

LOCKHART 401(K) / RETIREMENT PLAN

- Allows you to make tax-deductible contributions of up to \$23,000 per year, or \$30,500 if age 50 in 2024.
- Employee contributions and earnings are always 100% vested.
- Allows you to change your contribution rate quarterly, or stop contributions at any time.
- Allows you to direct the investment of your account with tax-deferred earnings.

Enrollment Instructions

To join the 401(K) plan you will need to complete the attached forms as follows:

Voya Enrollment Investment Selection and Salary Reduction Form

Please enter your name, social security number, birth date and employment date on the top of this form.

The investment percentages may be in whole numbers and the total must equal 100%. If you make an entry and then change your choice, put a line through your original choice and your initials, then enter your new percentage.

If you want to defer salary into the savings plan, please enter the percent of salary you wish to have withheld from your pay. You may also select a salary deferral as a fixed dollar amount per pay period. To do this, write a dollar amount per pay period at the end of the line.

If you do not wish to participate at this time, please check the line by that choice. *Please sign and date this form at the bottom.*

Pre-Retirement Death Benefit Beneficiary Designation Form

If you do not complete this form, your beneficiary will be your spouse if you are married. If you are not married your beneficiary will be your estate. Your account will be paid to your beneficiary as an annuity for their life. If you are not married you may select any beneficiary.

You may select a beneficiary other than your spouse if you are married, as long as your spouse consents in writing. To do this you need to complete the bottom of the second page of this form with your spouse's signature witnessed by a notary public. The reverse side of this page has a more detailed review of your rights with regard to selecting a beneficiary.