Form B13: 401(k) Plan Contribution Election

This form is used to consent or decline the agency-sponsored 401(k) retirement plan through our partners at Mutual of America. This form should also be used to stop participation in the agency-sponsored 401(k) retirement plan through our partners at Mutual of America.

NAME:	PROGRAM:	DATE:

401(k) Plan Consent

Participation in the 401(k) plan administered by Mutual of America and sponsored by Living In Fulfilling Environments (L.I.F.E.), Inc. is a voluntary benefit that allows employees to deposit pre-tax or after-tax funds into an investment vehicle offered to help build long-term savings for retirement. Although the agency recognizes long-term retirement planning as beneficial to every employee, investment decisions should be discussed with a qualified financial advisor of your choosing. Associates at Mutual of America are available each business day to discuss financial planning with you. Please contact Matt Murphy at 401-396-8003 to setup a personal appointment with an associate of Mutual of America.

The following guidelines for investments should be kept in mind:

- *Contributions may be reduced in compliance with Federal tax rules and limits, including higher limits that apply to participants age fifty (50) and older*
- *Contributions will take effect with the first pay period of the month following when this form is submitted to Living In Fulfilling Environments (L.I.F.E.), Inc.*
  - » *Contributions can be altered or stopped by submitting a new copy of this form at any time*
- *Contributions and earnings cannot be withdrawn until the participants reaches age fifty-nine and a half (59½) or upon death, disability, or termination of employment*
  - » *Contributions may be available for withdrawal in the event of serious financial hardship in accordance with the plan and IRS rules*
- *Any portion of contributions that are elected to be Designated Roth Contributions are after-tax and will be subject to income tax as part of the contributor's regular, taxable income*
  - » *Distributions of Designated Roth Contributions will not be taxable when distributed from the Plan, but earnings on them may be taxable*
- *Contributions that are deemed Designated Roth Contributions are immediately irrevocable once the contributions are deducted from the contributor's paycheck*
- *Loans are permitted from any contributions that have been deemed Designated Roth Contributions*

☐ Pre-Tax Contributions	FIXED AMOUNT: $	VARIABLE AMOUNT: %
☐ Designated Roth Contributions (after tax)	FIXED AMOUNT: $	VARIABLE AMOUNT: %

EMPLOYEE PRINTED NAME:	EMPLOYEE SIGNATURE:	DATE:

401(K) Plan Declination

Participation in the 401(k) plan administered by Mutual of America and sponsored by Living In Fulfilling Environments (L.I.F.E.), Inc. is a voluntary benefit that allows employees to deposit pre-tax or after-tax funds into an investment vehicle offered to help build long-term savings for retirement. The below signed individual has declined participation in the Plan at this time. Consent to participation can be altered or initiated by submitting a new copy of this form at any time.

EMPLOYEE PRINTED NAME:	EMPLOYEE SIGNATURE:	DATE:

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