the chart below to find your monthly savings based on your Lump Sum Retirement and Goals savings from Box 12 based on how many years you have left until retirement.

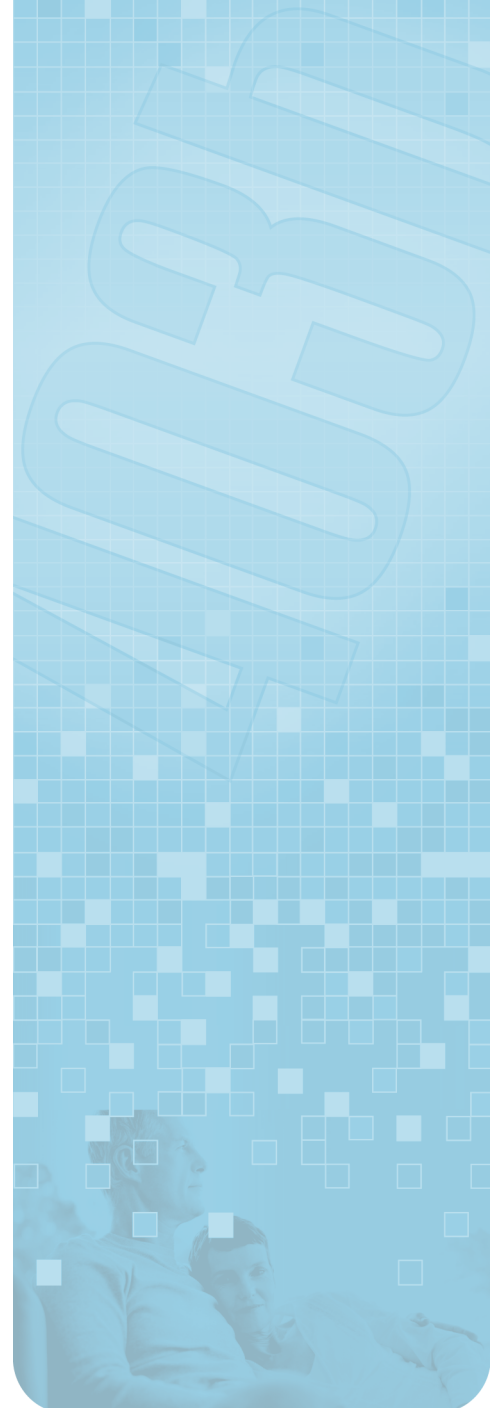
C	Box 13	
	\$503	

Compounded Savings Chart

Years to Retire	Current Savings							
	50,000	100,000	200,000	250,000	500,000	750,000	1,000,000	1,250,000
5	680	1,360	2,721	3,402	6,804	10,207	13,609	17,012
10	273	546	1,093	1,366	2,733	4,100	5,466	6,833
15	144	289	578	722	1,445	2,167	2,890	3,612
20	85	169	340	424	849	1,273	1,698	2,122
25	53	105	210	263	526	789	1,051	1,314
30	34	67	135	168	335	503	671	839
35	22	44	87	109	218	326	436	545
40	14	29	57	72	143	215	286	358

Examples are hypothetical and are based on assumed eight percent annual rates of return, on a pre-tax basis, compounded monthly and based on beginning of the month contributions. Your return may be more or less than the hypothetical investment return above.

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You have now completed the Retirement Points Questionnaire. Don't forget to record your answers on the first page of the Roadmap.

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To help you gauge your investment style, simply circle the number that best describes your response to the questions on the right.

Your total score will indicate which general investor profile best suits your needs.

Add up your responses to get your total score. Apply your score to the profile results on the next page and record your profile in the box.

1. Approximate number of years until you plan on retiring?

- 5 20+ years or more
- 4 15 - 20
- 3 10 - 15
- 2 5 - 10
- 1 1- 5

2. When I start withdrawing money, I plan to spend it in:

- 5 20+ years or more
- 4 15 - 20
- 3 10 - 15
- 2 5 - 10
- 1 0- 5

3. My understanding and knowledge of investments is:

- 1 None
- 2 Limited
- 3 Good
- 4 Extensive

4. I am willing to increase my chances for higher returns by accepting a greater degree of risk.

- 5 Strongly Agree
- 4 Agree
- 3 Neutral
- 2 Disagree
- 1 Strongly Disagree

5. I am willing to accept sharp declines and increases in my investments in order to seek a potentially higher return than would normally be expected from more conservative investments.

- 5 Strongly Agree
- 4 Agree
- 3 Neutral
- 2 Disagree
- 1 Strongly Disagree

6. I need complete safety in my investments all the time.

- 1 Strongly Agree
- 2 Agree
- 3 Neutral
- 4 Disagree
- 5 Strongly Disagree

7. I worry about my retirement investment account a great deal.

- 1 Strongly Agree
- 2 Agree
- 3 Neutral
- 4 Disagree
- 5 Strongly Disagree

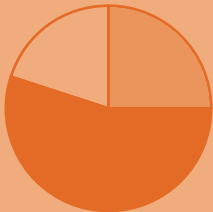
8. Which combination of the investments you currently own or have owned in the past:

- 1 Money Market/Cash
- 2 Cash/Bonds/Bond Funds
- 3 Cash/Stocks/Stock Funds
- 4 Cash/Bonds/Stocks
- 5 All of the Above

_____ Total Score

D Your Investor Profile


Conservative | Score 1-8



Asset Allocation Mix

- 25% Money Market
- 55% Bond Funds
- 20% Stock Funds
 - 15% Large Cap
 - 5% Small Cap
 - 0% International


Risk Level



Low

The conservative range is designed for the cautious investor, one with a low risk tolerance and/or a short time horizon. It is targeted toward the investor seeking investment stability and liquidity from their investable assets. The main objective of the individual in the conservative risk range is to preserve capital while providing income. Fluctuations in the values of portfolios within this range are minor.


Moderate Conservative | Score 9-15



Asset Allocation Mix

- 15% Money Market
- 45% Bond Funds
- 40% Stock Funds
 - 35% Large Cap
 - 5% Small Cap
 - 0% International

Risk Level



Med. Low

The moderately conservative risk range is appropriate for the investor who seeks both modest capital appreciation and income from their portfolio. This investor will have either a moderate time horizon or a slightly higher risk tolerance than the most conservative investor in the previous risk range. While this range is still designed to preserve the investor's capital, fluctuations in the values of portfolios may occur from year to year.

Moderate | Score 16-24



Asset Allocation Mix

- 10% Money Market
- 35% Bond Funds
- 55% Stock Funds
 - 30% Large Cap
 - 15% Small Cap
 - 10% International

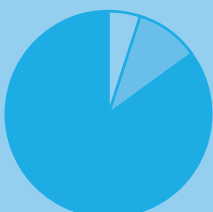
Risk Level



Medium

This range is best suited for investors seeking relatively stable growth offset by a low level of income. A moderate risk investor will have a higher tolerance for risk and/or a longer time horizon than either of the previous investors. The main objective of a moderate risk investor is to achieve steady portfolio growth while limiting fluctuations to less than those of the overall stock markets.


Moderate Aggressive | Score 25-31



Asset Allocation Mix

- 5% Money Market
- 10% Bond Funds
- 85% Stock Funds
 - 40% Large Cap
 - 25% Small Cap
 - 20% International


Risk Level



Med. High

The moderately aggressive risk range is designed for investors with a relatively high risk tolerance and a longer time horizon. These investors have little need for current income and seek above-average growth from their investments. Moderate aggressive investors should be able to tolerate moderate fluctuations in their portfolio values with the main objective being capital appreciation.


Aggressive | Score 32-39



Asset Allocation Mix

- 5% Money Market
- 95% Stock Funds
 - 40% Large Cap
 - 30% Small Cap
 - 25% International

Risk Level



High

This range is appropriate for investors who have both a high tolerance for risk and a long investment time horizon. The main objective of the aggressive risk range is to provide high growth for the investor's assets without providing current income. Portfolios in this range may have substantial fluctuations in value from year to year, making this category unsuitable for those who do not have an extended investment horizon.

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Note that these limits must be determined each year, and the applicability of a given limit may change from year to year. Due to the complex nature of the 403(b) contribution limits and the possible consequences of overcontributing, we suggest you consult a tax advisor. Additional information concerning these limits can be found in IRS Publication 571, available from your local IRS office, by calling the IRS at 1-800-829-3676 (1-800-TAX-FORM), or on the IRS Web site at www.irs.gov.

403(b) Contribution Worksheet

This section has been provided to assist you in determining your annual salary deferral contribution limit for your 403(b) account. The Internal Revenue Service (IRS) has placed General Limits* on salary deferrals made to a 403(b) account during a year. In addition, if you qualify, there are special catch-up contributions that may increase your allowable contribution.

Your Contribution Limits

Q. What are the General Limits on amounts that can be contributed to my 403(b) account for this year?

A. Generally, the amount you may contribute per calendar year is the LESSER of the following contribution limits (General Limits):

- **Annual Additions Limit [415(c) Limit]:** The lesser of 100% of includable compensation for your most recent year of service or \$46,000 for 2008. The Annual Additions Limit includes the total amount of all contributions made to a 403(b) plan on your behalf, including salary deferral contributions, nonelective employer contributions, after-tax contributions, and forfeiture contributions.
- **Salary Deferral Limit [402(g) Limit]:** \$15,500 for 2008, adjusted for cost-of-living increases. Under a salary reduction agreement, your salary deferral is the amount you take as a reduction in salary. Your employer contributes that amount to a 403(b) plan on a pretax basis. If permitted by your employer, any after-tax Roth contributions you make are counted toward the salary deferral limit.

Q. What is includable compensation?

A. Generally, includable compensation is taxable compensation from the employer making contributions to your 403(b) plan over the most recent period you can count as one full year of service. Usually, for full-time employees, the most recent one-year period is the current taxable year. However, for part-time or separating employees, the most recent one-year period of service may mean compensation received over two or more calendar years.

The following amounts are also counted as includable compensation:

- Salary deferrals;
- Amounts contributed by your employer (including salary deferrals) under a Section 125 cafeteria plan;
- Amounts contributed by your employer (including salary deferrals) under a Section 457 deferred compensation plan (state or local government or tax-exempt organization plan);
- Your 403(b) contributions made by a church if you are a foreign missionary during the tax year; and
- Excludable foreign earned income.

Generally, includable compensation does not include:

- Nonelective employer contributions made to your 403(b) plan;
- Compensation earned while your employer was not eligible to sponsor your 403(b) plan;
- Compensation from employers who do not sponsor your 403(b) plan and compensation from other sources;
- Your employer's contributions to the qualified retirement plan that you can exclude from income, if your employer makes contributions for you to both a 403(b) plan and a qualified retirement plan; and
- Contributions that are more than your maximum exclusion allowance. (This limit was eliminated for plan years after December 31, 2001.)

Q. What is my most recent year of service?

A. Your most recent year of service is your last full year of service figured as of the end of the tax year in which you worked for the employer that sponsors your 403(b) account. To figure your most recent year of service, start by determining what constitutes a full year of service for your position.

“Full time” is determined by the normal workload for a given position. For example, if a full-time teacher works 10 months in a calendar year, then the teacher will receive a full year of service for each 10-month period worked. To determine what portion of a year you worked, compare the amount of work you were required to perform with the amount of work normally required of others who held the same positions with the same employer. See IRS Publication 571 for examples of how to compute full and partial years of service.

Q. What if I want to contribute more than the General Limits?

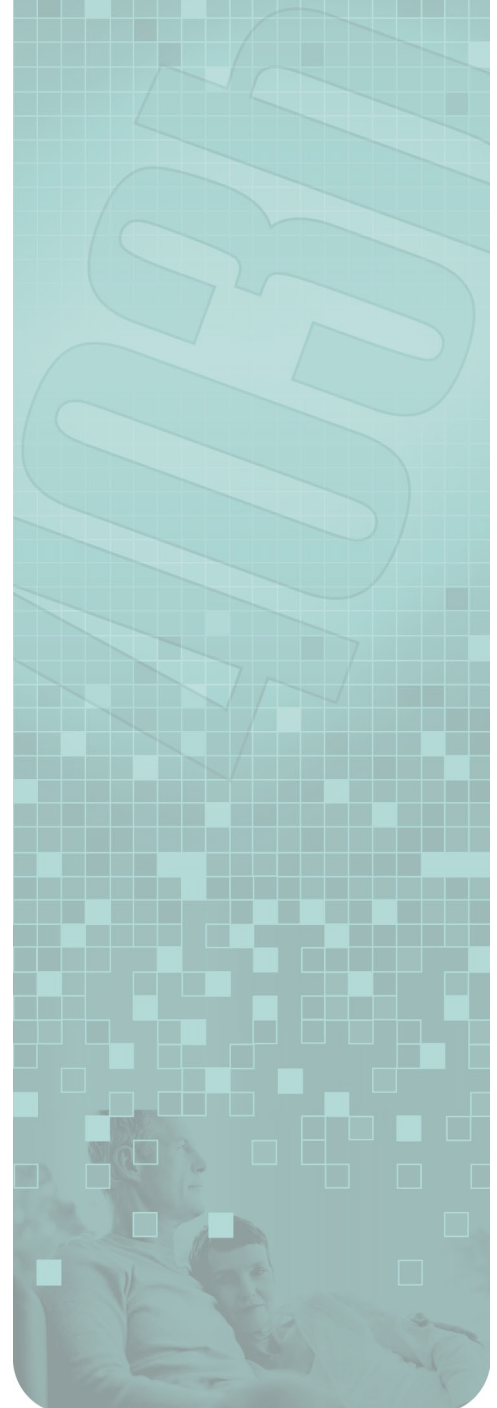
A. If you qualify, there are opportunities to defer additional salary above the General Limits.

- **15-Year Rule:** Participants who have completed at least 15 years of service with a qualified employer (an educational organization, hospital, home health service agency, health and welfare service agency, church, convention or association of churches, or a tax-exempt organization controlled by or associated with a church or convention or association of churches) may be able to expand their salary deferral limit by the lesser of (1) \$3,000, (2) \$15,000 minus amounts used in prior years under this election, or (3) \$5,000 times years of service minus all salary deferrals made in prior years.
- **Catch-Up Contributions:** Participants who will be at least age 50 at any time during a year may make additional catch-up salary reduction contributions. A participant must first contribute the maximum allowable standard salary reduction contribution before making a catch-up contribution. Catch-up contributions are not counted in determining other contribution or benefit limits, such as the Section 415(c) Annual Additions Limit.

Amount of Catch-Up: up to \$5,000 for 2008

Note: *The total of your salary reduction referral and catch-up contributions cannot exceed your includable compensation.*

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403(b) Contribution Worksheet

PART I - Annual Additions Limit

2008

1. Enter your includable compensation for the most recent year of service.
2. Maximum.
3. Enter the smaller of line 1 or line 2. This is your Annual Additions Limit.

PART II - Salary Deferral Limit

4. The Salary Deferral Limit for 2008 is \$15,500.
If line 4 is smaller than line 3 and you have at least 15 years of service with a qualified employer, please complete lines 5 through 15 to take advantage of the 15-Year Rule. Otherwise, skip lines 5 through 13 and enter \$0 on line 14.
5. Amount of increase available per year.
6. Enter your years of service with the qualified employer.
7. Multiply line 5 by line 6.
8. Enter the total of all salary deferrals for prior years made for you by the qualified employer.
9. Subtract line 8 from line 7 (if zero or less, enter \$0).
10. Maximum increase available.
11. Enter the amount of contributions made under the 15-Year Rule in prior years.
12. Subtract line 11 from line 10.
13. Maximum increase within the 15-Year Rule allowed for this year.
14. Enter the smallest of line 9, 12, or 13. This is your increase in limit for long service.
15. Add line 4 and line 14. This is your limit on salary deferrals.



PART III - Maximum Contribution Amount

16. Enter the smaller of line 3 or 15. This is the maximum amount you can contribute to your 403(b) account through salary deferral for the calculation year if no other employer contributions are made. If your employer makes any contributions in addition to salary deferrals for the calculation year, complete line 17.

17. a) Enter the amount on line 3. This is the maximum amount that can be contributed to your 403(b) account for the calculation year.

b) Enter the actual or estimated amount of annual additions (other than salary deferrals) your employer makes during the calculation year.

c) Subtract line 17b from line 17a.

d) Enter the smaller of line 16 or line 17c. This is the maximum salary deferral amount you may contribute to your 403(b) account for the calculation year.

PART IV - Catch-Up Contributions

If you will become age 50 by the end of this year and have made or will be making the maximum amount of deferral contributions to your 403(b) account (see line 16 or 17d), you may make an additional catch-up contribution. Complete lines 18 and 19.

18. Enter \$5,000 for 2006 or 2007 (but no more than the amount in line 1 minus your actual salary deferrals for the year).

19. Add line 18 to line 16 or 17d. This is the maximum salary deferral amount you may contribute to your 403(b) account for the calculation year.

ENROLLMENT
GUIDE



ENROLLMENT GUIDE

This section contains answers to some frequently asked questions you may have about your 403(b) plan. We suggest contacting your employer or plan administrator if you have additional questions regarding your company's retirement plan.



Questions & Answers

What is a 403(b) plan?

A 403(b) plan is a salary reduction retirement plan. Once an employer adopts a 403(b) plan, eligible employees may choose to make contributions as well as possibly receive contributions made by the employer on their behalf.

How do I contribute to my 403(b) plan?

It's simple. You choose to "defer" a percentage of your current pay directly into the 403(b) plan by completing the Enrollment Form contained in the back of this guide. This amount is automatically deducted from your paycheck before taxes are calculated to give you the benefit of tax-deferred savings.

When are contributions deposited into my 403(b) plan?

Your employer must deposit contributions you make, which are deducted from your paycheck as soon as administratively feasible but, in no event, more than 15 business days after the end of the month in which the amount was deducted. If your employer contributes to the plan on your behalf, the contributions can be made anytime up to their company's income tax filing date, including extensions.

Do I pay taxes on 403(b) plan contributions?

403(b) plan contributions and any earnings on your contributions are not subject to income taxes until you withdraw the funds. However, contributions are subject to Social Security and Medicare (Federal Insurance Contribution Act, or FICA) and unemployment insurance (Federal Unemployment Tax Act, or FUTA) taxes. Participation in a 403(b) plan does not reduce your Social Security benefits.



Is there a special tax credit for low-income savers?

Yes. Eligible savers will receive a tax credit of up to 50 percent on up to \$2,000 in contributions to an IRA, 403(b), 457, SIMPLE, 401(k) plan and other tax-favored plans. For 2008, the full credit is available to joint filers whose adjusted gross income (AGI) is less than \$53,000, and for singles whose AGI is under \$26,500.

May I make changes to my contribution amount during the year?

You may stop your salary deferral for 403(b) plan contributions anytime with advance notice. However, your employer has the right to establish a policy as to whether employees may change the amount during the year, or whether an employee who has ceased contributing may resume making salary deferral contributions again in the same year.

How often will I receive information about my 403(b) plan?

You'll automatically receive statements at least quarterly. Also, each year you'll receive an IRS Form W-2 that shows your taxable income as reduced by your contributions. In addition, you can access your account online day or night and print a statement on demand for any period you select.

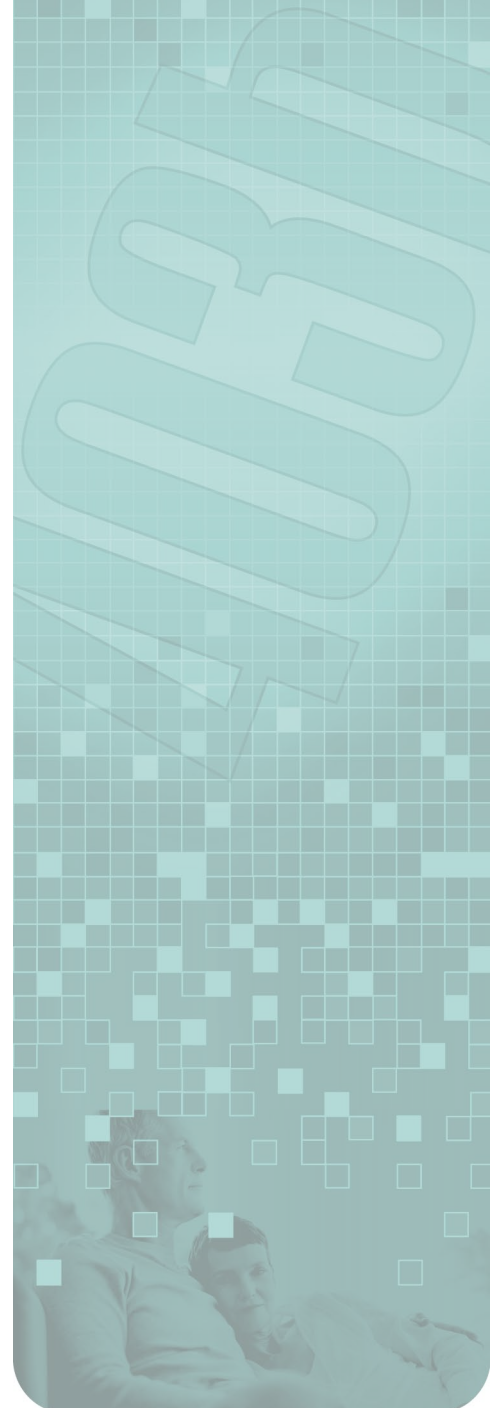
May I withdraw money from my 403(b) plan?

Your 403(b) plan contributions are meant for retirement. Benefits are generally also payable at death, disability or at severance of employment. Your plan may also allow for loans or hardship distributions. Please refer to your Summary Plan Description or talk to your Human Resources contact to see if your plan has such features.

Federal and state penalties may apply if you are under age 59½.



ENROLLMENT GUIDE



403(b) Enrollment Form

STEP 1

Participant Information

<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name	Last Name	M.I.
<input type="text"/>		<input type="text"/>
Address (Street Address only. P.O. Boxes not accepted)		Apartment/Suite
<input type="text"/>	<input type="text"/>	<input type="text"/>
City	State	Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>
Daytime Phone Number	Evening Phone Number	Email Address
<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="text"/>
Social Security Number	Marital Status	Date of Birth
		<input type="text"/>
		Date of Hire

STEP 2

Employer Information

<input type="text"/>	<input type="text"/>
Employer Name	Plan ID Number
<input type="text"/>	<input type="text"/>
Employer Address	Suite/Bldg.
<input type="text"/>	<input type="text"/>
City	State
<input type="text"/>	<input type="text"/>
Contact Name	Title
	Phone Number

STEP 3

Elective Deferral Agreement

If you are eligible, according to the requirements of your employer's 403(b) plan, to enroll as a contributing participant, you may set aside a percentage or fixed amount of your pay into the plan ("elective deferrals") by signing this Elective Deferral Agreement. This Elective Deferral Agreement replaces any earlier agreement and will remain in effect as long as you remain an eligible employee or until you provide your employer with a new Elective Deferral Agreement as permitted by the Plan.

Reduce the compensation I receive each regular pay period by the following amount and contribute that amount to my 403(b) Plan account:

\$ OR % Start Date: --

Note: If you are eligible to defer, your Plan permits Catch-Up Contributions and you attain (or are deemed to have attained) age 50 before the close of the Plan Year, you may make Catch-Up Contributions under the Plan. In addition, certain limits as required by law must be met prior to being eligible to make Catch-Up Contributions. See your Plan Administrator for the Catch-Up Contribution limit for the year, and additional information.

I will have attained age 50 (or older) prior to the end of the plan year and wish to make an additional "catch-up" contribution in the amount of:

\$

I agree that my pay will be reduced in the manner I have indicated above and that these dollars will be deferred into the 403(b) Plan. This Elective Deferral Agreement will continue to be in effect while I am employed, unless I change or terminate it. I acknowledge that I have read this entire agreement, understand it and agree to its terms. In addition, in the event that an erroneous contribution or excess contribution is made to my account, I authorize my employer to make necessary corrections to ensure elective deferrals made to my account are in accord with the limits specified in the following sections of the Internal Revenue Code: the elective deferral limitations in Sections 402(g) and 414(v) and the annual additions limitations in Section 415(c). I have received the 403(b)(7) Custodial Account Agreement and I adopt the terms of the 403(b)(7) Plan and appoint MG Trust Company as custodian. I authorize MG Trust Company or its agent to perform those functions an appropriate administration services as specified. I understand the following fees will be collected by redeeming sufficient shares from my account balance: (1) an annual \$40 maintenance fee (2) a 0.10% custody/administration fee of the value of my account.

▶ PARTICIPANT SIGNATURE

--
Date (month | day | year)

STEP 4 Beneficiary Designation

I designate the following person(s) or entity(ies) below as my beneficiary(ies) to receive payment of the value of my 403(b) plan upon my death.

Primary Contingent

Beneficiary's Name (first, middle, last) or Entity Name

Address, City, State, Zip

Daytime Phone Number Evening Phone Number Email Address

Social Security Number Date of Birth (if applicable) Percentage Share Relationship to Participant

Primary Contingent

Beneficiary's Name (first, middle, last) or Entity Name

Address, City, State, Zip

Daytime Phone Number Evening Phone Number Email Address

Social Security Number Date of Birth (if applicable) Percentage Share Relationship to Participant

Primary Contingent

Beneficiary's Name (first, middle, last) or Entity Name

Address, City, State, Zip

Daytime Phone Number Evening Phone Number Email Address

Social Security Number Date of Birth (if applicable) Percentage Share Relationship to Participant

I understand that if no beneficiary survives me or if my beneficiary(ies) cannot be located, the plan will distribute the benefits to my estate. I understand that if I fail to indicate share percentages, all benefits will be divided equally among the beneficiaries I designate.

▶ PARTICIPANT SIGNATURE

Date (month | day | year)

Note: Spousal consent is required if the participant is married and the designated primary beneficiary is not the participant's spouse. The spouse's signature must be witnessed by either (1) a authorized representative of the Plan or (2) a Notary Public.

Spousal Waiver: I hereby consent to the above beneficiary designation.

▶ SPOUSE'S SIGNATURE

Date (month | day | year)

Signed before me _____ day of _____, 20_____.

▶ PLAN REP OR NOTARY SIGNATURE

Date (month | day | year)

County of _____ State of _____ Commission expiration date _____.

Appointment of Authorized Agent

Use this form to appoint a financial professional to your account

STEP 1 Participant Authorization

Powers You Give Your Authorized Agent

Account Access & Limited Trading Authority

Limited Trading Authority allows your Authorized Agent to inquire in your account(s), direct investments from the available options within the Plan. The Authorized Agent is bound by all terms and conditions set forth in all customer agreements related to your accounts. Limited Trading Authorization does not allow your Agent to transfer, withdraw, or disburse money or assets from your account except as may be pursuant to an authorization to deduct management fees. Neither 403(b) ASP, its agents, nor 401(k) ASP, Inc. assumes any responsibility for reviewing or monitoring any investment decision or activity of the Authorized Agent.

Authorization to Pay Management Fees to Authorized Agent

I authorize you to pay Agent from my assets held in the 403(b) FundSource account registered in my name, the management fees specified in my Investment Advisory Agreement with Agent as invoiced by Agent. You shall rely on Agent's invoices and have no responsibility for the calculation or verification of the fees. This Authorization will remain in full force and effect until 403b ASP shall have received from me written notice of its revocation signed by me. The authorization shall extend to the benefit of your successors and assigns.

Signature of Owners

I, the Account Owner(s) have read this form in its entirety, agree to be bound by this document as it exists and as it may be modified, and designate the Authorized Agent listed in Section 2 to act as my agent and attorney-in-fact to exercise all rights and powers set forth herein with respect to the Account(s) listed below. I authorize 403(b) ASP, its affiliates, agents and any other person 403(b) ASP may instruct to act in connection with my Authorized Agent's instructions to rely on my Authorized Agent's instructions without further approval or direction from me. This authorization will terminate if 403(b) ASP is notified in writing of my incapacity, disability or death. I may revoke this authorization by notifying 403(b) ASP in writing, but such notification will not affect my responsibility for any actions of my Authorized Agent prior to 403(b) ASP receipt and processing of the notification.

▶ PARTICIPANT SIGNATURE

□□ - □□ - □□□□□□
Date (month | day | year)

Print Full Name

Social Security Number

Employer Name

Plan ID Number

STEP 2 Authorized Agent Information (This section to be completed by Authorized Agent)

I certify that I am/we are a (select only one)

Registered Representative

Compensation method by 12(b)1 commissions paid by the mutual fund companies in which the participant is invested.

Registered Investment Advisor

Compensation method by advisory fee of _____ %

If the Registered Owner(s) has/have authorized paying management fees above, I will provide you true and accurate information of the management fees owed to me by the Registered Owner(s) which you are to deduct from the account and pay to me. I will send the Registered Owner(s) notification of the amount of each invoice that I provide to you. I will indemnify and hold you, your agents and your directors, officers and employees harmless from all liabilities and costs, including attorney fees, which you may incur by relying upon my representation or upon the above Authorization. This indemnification shall extend to the benefit of your successors and assigns.

▶ AUTHORIZED AGENT SIGNATURE

□□ - □□ - □□□□□□
Date (month | day | year)

Contact Name

Phone Number

Rep ID (if applicable)

Firm Name

Branch ID Number

Firm Address

Suite/Bldg.

City

State

Zip

403(b) Plan Account Transfer Request

Complete this form to transfer funds into your employer's retirement plan. Please note that money received as a transfer will be invested into your account in accordance with your investment instructions in effect at that time. The completed form, including the employer/administrator signature, should be mailed to the address on the bottom of the form for processing. Please attach a copy of a recent account statement. Please contact your employer or the resigning Insurance Company/Custodian for additional forms or requirements prior to submitting this form.

Indicate the type request: Rollover Contract Exchange

STEP 1 Participant Information

<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name	Last Name	M.I.
<input type="text"/>		<input type="text"/>
Address (Street Address only. P.O. Boxes not accepted)		Apartment/Suite
<input type="text"/>	<input type="text"/>	<input type="text"/>
City	State	Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone Number	Email Address	Social Security Number
<input type="text"/>		<input type="text"/>
Employer Name	Employer Phone Number	

STEP 2 Current Account & Transfer Information

Please attach a copy of a recent account statement. The assets rolled over into this plan result from a distribution from a:

- | | | |
|---|--|---|
| <input type="checkbox"/> IRA (pre-tax contributions only) | <input type="checkbox"/> 401(k) Qualified Plan (pre-tax contributions) | <input type="checkbox"/> 403(b) pre-tax |
| <input type="checkbox"/> SIMPLE IRA | <input type="checkbox"/> Roth 401(k) Contributions | <input type="checkbox"/> 403(b) Roth |
| <input type="checkbox"/> SEP or SAR-SEP | <input type="checkbox"/> Governmental 457 Plan | |

<input type="text"/>	<input type="text"/>
Name of Insurance Company or Present Custodian (where funds were held)	Contract/Account Number
<input type="text"/>	<input type="text"/>
Mailing Address	Dept.
<input type="text"/>	<input type="text"/>
City, State Zip	Phone Number

STEP 3 Transfer Instructions (Instructions to Current Insurance Company or Custodian)

By this Agreement, I direct the Insurance Company/Custodian to transfer the cash surrender value/asset value of my tax-sheltered annuity contract/403(b)(7) custodial account as indicated below.

- The entire cash surrender value/asset value of my tax-sheltered annuity contract/403(b)(7) custodial account.
- \$ _____ of the cash surrender value/asset value of my tax-sheltered annuity contract/403(b)(7) custodial account.
- _____ % of the cash surrender value/asset value of my tax-sheltered annuity contract/403(b)(7) custodial account.

Make Checks Payable to:

MG Trust Company
FBO: (Participant Name)

Mail Checks to:

403(b) ASP
5310 Cypress Center Drive
Cypress Center II, Suite 101
Tampa, FL 33609

STEP 4 Signature & Acceptance

I wish to transfer the above mentioned account/contract to a 403(b) Plan Account offered by 403(b) ASP with MG Trust Company serving as custodian. I understand that I may deposit only retirement funds that are allowed under my current employer's plan. I have verified with my current employer that these funds can be deposited according to plan provisions. **By signing below I declare this information is correct.**

▶ PARTICIPANT SIGNATURE

□□ □□ — □□ □□ — □□ □□ □□ □□
Date (month | day | year)

Signature Guarantee: Your existing 403(b) account provider may require a signature guarantee. To obtain a signature guarantee, sign this form in the presence of an authorized person at a broker/dealer firm or other financial institution, such as a bank or trust company. A notarization from a notary public does not meet signature guarantee requirements.

▶ AUTHORIZED SIGNATURE (STAMP AND TITLE

□□ □□ — □□ □□ — □□ □□ □□ □□
Date (month | day | year)

Based on the information above, this rollover contribution is acceptable according to the plan provisions. The Custodian named above is hereby directed to accept this rollover contribution.

▶ PLAN SPONSOR / ADMINISTRATOR SIGNATURE

□□ □□ — □□ □□ — □□ □□ □□ □□
Date (month | day | year)

403(b) ASP or it's designee, has established an account for which MG Trust Company, LLC. will serve as custodian and will accept the transfer as described in STEP 3 - Transfer Instructions.

▶ AUTHORIZED SIGNATURE 403(b) ASP / MG Trust Company

□□ □□ — □□ □□ — □□ □□ □□ □□
Date (month | day | year)

403(b) FUNDSOURCE 403(b)(7) CUSTODIAL ACCOUNT AGREEMENT

TERMS AND CONDITIONS

The Participant hereby requests that the Plan Provider establish a separate recordkeeping account on behalf of the Participant as part of a Custodial Account established on behalf of the Participant's Employer. The Plan Provider has agreed to establish a Custodial Account on behalf of the Participant's Employer with MG Trust Company, LLC, ("Custodian"), a trust company under the laws of the State of Colorado. The Plan Provider and Custodian agree to furnish system and account services to the Participant on the terms and conditions set forth below. The Custodian has no investment discretion and provides no investment advice with respect to the recordkeeping account or the Custodial Account.

ARTICLE 1 - DEFINITIONS

As used in this Custodial Agreement, each of the following terms shall have the meaning for that term set forth in this Section unless a different meaning is provided or clearly required by the context in which the term is used.

A. **Advisor** means any registered investment advisor agent or firm, and any successor thereto, including by merger or acquisition that provides investment advice to the Employer or Employees regarding the Mutual Funds available in the Plan. The Advisor is authorized by Plan Provider to deliver enrollment materials, provide information and respond to inquiries regarding the Plan to Participants and the Plan Provider and perform such other duties as Plan Provider and Advisor may agree upon from time to time.

B. **Alternate Payee** means a Participant's or former Participant's spouse or former spouse, child or other dependent who is treated as a beneficiary under the Participant Account as a result of a Qualified Domestic Relations Order.

C. **Beneficiary** means the person or persons, trust, estate, charitable organization or other non-living entity designated to receive any payment of benefits pursuant to Article 9. If no Beneficiary has been designated or all Beneficiaries have predeceased the Participant, the Plan Provider will distribute the account balance in the Participant Account to the survivors in the following order:

1. spouse, if any,
2. children, if any, in equal shares per stirpes, and
3. the executor or personal representative of the estate of the Participant.

D. **Code** means the Internal Revenue Code of 1986, as amended from time to time.

E. **Custodial Account** means the custodial account established by the Custodian hereunder for the exclusive benefit of the Plan's Participants.

F. **Custodial Agreement** means this document, as amended from time to time, and the Participant's Enrollment Form.

G. **Custodian** means MG Trust Company, LLC and any successors or assigns.

H. **Disability** means the inability to engage in any substantial gainful activity for purposes of Code Section 72(m)(7), by reason of any medically determinable physical or mental impairment that can be expected to result in death or to be of a long-continued or indefinite duration.

I. **Employee** means any person who performs services or has performed services as an Employee of the Employer, provided that in the case of an Employer referred to in clause (ii) of the definition of an "Employer", the employee performs services for an educational organization described in Code Section 170(b)(1)(A)(ii).

J. **Employer** means an Employer who is (i) an organization described in Code Section 501(c)(3) which is exempt from tax under Code Section 501(a), or (ii) a State, a political subdivision of a State, or agency or instrumentality of a State or a political subdivision of a State.

K. **Enrollment Form** means an Enrollment Form pursuant to which a Participant Account is established on behalf of a Participant and the Participant agrees to the terms and conditions of the Custodial Agreement.

L. **ERISA** means the Employee Retirement Income Security Act of 1974, as amended.

M. **Fund** means all of the assets of the Plan that may be transferred, assigned and delivered to the Custodian from time to time to be held in custody hereunder in the Custodial Account, together with the investments made with them, the proceeds received from them, and the gains and accumulations on them, and the portion thereof from time to time remaining, to be held and disposed of by the Custodian (without distinction between principal and interest) in accordance with the

terms and provisions of this Agreement and proper directions received by the Custodian.

N. **Hardship** means a present or pending financial need resulting from unusual costs or expenses, such as unexpected medical expenses, higher educational expenses or purchase of a residence within the meaning of Treasury Regulations Section 1.401(k)-1(d)(3).

O. **Investment Direction** means the instruction of a Participant regarding the manner in which contributions or transfers to the Participant Account are to be invested. These instructions may be changed from time to time effective for contributions received by the Plan Provider after receipt of the new direction.

P. **Mutual Fund or Mutual Fund Shares(s)** means one or more shares issued by a "regulated investment company," as that term is defined in Code Section 403(b)(7)(C).

Q. **Participant** means an Employee who has established a Participant Account and whose Enrollment Form has been accepted by the Plan Provider.

R. **Participant Account** means the individual record established and maintained by the Plan Provider hereunder for the exclusive benefit of a Participant and the Participant's Beneficiary(ies), as applicable.

S. **Plan** means the plan that is made available or maintained by the Participant's Employer, is subject to the requirements of Code Section 403(b)(7), including a salary reduction agreement, if applicable, under which the employee's rights are non-forfeitable (except for failure to pay future contributions) to the extent required by Code Sections 403(b)(1)(C) and 403(b)(6) and the regulations promulgated thereunder, and with respect to which some or all of the assets are held by the Custodian pursuant to the terms of this Agreement.

T. **Plan Document** means the written document by which the Employer adopts and maintains a Section 403(b) Plan with respect to which this Custodial Account Agreement is a part. After the effective date of final Treasury Regulations issued under Code Section 403(b), the Employer shall be required to maintain the Plan pursuant to a written Plan Document.

U. **Plan Provider** means 401k ASP, Inc. dba 403b ASP and any successor thereto, including by merger or acquisition that makes accounts available to qualifying Participants. The Plan Provider is authorized by the Custodian to establish and maintain the Custodial Account in the Employer's name, accept contributions, make payments or distributions to the Participant or their Beneficiaries, prepare and mail to the Participant periodic account statements.

V. **Qualified Domestic Relations Order (QDRO)** means a domestic relations order issued by a State court which creates, recognizes or assigns to an Alternate Payee(s) the right to receive all or part of a Participant's benefit held in the Participant Account which meets the requirements of Code Section 414(p).

W. **Required Beginning Date** means the Date on which the Participant is required to take his first minimum distribution under this agreement.

X. **Rollover Contribution** means a contribution made by a Participant of an amount distributed to such Participant from another Section 403(b) plan, custodial account or annuity or from an Individual Retirement Account which had received such amounts from another Section 403(b) plan, account or annuity.

Y. **Salary Reduction Agreement** means an agreement between the Participant and the Employer pursuant to which the Participant's compensation is reduced or a compensation increase is foregone in an amount which the Employer is to contribute to the Participant Account.

Z. **Salary Reduction Contribution** means a contribution made by the Employer pursuant to a Salary Reduction Agreement.

ARTICLE 2 - ESTABLISHMENT OF CUSTODIAL ACCOUNTS

The Participant hereby requests that the Plan Provider establish a separate recordkeeping account (Participant Account). The Plan Provider hereby requests that the Custodian establish a Custodial Account for and in the name of the Participant's Employer to hold the combined assets of all the Participant Accounts of that Employer established by the Plan Provider. A Participant may establish a Participant Account by completing the Enrollment Form and delivering it to the Plan Provider. Plan Provider and the Participant each represent to Custodian that all necessary action has been taken for such appointment and that this Agreement constitutes a legal, valid and binding obligation of the Plan Provider, the Participant and the Participant's Employer.

All contributions made by or on behalf of the Participant shall be applied by the Plan Provider, in accordance with the instructions of the Participant, to the purchase of Mutual Fund shares. The Custodian shall

not be obligated to provide detailed accounting for the recordkeeping account or for any individual investment option, such as with respect to contributions, distributions, loan activity, and rollovers. Participant agrees to look solely to the Plan Provider or other record keeper that Employer has retained for all such detailed information.

ARTICLE 3 - APPOINTMENT, ACCEPTANCE AND ROLE OF CUSTODIAN

3.1 Appointment; Acceptance. The Custodian, in consideration of the deposit by the Plan Provider of funds into the Custodial Account, and other valuable consideration, hereby agrees to act as custodian of the Account on the terms and conditions of this Agreement. The Participant, in consideration of the agreement by the Custodian to perform the duties of a custodian under this Agreement, hereby designates and appoints the Custodian as the custodian of the Account.

3.2 Role. The Custodian, as agent of the Participant, but not as fiduciary, shall take, hold, invest, and distribute all of the assets of the Fund in accordance with the terms of this Agreement. The Custodian will serve as a non-discretionary, directed custodian of the Custodial Account. The Custodian is responsible for maintaining custody of the assets held in the Custodial Account, and for investing those assets as directed by the Plan Provider on behalf of the Participant. The Custodian (in its capacity as such) will not be an administrative or investment fiduciary of the Plan, and nothing in this Agreement is to be interpreted as causing the Custodian to be responsible for the administration of investment of the Fund other than as directed by the Advisor or Plan Provider hereunder, or as performing other than ministerial duties. The Custodian may refuse to exercise any power that it believes, in its sole judgment, could cause it to become a "fiduciary" or "plan administrator" as defined under ERISA, or cause it to be exercising trust powers in contravention of any state or federal law to which it may be subject. The Custodian shall have no responsibility to draft or amend a plan document for the Plan, to administer the Plan, or to assist the Employer or any Plan Provider in such drafting, amendment, administration, or maintenance, or to ascertain or provide advice with respect to the legal requirements applicable thereto except to the extent of any responsibility imposed upon the Custodian pursuant to the terms of this Agreement. The Plan Provider represents and warrants to the Custodian that the Participant's Employer shall maintain the Plan in compliance with applicable regulations issued under Code Section 403(b), including but not limited to the universal availability requirement and applicable nondiscrimination rules.

3.3 Direction to the Custodian. Except as provided herein, the Plan Provider or Advisor shall provide direction to the Custodian on behalf of the Employer and Participants. The Custodian shall have no duty to take any action other than as specified in this Agreement unless the Plan Provider provides the Custodian with Instructions. However, each direction is contingent upon the determination by the Custodian that the Instruction can be administered by the Custodian. The Custodian may conclusively rely upon and be protected in acting in good faith upon any Instruction from the Plan Provider or the Advisor, or any other notice, request, consent, certificate, or other instrument or paper believed by the Custodian to be genuine and properly executed, or any instrument or paper if the Custodian believes the signature thereon to be genuine.

Participant, Employer or its Plan Provider shall provide the Custodian all information necessary for the Custodian to file all required returns, reports, or other documents to the applicable taxing authorities with respect to distributions by the Custodian to participants and beneficiaries and amounts withheld thereon.

3.4 Designation of Plan Provider. Participant hereby designates and authorizes the Plan Provider to provide Instructions to the Custodian on behalf of the Participant, including placing orders for the purchase and sale of securities, and authorizes the Custodian to disburse funds on behalf of the Employer or Participant upon Instruction from such Plan Provider. Employer and Participant hereby also authorizes and directs the Custodian to pay for securities and receive payment from the sale of securities or other investment transactions arising out of Instructions of the Plan Provider. Designation of a Plan Provider is subject to the following provisions:

3.4.1 Participant and Employer agree that the Custodian may rely on Instructions from the Plan Provider, and Participant agrees that the Custodian shall be under no duty to make an investigation with respect to any instructions received from the Plan Provider;

3.4.2 Participant is solely responsible for managing the investment of the Participant Account and for the direction provided to the Plan Provider. All instructions, directions, and/or confirmations received by the Custodian from the Plan Provider shall be deemed to have been authorized by the Participant;

3.4.3 Participant agrees that the Plan Provider and Advisor are not agents of the Custodian.

3.5 Compliance. Participant agrees that the Custodian may execute, as custodian, any declarations or certificates pertaining to the Account that may be required under any tax law(s) or governmental regulation(s) now or hereafter without prior approval of the Participant, and may withhold from any distribution to a Plan participant or beneficiary, made at the direction of the Participant, Employer or Plan Provider, all income taxes required by law to be withheld, and pay such withheld amounts to the appropriate taxing authorities. Participant, Employer or its Plan Provider shall provide the Custodian all information necessary for the Custodian to file all required returns, reports, or other documents to the applicable taxing authorities with respect to distributions by the Custodian to participants and beneficiaries and amounts withheld thereon.

ARTICLE 4 - CONTRIBUTIONS AND TRANSFERS

4.1 General. The initial contribution or transfer with respect to each Participant shall be accompanied or preceded by a properly executed Enrollment Form and an Investment Direction Form. The Custodian shall accept and hold in the Custodial Account each contribution on behalf of the Participant which it receives from the Employer as well as any Rollover Contribution or IRS Revenue Ruling 90-24 Transfer Contribution which it may receive from the Participant or previous custodian. Each contribution shall be in a form acceptable to the Custodian. If a Custodial Account to which a contribution is to be credited has not yet been established, or if in the opinion of the Plan Provider or the Custodian the documents received by either of them are not clear with respect to any contribution, the Custodian may invest such contribution in a money market Mutual Fund, as selected by the Plan Provider, without liability, pending establishment of the Participant Account or completion or clarification of the information necessary for proper credit to the Participant Account, as the case may be.

4.2 Contributions. The Participant or the Employer may make contributions to the Custodial Account consistent with Code Section 403(b)(7), including contributions in accordance with a salary reduction agreement ("Salary Reduction Contributions"). Annual contributions to the Participant Account may not exceed the exclusion allowance applicable to the Participant under Code Section 403(b)(2) and the applicable limitations and adjustments under Code Section 402(g)(1), as indexed periodically for cost-of-living increases, except to the extent permitted under Code Sections 402(g)(7) and 414(v), and Code Section 415, taking into consideration any other Employer contributions made on the Participant's behalf under any Section 403(b) Plan of the Employer. Neither the Custodian, Plan Provider or the Advisor have any obligation to verify the correctness of the computation regarding the maximum Salary Reduction Contribution that may be made to a Participant Account, nor shall the Custodian be obligated to determine that any limit applicable to contributions has been exceeded. The Custodian has no duty or authority to require any contributions or transfers to be made under the Plan to the Custodian, compute any amount to be contributed or transferred under the Plan to the Custodian, determine whether amounts received by the Custodian comply with the Plan, the Code, ERISA, if applicable, or any other applicable law, or enforce contribution amounts for sufficiency under the Code or ERISA, if applicable. The Custodian will not be responsible for any transferred asset until it receives such asset.

4.3 Receipt of Assets (Transfers). The Participant may transfer assets in any form acceptable to the Custodian from another custodial account qualified under Section 403(b)(7) of the Code and/or from an annuity contract qualified under Code Section 403(b) to the Custodial Account if the Participant or Plan Provider certifies that the transaction meets the requirements for a tax-free transfer of annuity contracts under IRS Revenue Ruling 90-24 and any other applicable laws or rulings of the Internal Revenue Service, or is a rollover contribution described in Sections 403(b)(8) or 408(d)(3)(A)(iii) of the Code. Once transferred, such assets shall be treated as a contribution on behalf of such Participant for purposes of this Custodial Agreement and shall be invested, distributed and otherwise dealt with as such. Transferred assets shall only be received pursuant to written directions, as the Plan Provider and Custodian deem acceptable. Transferred assets shall be considered as contributions hereunder to which the then current Investment Directions of the Participant involved is to apply. Any transferred amounts (whether cash or in-kind) shall be subject to the restrictions on early distributions under Code Section 403(b)(7)(A)(ii) or Code Section 403(b)(11) as set forth in IRS Revenue Ruling 90-24 to insure that the transfer is not an actual distribution within the meaning of Code Section 403(b)(1).

The Custodian has no duty to inquire into the source of any assets transferred to it or the right of the transferor to make such transfer.

4.4 Location of Evidence of Ownership. Except as permitted by ERISA, the Custodian will not maintain the indicia of ownership of any assets of the Custodial Account outside the jurisdiction of the district courts of the United States.

4.5 Unidentified Assets. If the Plan Provider receives any money, securities or other property from a source other than the Participant or Employer and has not received appropriate notification that such assets are to be accepted for the Custodial Account, the Plan Provider is authorized to return such assets to the Person from whom they were received. Neither the Plan Provider, the Advisor or the Custodian will be liable for any assets returned in such circumstances.

4.6 Return of Amounts to the Plan Provider. The Custodian will return contributions to the Participant or Employer through the Plan Provider if the Participant, Employer, or Plan Provider provides an Instruction to the Custodian to do so. The Plan Provider is solely responsible for ensuring that any Instruction to return any amount to the Participant or Employer meets all applicable legal requirements, including those of ERISA, if applicable. The Custodian has no duty or responsibility to question, and may conclusively rely upon, any such Instruction.

ARTICLE 5 - INVESTMENTS

5.1 Investment Control.

5.1.1 General. Each contribution to the Custodial Account shall be applied by the Plan Provider to the purchase of Mutual Fund shares in accordance with the applicable Investment Direction by the Participant for whom or by whom the contribution is made. Investment of the Mutual Fund(s) shall be made in accordance with the current prospectus of the applicable Mutual Fund and subject to any limitations or restrictions contained therein. The investment of all assets in the Custodial Account must be made solely in "regulated investment companies" (within the meaning of Code Section 403(b)(7)) made available through the Custodian. All dividends, including capital gain dividends, paid by any Mutual Fund shall be reinvested in full and fractional shares of the Mutual Fund paying the dividend in the manner specified in the prospectus of that Mutual Fund, and such dividends shall be credited to the Participant Account. The Participant may direct the Plan Provider to redeem any or all of the Mutual Fund Shares held in the Participant Account and to invest the proceeds in any other Mutual Fund to be held in that Account, subject, however, to the applicable terms and conditions of the prospectus for each Mutual Fund involved.

5.1.2 Investment Directions. All investment directions and other Instructions must be delivered to the Custodian in such manner as the Custodian may reasonably require.

5.2 Role of Custodian.

5.2.1 Processing Transactions. No investment transaction for the Custodial Account that is to be processed by the Custodian at the direction of the Participant, Advisor or Plan Provider will be processed until the Custodian receives the Instruction in proper form. Investment transactions will be processed either as soon as administratively practicable thereafter or, if later, on the scheduled date for processing. The Custodian may rely conclusively on all Instructions given by the Plan Provider and Advisor which the Custodian believes to be genuine. The Custodian's records of a transaction will be conclusive as the content of any Instructions. Unless otherwise agreed, Instructions shall generally be taken from the Plan Provider.

The Custodian will have no responsibility to see that any investment directions comply with the terms of the Plan. However, if the Custodian receives any direction from the Plan Provider that appears to the Custodian in its sole judgment to be incomplete or unclear, the Custodian will not be required to act on such directions and may hold uninvested any asset without liability until proper directions are received from the Plan Provider. If investment directions are incomplete or unclear, the Custodian must notify the Plan Provider within a reasonable period of time. In the absence of proper investment directions, the Custodian will not be liable for interest, market gains or losses on any cash balances maintained in the Custodial Account.

5.2.2 Legitimate Delay. The Custodian may delay the processing of any investment transaction due to a force majeure (cause or event outside the reasonable control of the parties or that could not be avoided by the exercise of due care, such as an act of God or any mechanical, electronic or communications failure), government or NSCC restrictions or changes, exchange, market or NSCC rulings, strikes, interruptions of communications or data processing services, or disruptions in orderly trading on any exchange or market.

5.2.3 Other Limitations. Except as may otherwise be required by ERISA, the Custodian will invest the Custodial Account as directed by the Plan Provider, and the Custodian will have no discretionary control over, nor any other discretion regarding, the investment or reinvestment of any asset of the Custodial Account. The Custodian has no duty or authority to provide investment advice with respect to the assets of the Custodial Account, monitor investment performance or the diversification of assets, question any investment direction the Custodian receives in proper form, or inquire into the authority or right of the Plan Provider to make any investment direction which the Custodian receives in proper form. The

Custodian will not be liable for any loss of any kind which may result from any action taken by it in accordance with an Instruction it receives in proper form or from any action omitted because no such Instruction is received.

5.3 Nondiscretionary Investment Authority. Subject to ERISA, if applicable, and Section 5.4:

5.3.1 Participant hereby authorizes and directs the Custodian, in accordance with the provisions of this Agreement, to pay for securities and receive payment from securities or other investment transactions arising out of the Instruction of the Plan Provider. Participant understands that it is solely the Participant's responsibility to direct the Plan Provider to execute trades or other investments for the Participant Account, and all Instructions, directions, and/or confirmations received from the Plan Provider shall be deemed to have been authorized by Participant. Participant agrees that the Custodian shall not supervise the investment of, or advise or make recommendations to the Participant with respect to the purchase, sale or other disposition of, any assets of the Fund.

5.3.2 The Custodian will act solely as agent for the Participant, subject to the Instructions of the Plan Provider. The Custodian shall have no obligation to place orders for the purchase of securities if there are insufficient funds in the Participant Account. Participant authorizes the Plan Provider and Custodian to charge the Participant Account for the cost of all securities purchased or received against a payment and to credit the Participant Account with the proceeds received from the securities sold or delivered against payment. In the event of any trades not settled immediately upon placement, the Plan Provider or the Custodian will have the right, without notice, to sell securities in a reasonably prudent fashion from the Fund sufficient to recover any funds advanced.

5.3.4 Participant and the Employer authorize and instruct the Custodian to register all assets of the Fund in the name of the Custodian or of a nominee. Unless otherwise agreed to in writing by the parties, registered securities shall be held in the name of:

**MG Trust Company, LLC, Custodian
For 403b ASP
FBO: {Name of Employer}**

5.3.5 All proxies received by the Custodian with respect to securities owned by the Fund and other reports to stockholders issued by any issuer will be forwarded to the Plan Provider. The Custodian shall have no responsibility to vote proxies or to deliver reports to the Participant or the Employer.

5.4 Investment Restrictions. The Plan Provider shall direct the Custodian to purchase or sell only securities that comply with the Custodian's and/or its affiliate's policies and procedures relating to acceptable securities, and that comply with all applicable rules, regulations, customs and uses of any exchange, market, clearinghouse or self-regulatory organization and applicable state and federal laws and regulations. The Custodian will hold only those categories of assets mutually agreed to between the Plan Provider and the Custodian. The Plan Provider or Employer may add or remove types, categories, or classes of assets or investments only with the consent of the Custodian. Further, the Plan Provider or Employer may limit the available investment options under the Plan, and may impose separate limitations for different Custodial Accounts or for terminated participants. Nothing in this Article shall be construed to impose investment discretion on the Custodian or its affiliates.

ARTICLE 6 - ADMINISTRATIVE MATTERS

6.1 Participant Account Records. The Plan Provider shall maintain such accurate and detailed records of the Participant Account, including all contributions, other receipts, investments, distributions, other disbursements and all other transactions in each Custodial Account on behalf of the Participant. The Plan Provider shall provide a written confirmation to the Participant of each transaction in the Participant Account as required by applicable law. The Custodian's accounting will be at the Employer level rather than the Participant level, and the Custodian will not be responsible for participant-level reporting unless it agrees to do so in a separate written agreement with the Participant. The Plan Provider shall regularly furnish to the Custodian, on an agreed upon schedule and format, detailed statements of the Employer and participant Accounts, showing contributions, investment earnings, redemption or distributions made from the Account for any reason, and any fees, benefits or withdrawals paid there from.

The Plan Provider shall mail to each Participant, at least once during each quarter in the calendar year, a report of all transactions with respect to the Participant Account during the period since that covered by the previous report to the Participant with respect to their Account, if any, and, if required by applicable law or requested by the Participant, a statement showing the assets held in the Participant Account as of the end of the calendar year. Upon the expiration of sixty days after such report or statement is rendered, the Plan Provider shall be forever released and discharged from all liability and accountability to anyone

with respect to transactions shown in or reflected by such report or statement except with respect to any such acts or transaction as to which the Participant shall have filed a written objection with the Plan Provider within such sixty-day period.

6.2 Custodial Account Records. The Custodian will keep accurate and detailed records and accounts of all receipts, investments, disbursements and other transactions as required by law with respect to the Custodial Account. All records, books and accounts relating to the Custodial Account will be open to inspection by the Plan Provider or Employer, provided the Custodian is given reasonable advance written notice of such inspection. The Custodian may provide annual or interim accountings, valuations, or other reports concerning the assets of the Custodial Account subject to payment of all required additional fees for such reports. An accounting will be deemed to have been approved by the Employer and Plan Provider unless either objects to the contents of an accounting within sixty (60) days of its mailing or electronic transmission by the Custodian. Any objections must set forth the specific grounds on which they are based. Upon approval, the Custodian shall be forever released from any and all liability with respect to the Custodial Account.

6.3 Valuation of Assets. The assets of the Custodial Account and the Participant Account will be valued at the most recent fair market value.

ARTICLE 7 - COMPENSATION AND EXPENSES

The Custodian, the Plan Provider and the Advisor will be entitled to receive compensation for services provided hereunder as may be agreed upon in writing with the Employer. The Plan Provider will be responsible for collecting the compensation by deducting the amounts from the Participant Account on a periodic basis as agreed upon in writing with the Employer. The Participant and Employer have been informed of such fee schedule and agree to be bound thereby. The fee schedule may be revised from time to time upon at least thirty days prior written notice to the Employer for whom a Custodial Account is maintained.

The Custodian shall be compensated for its services in accordance with the Custodian's applicable fee arrangement with the Plan Provider, which arrangement may be revised from time to time. The Custodian will be entitled to reimbursement for all reasonable and necessary costs, expenses, and disbursements incurred by it in the performance of such services, including, without limitation, attorneys' fees. All fees, taxes and expenses charged to a Custodial Account may be collected by the Custodian from the amount of any contribution, transfer or dividend credited or to be credited to a Fund or by redeeming Mutual Fund shares credited to that Custodial Account. The Custodian may also retain any earnings credited on any funds in the Custodial Account pending distribution ("float") as part of its compensation for services provided.

ARTICLE 8 - LOANS

8.1 General Rules. Loans to Participants are permitted unless otherwise restricted by the Plan. If permitted, the following rules, terms and conditions shall apply with respect to the loans to Participants from their Participant Accounts, unless modified by the Plan:

8.1.1 Loans shall be authorized in written form acceptable to the Plan Provider.

8.1.2 Loans must be adequately secured. Although it is the intention that loans to Participants shall be repaid, the collateral for each loan shall be the assignment of 50% of the Participant's entire right, title, and interest in and to Participant Account, evidenced by his promissory note for the amount of the loan (including interest), payable to the order of the Custodian, and such other security as the Custodian or Plan Provider shall require.

8.1.3 Any loan shall bear interest at a reasonable rate as of the time of application, as determined in a uniform nondiscriminatory method by the Plan Provider or their authorized representative.

8.1.4 No Participant loan shall exceed 50% of the present value of the Participant's vested interest in the Participant Account.

8.1.5 In the event of default, foreclosure on the note and attachment of security will not occur until a distributable event as defined at Article 9 occurs under the Custodial Agreement.

8.1.6 The Custodian or Plan Provider shall not have any duty to determine whether a loan authorized to the Participant meets the requirements of this Section or any other requirements of this Section or any other requirements of the Code and shall not be liable to the Employer or Participant for any failure of the loan to meet such requirements.

8.2 Loan Limits

8.2.1 No loan to any Participant can be made to the extent that such loan when added to the outstanding balance of all other loans to the Participant would exceed 50% of the vested account balance reduced by

any outstanding collateral agreement relating to same, or \$50,000 less the excess (if any) of the highest outstanding loan balance during the 1-year period ending on the day before the date on which the loan will be made over the outstanding loan balance on the date on which the loan will be made, whichever is less. This limit shall apply in the aggregate to all custodial accounts or annuity contracts established under Code Section 403(b) by either the Participant or the Employer on behalf of the Participant. In applying this limit, all loans from all plans of the Employer and other members of a group of employers described in Code Section 414(b), 414(c) and 414 (m) are aggregated. An assignment or pledge of any part of the Participant's interest in the Custodial Account shall be treated as a loan under this paragraph

8.2.2 The minimum loan amount shall be \$1,000.

8.3 Repayment terms

8.3.1 Any loan shall by its terms require that repayment (principal and interest) be amortized in level payments, not less frequently than quarterly, over a period not extending beyond five years from the date of the loan, unless such loan is used to acquire a dwelling unit which within a reasonable time will be used as the principal residence of the Participant.

8.3.2 Principal and interest paid by a Participant on a loan shall be credited to the Participant's loan account and invested in the same manner as Salary Reduction Contributions, or the most recent investment direction on file, if no Salary Reduction Contributions are being made.

8.3.3 A Participant's required loan payments during a period of military service may be suspended.

ARTICLE 9 - DISTRIBUTIONS

9.1 Distributable Events. Except as provided in Paragraph 9.2 or 9.5 of this Article, the Participant shall be entitled to distribution of assets in the Participant Account only after the occurrence of one of the following events:

The Participant attains age 59 ½;
The Participant separates from service with the Employer;
The Participant's death, or
The Disability of the Participant.

9.2 Methods and Timing of Distributions to a Participant. Distributions to a Participant from the Participant Account must commence by no later than the Required Beginning Date. The Required Beginning Date for a Participant shall be the later of the April 1 after the year in which the Participant attains age 70 ½ or the April 1 after the year in which the Participant actually retires.

A Participant may elect to receive the distribution of assets from the Participant Account to which the Participant is entitled in accordance with Paragraph 9.1 of this Article or which are required to be made as provided in the immediately preceding paragraph in either of the following ways:

9.2.1 In a single payment; or

9.2.2 In periodic monthly, quarterly, semi-annual or annual installments over a fixed period.

Single payments and installments must be taken in cash.

When receiving installment payments under clause 9.2.2 above, the Participant may increase the amount of installments or receive a distribution of any part or all of the balance in the Participant Account at any time upon prior written notice to the Plan Provider. The Participant may elect the method and form of distribution either before or after the occurrence of the event which permits payment to be made. Plan Provider will not provide Distribution Instructions to Custodian for payment to the Participant, however, until receipt of written instructions from the Participant.

9.3 Distributions after the Participant's Death. If a Participant dies before distribution of the balance in the Participant Account has been completed, the remaining amount, as well as all assets subsequently credited to the Participant Account, if any, shall be distributed to the Participant's Beneficiary in the form, at the time and from among the methods prescribed in Paragraph 9.2 of this Section as elected by the beneficiary, subject to the following clauses:

9.3.1 If distributions from the Participant Account commenced to the Participant but were not completed before the Participant's death, the remaining amount to be paid to the Participant's Beneficiary may continue to be in the form and over the period for which the distributions were being made to the Participant, but in any event must continue to be made at least as rapidly as under the method of distribution being used prior to the Participant's death.

Account to the Participant have commenced, distribution of the balance in the Participant Account must be completed by December 31 of the calendar year in which the fifth anniversary of the Participant's death occurs, except to the extent that an election is made by the designated Beneficiary involved to receive distributions in accordance with (a) or (b) below:

a. If any portion of the Participant Account is payable to a designated Beneficiary who is an individual, distributions may be made in a single sum or in periodic installments not greater than the life expectancy, of the designated Beneficiary with distributions to commence on or before December 31 of the calendar year immediately following the calendar year in which the Participant dies; or

b. If the designated Beneficiary is the Participant's surviving spouse, the date distributions are required to begin in accordance with subparagraph (a) immediately above shall not be earlier than the later of (i) December 31 of the calendar year immediately following the calendar year in which the Participant died or (ii) December 31 of the calendar year in which the Participant would have attained age 70 ½.

9.3.3 The Participant's Beneficiary must elect the method of distribution no later than the earlier of (i) December 31 of the calendar year in which distributions would be required to begin under this Paragraph 9.3, or (ii) December 31 of the calendar year in which occurs the fifth anniversary of the date of death of the Participant. If the Participant's Beneficiary does not elect a method of distribution, distribution of the balance in the Participant Account must be completed by December 31 of the calendar year in which occurs the fifth anniversary of the Participant's death.

For purposes of this clause 9.3.3 and clause 9.3.2 above, if the surviving spouse dies after the Participant, but before payments to such spouse begin, the provisions of clause 9.3.2 with the exception of (b) herein, and this clause 9.3.3 shall be applied as if the surviving spouse were the Participant. For purposes of this Paragraph 9, distributions with respect to a Participant are considered to begin on the Participant's Required Beginning Date (as defined in Paragraph 9.2 or, if the Participant's surviving spouse dies after the Participant but before payments to such spouse begin, the date distribution would have been required to begin to the surviving spouse pursuant to clause 9.3.2).

An election by a Beneficiary under this Paragraph 9.3 is to be set forth in a written statement describing the distribution involved and the date on which the distribution is to be made or commence, which election shall be delivered to the Plan Provider within such period of time prior to the date the distribution is to be made or commence as is acceptable to the Plan Provider.

For purposes of this Paragraph 9.3, any amount paid to a child of the Participant will be treated as if it had been paid to the Participant's surviving spouse if the amount becomes payable to such surviving spouse when the child reaches the age of majority.

After a Participant's death, and until the balance of the Participant Account to which a Beneficiary is entitled has been distributed, that Beneficiary shall be considered to be the Participant with respect to such balance for all purposes of this Custodial Agreement relating to investments as well as for purposes of Article 6 through 15 hereof, except as otherwise specifically indicated.

If a Beneficiary dies while receiving distributions from the Participant Account, the remaining payments shall be made to the estate of the Beneficiary; provided that the executor or administrator of the estate may elect, by proper written instructions given to the Plan Provider, to receive the balance in the Participant Account in a single payment.

9.4 Beneficiaries. A Participant may designate in writing, on a form acceptable to and filed with the Plan Provider, one or more persons, including a trust, charitable organization, or other non-living entity or the Participant's estate, as a Beneficiary to whom amounts due from the Participant Account after the Participant's death shall be paid. If the Participant fails to make a proper designation, or if no person properly designated survives the Participant, the Participant's Beneficiary shall be the Participant's surviving spouse or, if none, the Participant's children, if any, in equal shares per stirpes, or if none, the executor or personal representative of the estate of the Participant. No Beneficiary designation made under an annuity contract or some other custodial agreement shall be deemed to be valid under this Custodial Agreement. Notwithstanding any provision of this Paragraph 9.4 to the contrary, if Title I of ERISA is applicable with respect to the Participant Account, the Participant's designation of a Beneficiary other than his spouse must be consented to in a manner consistent with ERISA Section 205(c)(2).

The Beneficiary Designation can be changed at any time by executing and returning to the Plan Provider a new Beneficiary Designation Form.

9.5 Hardship Distributions. The Participant who encounters financial Hardship shall be entitled to a distribution from the Participant Account in the form of a single payment of an amount not in excess of the contributions made to the Participant Account pursuant to a Salary

Reduction Agreement (but no earnings thereon). This amount will be distributed to the Participant upon receipt of written notice from the Participant for reasons of hardship and certification from the Employer to the Plan Provider that the requirements for a Hardship distribution under the Code have been met, the Plan Provider will instruct the Custodian to make the Hardship Distribution to the Participant.

If the Participant Account is subject to Section 205(c)(4) of ERISA, the Participant's spouse, if any, must consent to any withdrawal by the Participant in the manner provided for in that section.

9.6 Qualified Domestic Relations Orders. If the Participant Account is subject to Title I of ERISA, a domestic relations order ("Order") shall specifically state all of the following in order to be deemed a Qualified Domestic Relations Order ("QDRO"):

1. the name and last known mailing address of the Participant and each of the Alternate Payee(s) covered by the QDRO;
2. the dollar amount or percentage of the Participant's benefit to be paid to each Alternate Payee, or the manner in which the amount or percentage will be determined;
3. the number of payments or period for which the Order applies;
4. the specific plan (by name) to which the Order applies. The Order shall not be deemed a QDRO if it requires the Plan to provide:
 1. a type or form of benefit or an option not already provided for in the Plan;
 2. increased benefits or benefits in excess of the Participant's vested rights;
 3. payment of a benefit earlier than allowed by the Participant Account's earliest retirement provisions; or
 4. payment of benefits to an Alternate Payee which are required to be paid to another Alternate Payee under another QDRO.

Promptly upon receipt of an Order which may or may not be qualified, the Employer shall notify the Participant and any Alternate Payee(s) named in the Order of such receipt, and include a copy of this Paragraph. The Employer shall then make a determination as to the qualified status of the Order and may forward the Order to the Plan's legal counsel for an opinion as to the qualified status and the Participant and any Alternate Payee(s) shall be promptly notified in writing of the determination.

If the qualified status of the Order is in question, there will be a delay in any payout to any payee including the Participant until the status is resolved. In such event, the Employer shall direct the Plan Provider to segregate the amount that would have been payable to the Alternate Payee(s) if the Order had been deemed a QDRO. If the Order is not a QDRO, or the status is not resolved within eighteen (18) months from the date the first payment would have been made under the Order, the Employer shall direct the Plan Provider to pay the segregated amounts plus interest to the person(s) who would have been entitled to the benefits had there been no Order. If a determination as to the qualified status of the Order is made after the eighteen (18) month period described above, the Order shall only be applied on a prospective basis. If the Order is determined to be a QDRO, the Employer shall direct the Plan Provider who will then instruct the Custodian to pay to the Alternate Payee(s) all the amounts due under the QDRO, including segregated amounts plus interest which may have accrued during a dispute as to the Order's qualification.

9.7 Distribution of Excess Contributions, Excess Deferrals and Excess Aggregate Contributions. If the Plan Provider receives a written notice from a Participant that an "excess contribution" as defined in Code Section 4973(c) has been made to the Participant Account, the Plan Provider shall send Instructions to Custodian, as soon as practicable thereafter, to distribute such excess by check.

If the Plan Provider receives a written notice from the Participant no later than March 1 next following the end of any calendar year that an "excess deferral" as referred to in Code Section 402(g)(2)(A) was made to the Participant Account for that calendar year, the Plan Provider shall send Instructions to Custodian, by no later than the immediately following April 15, to distribute to the Participant such excess, together with any income or loss attributable thereto to the date of distribution by check.

If Employer contributions in the form of "matching contributions" (within the meaning of Code Section 401(m)(4)) are made to any Participant Account and the Plan Provider receives written notice from the Employer that "excess aggregate contributions" as defined in Code Section 401(m)(6)(B) were made to one or more Participant Accounts for the immediately preceding calendar year, the Plan Provider shall send Instructions to Custodian, no later than the last day of the current calendar year, to distribute those excess aggregate contributions, together with any income or loss attributable thereto to the date of distribution by check.

The income or loss to be included in any distribution pursuant to this Paragraph 9.7 shall be specified in the notice of distribution and determined by the Participant or Employer, as relevant, in a manner consistent with applicable Treasury regulations, if any.

9.8 Direct Rollovers. Notwithstanding any provision of the Agreement to the contrary that would otherwise limit a Distributee's election under this section, a Distributee may elect, at the time and in the manner prescribed by this Custodial Agreement and the Plan, to have any portion of an Eligible Rollover Distribution paid directly to an Eligible Retirement Plan specified by the Distributee in a Direct Rollover. The Employer and Plan Provider may establish rules and procedures governing the processing of Direct Rollovers and limiting the amount or number of such Direct Rollovers in accordance with applicable Treasury Regulations. Distributions not transferred to an Eligible Retirement Plan in a Direct Rollover shall be subject to income tax withholding as provided under the Code and applicable state and local laws, if any.

9.8.1 Eligible Rollover Distribution. An Eligible Rollover Distribution is any distribution of all or any portion of the balance to the credit of the Distributee, except that an Eligible Rollover Distribution does not include any distribution that is one of a series of periodic payments (not less frequently than annually), made for the life (or life expectancy) of the Distributee or the joint lives (or joint life expectancies) of the Distributee and the Distributee's designated Beneficiary or for a specified period of ten years or more; any distribution to the extent such distribution is required under Code Section 401(a)(9); and any hardship distribution. Notwithstanding the foregoing, any portion of a distribution that consists of after-tax contributions which are not includible in gross income may be transferred only to an individual retirement account or annuity described in Code Sections 408(a) or 408(b), or a qualified plan described in Code Sections 401(a) or 403(a) that agrees to separately account for amounts so transferred, including separately accounting for the portion of such distribution that is includible in gross income and the portion of such distribution which is not so includible.

9.8.2 Eligible Retirement Plan. An Eligible Retirement Plan is an individual retirement account described in Code Section 408(a), an individual retirement annuity described in Code Section 408(b), or an annuity or custodial account described in Code Section 403(b), and an eligible plan under Code Section 457(b) which is maintained by a state, political subdivision of a state, or any agency or instrumentality of a state or political subdivision of a state and which agrees to separately account for amounts transferred into such plan from this Plan, and which accepts the Distributee's Eligible Rollover Distribution. This definition of Eligible Retirement Plan shall also apply in the case of a distribution to a surviving spouse, or to a spouse or former spouse who is the alternate payee under a QDRO, as defined in Code Section 414(p). If any portion of an Eligible Rollover Distribution is attributable to payments or distributions from a designated Roth account (as defined in Code Section 402A), an Eligible Retirement Plan with respect to such portion shall include only another designated Roth account and a Roth IRA.

9.8.3 Distributee. A Distributee includes an Employee, or former Employee. In addition, the Employee's or former Employee's surviving spouse and the Employee's or former Employee's spouse or former spouse who is an Alternate Payee under a qualified domestic relations order, as defined in Code Section 414(p), are Distributees with regard to the interest of the spouse or former spouse.

9.8.4 Direct Rollover. A Direct Rollover is a payment by the Plan to an Eligible Retirement Plan specified by the Distributee.

9.9 Other Distribution Provisions. If a distribution is payable from a Participant Account to a person with a legal disability or to a minor, the Plan Provider may send instructions to the Custodian to pay the amount involved to the legal guardian of the individual or, if none, to an individual who is permitted to receive such a payment by the laws of the State in which the disabled individual or minor lives. Such payment shall fully discharge the Custodian, Plan Provider and the Employer from further liability on account thereof.

9.10 Responsibility for Compliance with Distribution Requirements. The Plan Provider shall be responsible for insuring that distributions meet the requirements of Paragraphs 9.1, 9.2 and 9.3 above, based on information supplied by the Employer and/or the Participant, upon which it is entitled to rely, and neither the Plan Provider nor the Advisor shall have responsibility for such determination. The Custodian shall be entitled to rely on directions from the Plan Provider as to all distributions and shall have no responsibility or obligation to independently determine when or what amount should or must be distributed at any time.

9.11 Documents Necessary For Distribution. Before instructing the Custodian to make a distribution from any Participant Account, the Plan Provider shall receive any and all applications, certificates, tax waivers, signature guarantees, and other documents (including proof of legal representative's authority) that the Plan Provider may deem necessary or appropriate.

9.12 Small Account Balances. Distribution requests less than \$5,000 will be made in the form of a lump sum payment to the Participant. If distribution requests for amounts less than \$5,000 are submitted requesting periodic payments, Plan Provider has the right to send instructions to the Custodian to process the distribution as a lump sum without the consent of the Participant or Beneficiary. In the event the Plan is subject to ERISA, the \$5,000 shall be reduced to \$1,000 each place it occurs in this Section.

ARTICLE 10 - AMENDMENT AND ASSIGNMENT

This Agreement may be amended by the Custodian, provided notice of such amendment is sent to the Plan Provider at least thirty (30) days prior to the effective date of any such amendment. The Plan Provider reserves the right, with the consent of the Custodian, to amend any or all provisions of this Custodial Account at any time without obtaining the Participant's approval or consent. The Employer and each Participant for whom an Account is maintained, delegate to the Plan Provider the power to amend all or any part of this Custodial Agreement on their behalf, including retroactive amendments, and each such person shall be deemed to have consented to any amendment made by the Plan Provider and Custodian provided that notice in writing of such amendment shall be given to the Employer and each such Participant. Any such amendment shall be effective as specified therein.

No amendment of this Custodial Agreement or the Plan Document shall be effective if it would cause or permit (i) any of the assets held in a Participant Account to be diverted to any purpose other than for the exclusive benefit of the Participant or the Participant's Beneficiary(ies), as applicable, or to revert to or become the property of the Employer, (ii) a Participant or the Participant's Beneficiary(ies) to be deprived of any benefit to which the Participant or Beneficiary was entitled under the Custodial Agreement prior to the amendment, unless the amendment is necessary to conform to, or satisfy the conditions of, any law, governmental regulation or ruling, or to permit the Custodial Account to meet the requirements of the Code or ERISA, or (iii) the rights, duties, responsibilities, obligations or liabilities of the Custodian or the Plan Provider to be affected without the written consent of the Custodian or the Plan Provider, as applicable.

Notwithstanding the foregoing, only the Custodian, the Plan Provider or the Advisor may revise their fee schedule provided for in Article 7, which revision shall not be considered an amendment of this Custodial Agreement. Neither shall a change by a Participant of an Investment Direction or a revocation or change of a Beneficiary designation be considered an amendment to this Custodial Agreement.

ARTICLE 11 - RESIGNATION OR REMOVAL OF THE CUSTODIAN OR THE PLAN PROVIDER

11.1 Custodian's Right to Resign. The Custodian may resign with respect to any or all Custodial Accounts by giving thirty (30) days written notice to the Employer and Plan Provider. The Custodian may designate a qualified successor custodian in its notice of resignation. If no new custodian is appointed by the end of the thirty (30) day notification period, the Plan Provider may appoint a new custodian. The party entitled to the notice may waive the notice period.

11.2 Employer's Right to Terminate. The Employer may remove the Custodian or the Plan Provider by giving thirty (30) days written notice or by transferring the Custodial Account to another custodian at any time upon thirty (30) days advance written notice. Upon the removal of the Custodian, the Employer shall promptly appoint a successor custodian and a new record keeper. The party entitled to the notice may waive the notice period.

11.3 Plan Provider's Appointment of Successor Custodian. The Plan Provider has the right to appoint a successor custodian of the Custodial Account at any time by giving at least thirty (30) days written notice to the Employer and may designate a qualified successor custodian. The party entitled to the notice may waive the notice period.

11.4 Successor Custodian. Upon the resignation or removal of the Custodian, the Employer will either accept the Custodian's or Plan Provider's appointment of a successor or appoint a successor custodian. The Employer's failure to appoint a successor custodian, on or before the effective date of such resignation and appointment, will constitute the Employer's consent to the successor appointed by the Custodian or Plan Provider. If, within thirty days after the Custodian's resignation or receipt by it of notice of the Custodian's removal, no person has accepted appointment as successor custodian of the Custodial Accounts involved, the Custodian may appoint such successor custodian itself or apply to a court of competent jurisdiction for the appointment of a successor custodian.

The appointment of the successor custodian will become effective at the time the Custodian ceases to act. The Custodian shall promptly transfer all records pertaining thereto, provided that any successor custodian shall agree not to dispose of any such records without the Custodian's consent. The Custodian shall not be liable for the acts or omissions of such successor whether or not it makes such appointment. The successor will have all rights, powers, privileges, liabilities and duties of the Custodian.

The Custodian will assign, transfer and deliver all assets and liabilities held in the Custodial Account, in kind, directly to the successor custodian on the effective date of the resignation or as soon thereafter as practical. The Custodian is authorized, however, to reserve such Mutual Funds as it deems advisable to provide for the payment of expenses, fees, taxes and other liabilities under this Custodial Agreement, and for the payment of all liabilities constituting a charge on or against the assets of any Custodial Account or on or against the Custodian, and where necessary may liquidate such reserved shares. Any balance of such reserve remaining after the payment of all such items shall be paid over to the successor. The successor custodian shall hold the assets paid over to it under the terms of this Custodial Agreement.

ARTICLE 12 - TERMINATION OR TRANSFERS

12.1 Discontinuance of Contributions. The complete discontinuance of contributions to a Participant Account shall not cause that Participant Account to terminate except as defined in Paragraph 12.5. Termination of a Participant Account shall be effected by a distribution of all assets in the Participant Account to the Participant or, after the Participant's death, to the Participant's Beneficiary, at the direction of the Participant or Beneficiary, as the case may be, or in the absence of such direction, as determined by the Plan Provider, subject, however to the Custodian's right to reserve Mutual Funds in the same manner as provided for in Article 11.

12.2 Disqualification. If the Plan Provider receives written notice that the Internal Revenue Service has determined that the Participant's Account fails to meet the requirements of Code Section 403(b)(7) by reason of some inadequacy not capable of being corrected by a retroactive amendment, the Plan Provider shall terminate the Participant Account by distributing the assets thereof to the Participant.

12.3 Termination of Accounts. Upon termination of all Participant Accounts in any manner provided for in this Section, this Custodial Agreement shall be considered to be rescinded and of no force and effect and the Custodian, the Advisor, and the Plan Provider shall be relieved from all further liability with respect to this Custodial Agreement, any Custodial or Participant Account, and all assets thereof so distributed.

12.4 Transfers. The Participant may direct the transfer of the assets of the Participant Account at any time to another account or annuity established for the Participant pursuant to Code Section 403(b)(7) upon written instructions to the Plan Provider in such form as the Plan Provider may require, subject, however, to the Custodian's right to reserve Mutual Funds in the same manner provided for in Article 11.

12.5 Inactive Accounts with Small Balances. The complete discontinuance of contributions to a Participant Account shall not cause that account to terminate except when the account value is less than \$2,000. Plan Provider has the right to terminate the account and distribute assets to the Participant only when the account value is less than \$1,000, no contributions have been received for a period of twelve consecutive months and the Participant has received written notification 30 days prior to the distribution.

ARTICLE 13 - INDEMNIFICATION

Participant and Employer hereby agree to indemnify, defend and hold the Custodian and its affiliates, and their respective directors, managers, officers, employees, agents and other representatives, (collectively referred to as its "Affiliates") harmless from any losses, costs, expenses, fees, liabilities, damages, claims, suits or actions, including but not limited to legal expenses, court costs, legal fees and costs of investigation, including appeals thereof, (collectively or individually, "Claims") resulting from their reliance upon any notice or instruction purporting to have been delivered by the Plan Provider or Advisor, resulting from changes in the market value of the Fund or any exercise of failure to exercise investment direction authority by the Participant or the Plan Provider or resulting from the Custodian's refusal on advice of counsel to act in accordance with any investment direction by Participant or the Plan Provider. Participant and Employer waive any and all Claims of any nature it now has or may have against the Custodian and its Affiliates which arise, directly or indirectly, from any action taken in good faith in accordance with any notice or instruction from the Plan Provider, Advisor, Participant or Employer, or any disqualification of a plan due to any actions taken or not taken by the Custodian in reliance on instructions from the Plan Provider, Advisor, Participant or Employer; or any other act the Custodian takes in good faith under this Agreement or in connection with the administration of the Fund. The Custodian shall not be

liable to Participant for any act, omission, or determination made in connection with this Agreement except for its gross negligence or willful misconduct. Without limiting the generality of the foregoing, the Custodian shall not be liable for any losses arising from its compliance with instructions from the Plan Provider, Advisor, Participant or Employer; or executing, failing to execute, failing to timely execute or for any mistake in the execution of any instructions, unless such action or inaction is by reason of the gross negligence or willful misconduct of the Custodian.

The Custodian shall not be under any obligation to defend any legal action or engage in any legal proceedings with respect to the Custodial Account or with respect to any property held in the Fund. Whenever the Custodian deems it reasonably necessary, the Custodian is authorized to consult with its counsel in reference to the Custodial Account and to retain counsel and appear in any action, suit, or proceedings affecting the Custodial Account or any of the assets of the Fund. All legal fees, costs, and expenses so incurred shall be paid for by the Employer or the Plan Provider or in the absence of payment charged against the Custodial Account. The Custodian may retain legal counsel whenever in the Custodian's judgment it is necessary or advisable to do so in connection with the discharge of the Custodian's duties, and the fees and expenses of such counsel will be paid by the Employer, or in the absence of payment by the Employer, shall be charged against the Account.

The provisions of this Article shall survive the termination, amendment or expiration of this Agreement.

ARTICLE 14 - REQUIREMENTS OF TITLE I OF ERISA

The Employer or its designee shall be solely responsible for determining whether Title I of ERISA is applicable with respect to the Custodial Account and shall notify the Plan Provider in writing if it determines that Title I of ERISA is so applicable. In such event, the Employer shall take all such actions as are necessary to assure that the Custodial Account is administered in compliance therewith; such action shall include, but shall not be limited to, implementing procedures to ensure that each requested distribution from the Custodial Account is processed in accordance with the requirements of ERISA. Neither the Custodian, the Advisor, nor the Plan Provider shall be under any obligation to determine whether Title I of ERISA is applicable with respect to any Custodial Account. Any determination in that regard shall be the sole responsibility of the Employer and the Custodian, the Advisor, and the Plan Provider shall be entitled to rely on that determination of the Employer. The Custodian, the Advisor, and the Plan Provider shall be entitled to regard each Custodial Account maintained under the Section 403(b) Plan as not subject to Title I of ERISA, unless notified otherwise in writing by the Employer.

ARTICLE 15 - MISCELLANEOUS PROVISIONS

15.1 No Diversion of Assets and Nonforfeiture. At no time shall it be possible for any part of the assets of a Participant Account to be used for or diverted to purpose other than for the exclusive benefit of the Participant and the Participant's Beneficiary, as applicable, or for the payment of expenses and other amounts as specifically provided in this Custodial Agreement. The interest of a Participant in the Participant Account shall be nonforfeitable at all times.

15.2 Notices. Any notice from the Plan Provider to the Employer or a Participant provided for in this Custodial Agreement shall be effective on the second day after the day mailed if sent by first-class mail to the last address maintained for each on the Plan Provider's records.

15.2 Further Agreements. The parties to, and all persons claiming any interest whatsoever under this Agreement agree to perform any and all acts and to execute any and all documents and papers that may be necessary to carry out this Agreement or any of its provisions.

15.4 Binding on Successors. This Agreement shall be binding on the heirs, executors, administrators, successors and assigns of all parties to the Agreement.

15.5 Nonassignability of Benefits and Assets. The benefits provided herein and the assets of the Participant Account shall not be subject, whether voluntary or involuntarily, to alienation, assignment, legal process, garnishment, attachment, execution or levy of any kind (other than with regard to the payment of the Custodian and the Plan Provider's fees and expenses as authorized by this Custodial Agreement), and any attempt to cause such assets to be so subjected shall not be recognized except to the extent as may be required by law or as provided herein. Neither the foregoing nor any provision of this Custodial Agreement, however, shall restrict compliance with a court order determined to be a "qualified domestic relations order" defined in Code Section 414(p). If the Plan Provider so determines, the amount payable with respect to that order shall immediately be distributed in a single sum to the "alternate payee" (as defined in Code Section 414(p)).

15.6 Qualification and Compliance. The Custodial and Participant Account is established with the intent that it shall qualify under Code Section 403(b)(7) and, where applicable, the relevant provisions of ERISA. All terms and provisions hereof shall be interpreted, whenever

possible, so as to comply with that Code Section and those ERISA provisions.

15.7 Governing Law. This Custodial Agreement shall be construed, interpreted, administered and enforced according to the laws of the State in which the principal office of the Custodian is located except insofar as superseded by ERISA. All controversies, disputes, and claims arising under this Agreement and not otherwise resolved will be submitted to the United States District Court for the district where the Custodian has its principal place of business, and by executing this Agreement, each party hereto consents to that court's exercise of personal jurisdiction over them.

15.8 Limitation on Claims. No claim may be made by the Participant, the Employer or the Plan Provider or Advisor against the Custodian for any lost profits or any special, indirect or consequential damages in respect of any breach or wrongful conduct in any way related to this Agreement.

15.9 Arbitration. The parties acknowledge that this Agreement evidences a transaction involving interstate commerce. The parties agree that any misunderstandings, controversies or disputes arising from this Agreement shall be decided by binding arbitration which shall be conducted, upon request by either party, in Denver, Colorado, before three (3) arbitrators designated by the American Arbitration Association (the "AAA"), in accordance with the terms of the Commercial Arbitration Rules of the AAA, and, to the maximum extent applicable, the United States Arbitration Act (Title 9 of the United States Code). The decision of the majority of the arbitrators shall be binding and conclusive upon the parties. Notwithstanding anything herein to the contrary, either party may proceed to a court of competent jurisdiction to obtain equitable relief at any time, other than to stay arbitration. Further, any such court proceeding shall only be brought in the federal district court in Denver, Colorado. The arbitration panel shall have no authority to award special, indirect, consequential, punitive or other damages not measured by the prevailing party's actual damages. To the maximum extent practicable, an arbitration proceeding under this Agreement shall be concluded within one hundred eighty (180) days of the filing of the dispute with the AAA. The provisions of this arbitration clause shall survive any termination, amendment or expiration of the Agreement and if any term, covenant, condition or provision of this arbitration clause is found to be unlawful or invalid or unenforceable, the remaining parts of the arbitration clause shall not be affected thereby and shall remain fully enforceable. Judgment on any award rendered by the arbitration panel may be entered in any court having competent jurisdiction. The parties shall each pay one-half of the forum and arbitrators' fees. The prevailing party in the arbitration, or any court proceeding, shall be entitled to its reasonable attorney's fees and expenses from the non-prevailing party.

15.10 USA Patriot Act Notification. The following notification is provided to Customer pursuant to Section 326 of the USA Patriot Act of 2001, 31 U.S.C. Section 5318:

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the funding of terrorism and money-laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person or entity that opens an account, including any deposit account, treasury management account, loan, other extension of credit, or other financial services product. What this means for the Employer: When Employer opens an account, if Employer is an individual, The Custodian or the Plan Provider will ask for the Employer's name, taxpayer identification number, residential address, date of birth, and other information that will allow the Custodian or the Plan Provider to identify the Employer, and, if the Employer is not an individual, the Custodian or the Plan Provider will ask for the Employer's name, taxpayer identification number, business address, and other information that will allow the Custodian or the Plan Provider to identify the Employer. The Custodian or the Plan Provider may also ask, if the Employer is an individual, to see the Employer's driver's license or other identifying documents, and, if the Employer is not an individual, to see the Employer's legal organizational documents or other identifying documents.

