

INSTRUCTIONS FOR ENROLLING IN THE 401(K) PLAN

Step 1

Read through the enclosed booklet titled “Retirement Savings Plan”.

- To view a copy of this booklet online, visit YourFFH.com

Step 2

Complete the 10-question “Risk Tolerance Quiz” on the back of this page.

Step 3

Fill out both sides of the enclosed “Enrollment Form”.

- You can also fill out this form online by going to YourFFH.com or by using the QR Code in this section.

Step 4

Return your form to Financial Freedom House (***Do Not Give it to Your Employer.***)

- **Mail:** PO Box 301000, Waterford, MI 48330
Fax: 248-623-8968
Email: service@yourffh.com
- If you complete the online enrollment form, it will be automatically submitted, and you won’t have to mail it.

*Call Financial Freedom House at **800-754-9933** or
email **service@yourffh.com** if you have questions about this
information or need assistance with the paperwork.*

Risk Tolerance Quiz

Answer the following questions and add up the points to calculate your **Risk Score**.
This will help you select a **Managed Portfolio** when filling out your **Enrollment Form**.

[1] I plan to retire in . . .		
☐ Less than 5 years (1 point)	☐ 15 – 24 years (3 points)	
☐ 5 – 14 years (2 points)	☐ More than 25 years (4 points)	
[2] The following rely upon my income, investments, and savings for lifestyle needs and special expenses		
☐ Myself/Spouse/Partner only (4 points)	☐ Children/Parents for 5-10 years (2 points)	
☐ Children/Parents for 1-5 years (3 points)	☐ Children/Parents for 10+ years (1 point)	
[3] I believe that investing in the stock market is like playing the lottery, with the odds stacked against me		
☐ Agree (1 point)	☐ Somewhat disagree (3 points)	
☐ Somewhat agree (2 points)	☐ Disagree (4 points)	
[4] I have prior investment experience and consider myself knowledgeable about economics and investing		
☐ Agree (4 points)	☐ Somewhat disagree (2 points)	
☐ Somewhat agree (3 points)	☐ Disagree (1 point)	
[5] I am prepared to sacrifice some safety for higher returns		
☐ Agree (4 points)	☐ Somewhat disagree (2 points)	
☐ Somewhat agree (3 points)	☐ Disagree (1 point)	
[6] I am willing to accept fluctuating returns in order to achieve my goals		
☐ Agree (4 points)	☐ Somewhat disagree (2 points)	
☐ Somewhat agree (3 points)	☐ Disagree (1 point)	
[7] From time to time, I can tolerate negative returns		
☐ Agree (4 points)	☐ Somewhat disagree (2 points)	
☐ Somewhat agree (3 points)	☐ Disagree (1 point)	
[8] Given my current circumstances I'd be satisfied with the following results		
☐ High returns & I can accept large fluctuations in value (4 points)	☐ Low returns with some mild fluctuations in value (2 points)	
☐ Moderate returns with moderate fluctuations in value (3 points)	☐ Very low return & none or very little fluctuations in value (1 point)	
[9] If my account or an individual investment drops in value over the course of a year, I can resist the temptation to sell		
☐ Agree (4 points)	☐ Somewhat disagree (2 points)	
☐ Somewhat agree (3 points)	☐ Disagree (1 point)	
[10] Which statement describes your attitude and expectations about investing over a 5–7-year market cycle?		
☐ It's more important to do well in "up" markets than to limit losses in "down" markets (4 points)		
☐ I am comfortable with "average" returns in both "up" and "down" markets (3 points)		
☐ It's more important to limit losses in "down" markets than to do well in "up" markets. (1 point)		
Add Up Your Points and Select the Managed Portfolio that Matches Your Risk Score →		

10-15 points Conservative	16-21 points Moderate-Conservative	22-29 points Moderate	30-35 points Moderate-Aggressive	36-40 points Aggressive
Lower Potential Return Lower Volatility				Higher Potential Return Higher Volatility

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For assistance call 800-754-9933 or email Service@YourFFH.com.

Enrollment Election

Complete both sides of this form to enroll or opt-out.

Name of Employer		Date of Hire
First & Last Name		SSN
Address		
City	State	Zip
Date of Birth	Phone #	Email Address

Election Not to Participate (Opt-Out)

☐ If you don't wish to participate in the 401(k) plan, fill out the top section, check this box, and sign below.

Savings per Paycheck

% Pre-tax savings into 401(k)

→

Elective Annual Increase

% Annual increase (e.g. 1%)

If you elect an annual increase, the amount you save each paycheck will be increased by this amount every January until you hit a maximum of 10% savings per paycheck.

Investment Election

Choose only one (1) of the options below for how you'd like to invest your 401(k) account.

If you wish to create your own mix of investments, log into the participant or complete an investment change form at YourFFH.com after your account is set up.

Professionally Managed Portfolios

These portfolios utilize the mutual funds in the plan. The portfolios are managed by Financial Freedom House (FFH). FFH will monitor, rebalance, and adjust the portfolios when necessary. There is no extra fee for investing in a managed portfolio.			
	Name of Portfolio	Allocation	Risk Score
☐	Conservative Portfolio	35% Equity – 65% Bonds	10 – 15 points
☐	Moderate – Conservative Portfolio	50% Equity – 50% Bonds	16 – 21 points
☐	Moderate Portfolio	65% Equity – 35% Bonds	22 – 29 points
☐	Moderate – Aggressive Portfolio	80% Equity – 20% Bonds	30 – 35 points
☐	Aggressive Portfolio	90% Equity – 10% Bonds	36 – 40 points

Target Retirement Date Funds

These funds reduce equity exposure and increase their bond holdings as the target retirement year gets closer.					
☐	2025	☐	2040	☐	2055
☐	2030	☐	2045	☐	2060
☐	2035	☐	2050	☐	2065

Stable Value Fund

This guaranteed option protects against declines in account value but has a lower expected long-term return.	
☐	Reliance Trust MetLife Series 25157 CI 0

Participant Signature

Statement Preference: ☐ Paper Statements Mailed to Me ☐ Online Statements

The salary deferral authorization, investment election, and the beneficiary designation(s) on this form are to remain in effect until I provide written notice of changes to the plan administrator (800-754-9933). Online statements are the default option unless selected above.

X _____

Date: _____

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Beneficiary Designation

Complete this form to let us know who should get your 401(k) account in the event of your premature death.

Your Personal Information

First & Last Name	SSN
☐ I am married	☐ I am single

Primary Beneficiary Designation

- If you are married, you must designate your spouse as the only (100%) primary beneficiary for your account. If you wish to designate someone other than your spouse as primary beneficiary, contact us for the necessary form.
- If you are single, anyone can be your primary beneficiary.

Name of Primary Beneficiary	Date of Birth	Relationship to You	%
Name of Primary Beneficiary	Date of Birth	Relationship to You	%
Name of Primary Beneficiary	Date of Birth	Relationship to You	%
Name of Primary Beneficiary	Date of Birth	Relationship to You	%
Name of Primary Beneficiary	Date of Birth	Relationship to You	%

Must add up to 100%. In the event these do not equal 100%, we will allocate the difference to the oldest beneficiary.

Secondary Beneficiary Designation

- Please indicate who will be your beneficiary in the event your primary beneficiary dies before you.

Name of Secondary Beneficiary	Date of Birth	Relationship to You	%
Name of Secondary Beneficiary	Date of Birth	Relationship to You	%
Name of Secondary Beneficiary	Date of Birth	Relationship to You	%
Name of Secondary Beneficiary	Date of Birth	Relationship to You	%
Name of Secondary Beneficiary	Date of Birth	Relationship to You	%

Must add up to 100%. In the event these do not equal 100%, we will allocate the difference to the oldest beneficiary.

Participant Signature

I hereby designate the person(s) listed above as beneficiaries of my account in the Plan and revoke any previously signed Beneficiary Designation Form.

X_____

Date: _____