

Initial Enrollment Form

Dauphin County PA Deferred Compensation Plan

659083

Employee Full Name (please print)		Social Security Number	
Street Address		Email Address	Daytime Phone Number
City	State		Zip
Date of Birth	Date of Hire		Date of Rehire (if applicable)

Participant Contribution Election

I authorize my employer to deduct the following amount from my eligible compensation each payroll period for deposit into the Plan. Refer to your Plan's Summary Plan Description for the definition of compensation.

- Pre-Tax deferral. Deduct \$ _____ of eligible compensation. The deferral amount reduces my taxable income for the year of deferral.
- Roth deferral. Deduct \$ _____ of eligible compensation. The deferral amount does not reduce my taxable income for the year of deferral. However, a Roth deferral may avoid income taxation upon distribution if certain qualifications rules are met.
- Split deferral election. Deduct both Pre-Tax and Roth Deferrals from eligible compensation as follows:
Deduct \$ _____ of eligible compensation as Pre-Tax deferral.
Deduct \$ _____ of eligible compensation as Roth deferral.
- I do not wish to contribute to the Plan at this time.

(Catch-up Contributions: If you are age 50 or older by the end of the calendar year, federal law permits increased deferral amounts known as "Catch-up Contributions". If you would like to make catch-up contributions, please include the amount in the election above.)

Salary reductions may be stopped any day of the plan year. Salary reductions may be increased or decreased any day of the plan year.

Investment Election

- I understand this is my initial investment election and it will apply to future deposits (contributions, loan payments and rollovers) to Alerus Retirement and Benefits (Alerus).
- If I do not complete this form in a timely manner, my future deposits will be invested in the default fund until I initiate a change electronically.
- I understand that all changes to investment elections for future deposits and existing balances must be done electronically by telephone or Internet. However, if I elect YES in the Automated Account Realignment section below, the investment election on this form will be used to create an automated account realignment transaction and my entire existing account will be realigned on a fixed schedule according to the percentages stored in my automated account realignment transaction.

Choose either (A) INVESTMENT PROGRAM MODELS or (B) CUSTOM PORTFOLIO.

(A) INVESTMENT PROGRAM MODELS

Portfolio Name	IC	Select One
DC Aggressive Growth Model	2X	<input type="checkbox"/>
DC Growth Model	2W	<input type="checkbox"/>
DC Moderate Growth Model	2V	<input type="checkbox"/>
DC Conservative Growth Model	2R	<input type="checkbox"/>
DC Conservative Model	2P	<input type="checkbox"/>
DC Tactical Growth Model	2O	<input type="checkbox"/>
DC Tactical Moderate Model	2N	<input type="checkbox"/>
DC Tactical Conservative Model	2L	<input type="checkbox"/>

An Investment Program Model (IPM) is a pre-diversified portfolio (mix) of individual mutual funds. The Plan Sponsor and/or an independent Investment manager select and monitor the type and allocation percentages of the mutual funds within the model. By choosing an IPM, you authorize the plan sponsor and/or investment manager to periodically change, on your behalf, the mutual funds and/or their allocation percentages in the IPM. The individual mutual funds used in each IPM are described in the Investment Program Models Information document. Investment Program Models are available for convenience only and are not a recommendation by the Employer, Trustees or other representatives.

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(B) CUSTOM PORTFOLIO

Morley Stable Value CI 70-I (8)	N/A	Stable Value	G5	%
Segall Bryant & Hamill Plus Bond Retail	WTIBX	Intermediate-Term Bond	MU	%
Eaton Vance Short Dur Infl-Prot Inc Fund (I)	EIRRX	Inflation-Protected Bond	1T	%
PIMCO Foreign Bond (USD-Hedged)	PFRRX	World Bond	1A	%
Vanguard Total INTL Bond Indx A	VTABX	World Bond	1W	%
T. Rowe Price Capital Appreciation	PRWCX	Moderate Allocation	V5	%
Vanguard High Div Yield Ind A	VHYAX	Large Value	1X	%
Vanguard Total Stock Mkt Idx A	VTSAX	Large Blend	1N	%
Parnassus Endeavor Fund	PARWX	Large Blend	8Z	%
T. Rowe Price Blue Chip Growth Fund	TRBCX	Large Growth	7F	%
Vanguard MidCap Value Idx Adm	VMVAX	Mid-Cap Value	2J	%
Buffalo Discovery	BUFTX	Mid-Cap Growth	0U	%
MFS New Discovery Value R4	NDVUX	Small Value	1Y	%
Janus Triton T	JATTX	Small Growth	DF	%
American Funds Europacific Growth	RERCX	Foreign Large Growth	BH	%
Van Eck Emerging Markets Y	EMRYX	Diversified Emerging Mkts	1C	%
Fidelity Real Estate Income Fund	FRIFX	Real Estate	1U	%
Third Avenue Real Estate Value Investor	TVRVX	Global Real Estate	1V	%
Vanguard Materials Index Adm	VMIAX	Natural Resources	J5	%
DC Aggressive Growth Model	N/A	N/A	2X	%
DC Growth Model	N/A	N/A	2W	%
DC Moderate Growth Model	N/A	N/A	2V	%
DC Conservative Growth Model	N/A	N/A	2R	%
DC Conservative Model	N/A	N/A	2P	%
DC Tactical Growth Model	N/A	N/A	2O	%
DC Tactical Moderate Model	N/A	N/A	2N	%
DC Tactical Conservative Model	N/A	N/A	2L	%
Use whole percents only. Percentages must total 100%.				100%

Automated Account Realignment I understand that by choosing the YES box below, the investment election on this form will be used to create an automated account realignment transaction and my entire existing account will be realigned on a fixed schedule according to the percentages stored in my automated account realignment transaction.

- YES, realign my account annually. *(Realignment will occur on an annual basis, on a date predetermined for the plan.)*
- NO, do not automatically realign my account.

Employee Signature I request that my participation in the above-named plan be made according to this direction until I initiate a change. I understand federal law and plan provisions may limit my salary reduction amount. I authorize the Plan Administrator to make adjustments as may be required to conform to plan provisions and applicable law. I understand I have a duty to review my pay records (ex. pay stub) to confirm the Employer properly implemented my salary reduction election. I also understand I have a duty to inform the Plan Administrator if I discover any discrepancy between my pay records and my contribution election and that failure to report any discrepancy may result in a loss of or reduction in my ability to defer. I authorize the plan recordkeepers, trustees and/or fund managers to accept and act on any account or investment change I direct electronically by telephone or internet when proper identification and Personal Identification Number (PIN) are used.

Employee Signature _____ **Date** _____

Beneficiary Form

Dauphin County PA Deferred Compensation Plan

659083

Employee Full Name (please print)	SSN
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Pursuant to the provisions of the Plan permitting the designation of a beneficiary or beneficiaries by a participant, I hereby designate the following person or persons as primary and contingent beneficiaries of my account balance under the Plan payable by reason of my death and revoke any previously signed Beneficiary Form.

Beneficiary Designation

_____	_____ %	_____
Primary Beneficiary Name(s)	Percent	Relationship
_____	_____ %	_____
Primary Beneficiary Name(s)	Percent	Relationship
_____	_____ %	_____
Contingent Beneficiary Name(s)	Percent	Relationship
_____	_____ %	_____
Contingent Beneficiary Name(s)	Percent	Relationship

The Trustee will pay all sums payable under the Plan by reason of my death to the primary beneficiary, if he or she survives me, and if no primary beneficiary survives me, then to the contingent beneficiary. If no named beneficiary survives me, then the Trustee will pay all amounts in accordance with the Plan. Unless provided otherwise, the Trustee will pay all sums payable to more than one beneficiary equally to the living beneficiaries.

Marital Status

- I am married. I understand the Beneficiary Designation is invalid without the consent of my spouse unless my spouse is the only primary beneficiary.
- I am not married.

Consent of Spouse. (Required if spouse is not the only primary beneficiary.)

I, _____, the undersigned spouse of the employee named in the foregoing "Beneficiary Designation," hereby certify I have read the Beneficiary Designation and fully understand the property subject to the designation in my spouse's account balance under the Plan, in which I possess a beneficial interest, provided I survive my spouse. Being fully satisfied with the provisions of the designation, I hereby consent to and accept the beneficiary designation, without regard to whether I survive or predecease my spouse. I realize my consent is irrevocable until my spouse completes a new Beneficiary Form.

PARTICIPANT'S SPOUSE SIGNATURE

DATE

X

On this _____ Day of _____, in the year _____ Before me personally
appeared _____ known to me to be the person
who is described in and who executed the above Consent of Spouse as a free and voluntary act

State of _____
County of _____

NOTARY PUBLIC

DATE

X

My commission Expires

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Beneficiary Form

Dauphin County PA Deferred Compensation Plan

659083

Employee Full Name (please print)	SSN
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Employee Signature. I understand that I will need to file a new Beneficiary Form if I want to change my beneficiary or if my marital status changes.

EMPLOYEE SIGNATURE

DATE

X

Authorized Signature. As an authorized signer for the Plan, I acknowledge the receipt of this Beneficiary Form

AUTHORIZED SIGNATURE

DATE

X

Beneficiary – General Considerations for Designating or Changing

This Beneficiary Designation confers important rights upon your death. Therefore, the following are some of the issues you should consider:

- **Legal Advice:** If you have any questions regarding the effect of this Beneficiary Designation, you should seek the advice of your attorney.
- **Trust Designation:** If you intend to designate a trustee as beneficiary, you must have documentation to create a trust. You will create a trust by either signing a trust agreement apart from this Beneficiary Designation or having a Will with trust provisions contained within it.
- **Naming of Estate as Beneficiary:** In many cases, naming your “estate” as beneficiary will limit your beneficiary’s options regarding taxation and distribution at the time of your death. Consult a tax advisor before naming your estate.
- **Spouse as Primary Beneficiary:** Unless your spouse consents via a proper notarized waiver on this Beneficiary Designation, you cannot designate someone else as the primary beneficiary for your account. If you are single and become married, your new spouse becomes your primary beneficiary.
- **Divorce:** Some plans may have provisions which automatically revoke your former spouse as a beneficiary of your account following divorce. However, to avoid possible problems in the future, it is best to review and complete a new Beneficiary Designation following a divorce.
- **Additional Children.** Update your Beneficiary Designation any time you have additional children. The Beneficiary Designation does not automatically update as your family expands.
- **Beneficiaries must Survive You.** In order for designated beneficiaries to receive your account, they must survive you. In general, the plan will pay to your primary beneficiaries who are living at your death. If no primary beneficiary survives you, then it will pay to the contingent beneficiaries who survive you. If you wish to have your account paid to your beneficiaries by representation (for example, if your child predeceases you and you wish his/her share to be given to the deceased child’s children (your grandchildren), then indicate the words “per stirpes” after each designated beneficiaries name.

Dauphin County, PA Deferred Compensation Plan Highlights

Eligible Participants

All permanent part-time and full-time employees are immediately eligible.

Pay

In general, your pay is equal to the total pay including salary deferral contributions. Upon request, the Payroll Department will provide more detailed information.

457 Deferral Contributions

Through payroll deduction, you may contribute a minimum of \$10 per pay up to a maximum of \$19,000 in 2019. Your taxable income is reduced by the amount you contribute pre-tax into the plan. These contributions may be made on a pre-tax basis or Roth 457(b) "after-tax" basis.

Catch-up Contributions

If you are age 50 or older by December 31st, you may contribute a catch-up contribution for that tax year. In 2019, your catch-up contribution may not exceed \$6,000. If you are within three years of normal retirement age, special catch-up contributions may apply. If you qualify and would like to invest more than the maximum deferral with catch-up contribution (\$25,000 in 2019), please contact Stephen Hetrick (717) 545-1447 to discuss special catch-up contributions.

457 Deferral Changes

Your salary deferral agreement must be made in writing and completed before the beginning of the month in which your salary deferral contributions are to begin. However, as a new employee you may make a salary deferral contribution for the pay period in which you first become eligible. You may stop making salary deferrals or change your salary deferrals at any time. Changes will be effective the first day of the month following the date the request is received.

Employer Contributions

Dauphin County is currently making an additional contribution of \$4 per pay when you make a contribution into the plan of \$10 or more. This contribution does not increase if you contribute more. If you do not participate in the plan, you will not receive this additional contribution. This contribution may change in the future.

Vesting

All contributions (your deferred contributions and the employer contributions) are 100% vested. You choose to defer employer contributions. You cannot forfeit these contributions.

Rollover Contributions

You may be allowed to rollover into the plan all or a portion of the retirement funds you have outside the plan. To receive additional information, please contact your servicing advisor Stephen Hetrick (717-545-1447).

In-Plan Roth Transfers

Funds that are vested are permitted to be converted to Roth within the plan. The plan will not allow for Plan Assets to pay applicable tax withholdings. Consult with the Administrator and your tax advisor for the procedures, rules and regulations.

When You Receive Benefits

It should be noted that all distributions from the Plan are subject to a \$65 participant processing fee, which is detailed on the distribution form. You may receive money from your account at:

- Death
- Termination of Employment
- Age 70 1/2
- Plan Termination
- Di Minimis Exception
- Unforeseeable Emergency

Di Minimis Exception

While employed, you may withdraw all of your account value if your vested account (which does not include money rolled over from an IRA or other employer sponsored plan) is not more than the dollar limit under Code Section 411(a)(11)(A), currently \$5,000, and the following requirements have been met:

- 1) No amount has been contributed to the plan during the two-year period ending on the date of withdrawal.
- 2) You have not previously received a distribution of your total vested account to which Code Section 457(e)(9)(A) applied.

Unforeseeable Emergency

You may withdraw all or part of your vested account (up to the amount needed to satisfy the emergency) if you can prove an unforeseeable emergency and are unable to meet your financial needs another way. Unforeseeable emergency means a severe financial hardship resulting from:

- You or your dependent having a sudden and unexpected illness or accident, or
- A major loss of property to your primary residence due to casualty, or any other similar extraordinary and unforeseeable circumstances arising as a result of events beyond your control. For example, the imminent foreclosure of or eviction from your primary residence, the need to pay medical expenses, or the need to pay funeral expenses.

Except in extraordinary circumstances, the purchase of a home or payment of college tuition is not an unforeseeable emergency.

Loan Provisions

Any active employee may borrow money from his/her account for any reasonable purpose. Provisions of the loan program are as follows:

- You may borrow up to half of your total vested account balance for any purpose, with a minimum loan of \$1,000 and a maximum loan of \$50,000.
- The maximum number of loans a participant may leave outstanding at any time is two.
- You may choose a repayment schedule of up to five years, except if the loan is used to acquire your principal residence (up to 15 years). All loans will be paid back through payroll deduction.
- The interest rate charged on your loan will be 1% above the prime interest rate. All interest that you pay on your loan is credited to your account.
- A one-time, non-refundable fee of \$75 plus a \$25 per year administrative fee will be deducted from your loan proceeds.
- It may take three to four weeks to process your loan application, so plan accordingly.

Taxation of Distributions

You do not pay taxes on the contributions or earnings of your pre-tax accounts (including matching and profit sharing accounts) in the Plan until you receive an actual distribution. In other words, the taxes on the contributions and earnings in your pre-tax accounts are deferred until a distribution is made. Roth accounts, however, are the opposite. With a Roth account you pay current taxes on the amounts contributed. When a distribution is made to you from the Roth account, you do not pay taxes on the amounts you had contributed. In addition, if you have a "qualified distribution" (explained below), you do not pay taxes on the earnings that are attributable to the contributions.

A distribution of the earnings on your Roth account will not be subject to tax if the distribution is a "qualified" distribution. A "qualified" distribution is one that is made after you have attained age 59 ½ or is made on account of your death or disability. In addition, in order to be a "qualified" distribution, the distribution cannot be made prior to the expiration of a 5-year participation period. The 5-year participation period is the 5-year period beginning on the calendar year in which you first make the Roth contribution or In-Plan Roth Transfer, and ending on the last day of the calendar year that is 5 years later.

Most withdrawals/distributions are subject to taxation and require withholding. Typically, there is no 10% Early Withdrawal Penalty for withdrawals from a 457(b) plan prior to age 59 ½. Please check with your financial/tax advisor on how distributions may affect you.

Alliance Benefit Group is required by the IRS to withhold 20% of any taxable distribution eligible for rollover if it is not directly rolled over to another qualified retirement plan, IRA, or used to purchase an annuity to be paid over a minimum period of the lesser of 10 years or the participant's

life expectancy. This withholding will offset a portion of federal income taxes you owe on the distribution.

Account Information

You may obtain account information through:

Plan Recordkeeper:

Alerus at: 800-795-2697

Participant website: <http://www.alerusrb.com>

The default log in is as follows:

Username – Social Security Number

PIN - Last 4 digits of your Social Security Number

If you have forgotten your password, call the number listed above or go to the website, select "Login", select "Forgot User ID or Password" and go through the process to reset your password back to the default password.

Plan Investment Advisor

Retirement Collaborative LLC

www.retirementc.com

2000 Linglestown Road, Suite 101

Harrisburg, PA 17110

Stephen Hetrick, Investment Advisor Representative

717-545-1447

hetrick@retirementc.com

You will also receive quarterly statements.

Investments

You exercise control over selecting which Plan investment options you will use in your account; however, if money is deposited into your account and you have not made an investment election, the money will be invested in the default option, which is the Dauphin County Conservative Model. You may invest your contributions in any or all of the following options:

Equity (Stock) Funds

Vanguard High Dividend Yield Index Fund (VHYAX)

T. Rowe Price Blue Chip Growth Fund (TRBCX)

Parnassus Endeavor Fund (PARWX)

Vanguard Total Stock Market Index Fund (VTSAX)

Vanguard Mid-Cap Value Index Fund (VMVAX)

Buffalo Discovery Fund (BUFTX)

MFS New Discover Value R4 Fund (NDVUX)

Janus Triton Fund T (JATTX)

American Funds Euro Pacific Growth Fund R3 (RERCX)

Van Eck Emerging Markets Y (EMRYX)

Fidelity Real Estate Income Fund (FRIFX)

Third Avenue Real Estate Value Fund (TVRVX)

Vanguard Materials Index Fund Adm (VMIAX)

Fixed Income (Bond) Funds

Segall Bryant & Hamill Plus Bond Retail (WTIBX)

Eaton Vance Short Duration Real Return Fund (EIRRX)

PIMCO Foreign Bond (US Dollar Hedged) (PFRRX)

Vanguard Total International Bond Index Fund (VTABX)

Allocation Funds

T. Rowe Price Capital Appreciation (PRWCX)

Stable Value

Morley Stable Value Series II

Tactical Investment Strategies

DC Tactical Conservative Model

DC Tactical Moderate Model

DC Tactical Growth Model

Lifestyle Investment Strategies

DC Conservative Model

DC Conservative Growth Model

DC Moderate Growth Model

DC Growth Model

DC Aggressive Growth Model

Plan Web Portal

Retirement Collaborative LLC has created a custom web portal for plan participants. You may access it from your computer, tablet or smartphone at:

www.dauphincountydcplan.com.

On the site, you will be able to access educational resources, plan news and additional services provided by Retirement Collaborative LLC. When you access the site for the first time, you will need to create a unique login under “Not a Member? Sign Up”.

Investment Mix Changes

You may change your investment mix at any time. Changes may be made by accessing the participant web site or calling Alerus at 800-795-2697.

Other Information

Your salary deferral contributions do not affect your Social Security taxes or any of your other group benefits.

Account Servicing

Stephen Hetrick, of Retirement Collaborative LLC, will provide group and individual meetings and is available for phone calls, web-based meetings, or in-person meetings. Please access the “Contact Us” section of the web portal to access his calendar, consult your director, or call Stephen Hetrick directly at 717-545-1447.

This is a brief summary of your deferred compensation plan. If there are any discrepancies between this summary and the plan document, the plan document will govern. Contact the Benefits Department if you would like to see the plan document.