



OregonSaves IRA Program

Employee Enrollment and Opt-Out Form

OregonSaves is a completely voluntary program. You can change your enrollment at any time by completing this form, or a form provided by Oregon Saves, and turning it in to Pettit staffing. If you choose to enroll Pettit Staffing Service will send payroll contributions to your OregonSaves Roth IRA account. Amounts you save in this account are always your money. Your account is in your control and goes with you from job to job in accordance with the OregonSaves Program terms. Every little bit you save now can potentially make a difference in retirement.

By enrolling or not responding to this notice you will be automatically enrolled in the OregonSaves program as provided under ORS 178.210(1)(c) and money will be deducted from your check and directed into a Roth IRA account managed through the OregonSaves program.

Legal First Name: _____ Middle Initial: _____

Legal Last Name: _____ Phone Number: _____

Social Security Number: ____ - ____ - _____

Today I am choosing to:

Opt-Out of the OregonSaves Program – I know that I can choose to change my enrollment status at any time.

Enroll in the OregonSaves Program at a standard deduction of 5% of my gross wages. This amount will automatically increase by 1% each year after being enrolled for 12 months up to a maximum of 10%.

Enroll in the OregonSaves Program at a fixed contribution rate of ____ % (Whole percent only) of my gross wages.

Employee Signature

Date

Those seeking tax, investment, or financial advice should contact a financial advisor. Your Employer is not in a position to provide financial advice. OregonSaves is overseen by the Oregon Retirement Savings Board. Ascensus College Savings Recordkeeping Services, LLC ("ACRS") is the program administrator.

ACRS and its affiliates are responsible for day-to-day program operations. Participants saving through OregonSaves beneficially own and have control over their Roth IRAs, as provided in the program offering set out at saver.oregonsaves.com. OregonSaves' Portfolios offer investment options selected by the Oregon Retirement Savings Board. For more information on OregonSaves' Portfolios go to saver.oregonsaves.com. Account balances in OregonSaves will vary with market conditions and are not guaranteed or insured by the Oregon Retirement Savings Board, the State of Oregon, the Federal Deposit Insurance Corporation (FDIC) or any other organization. OregonSaves is a completely voluntary retirement program. Saving through a Roth IRA will not be appropriate for all individuals. Employer facilitation of OregonSaves should not be considered an endorsement or recommendation by your employer of OregonSaves, Roth IRAs, or these investments. Roth IRAs are not exclusive to OregonSaves and can be obtained outside of the program and contributed to outside of payroll deduction. Contributing to an OregonSaves Roth IRA through payroll deduction offers some tax benefits and consequences. You should consult your tax or financial advisor if you have questions related to taxes or investments.