



**INTERNATIONAL UNION OF OPERATING ENGINEERS  
LOCAL 25 MARINE DIVISION ANNUITY PLAN**

**PARTICIPANT SALARY DEFERRAL CONTRIBUTIONS**

**Choose one of the following elections. Sign and submit the completed form to your employer:**

A. I \_\_\_\_\_ do hereby authorize my employer, \_\_\_\_\_  
(please print or type) (please print or type)

to deduct \_\_\_\_\_% (whole percentages only) from my weekly paycheck on a pre-tax basis to contribute to the Local 25 Annuity Plan subject to applicable legal limits. The plan will accept these contributions as of January 1, 2007.

I understand this amount is in addition to the amount that my employer is currently required to contribute to the Plan on my behalf under the Local 25 collective bargaining agreement.

**OR**

B. I \_\_\_\_\_ understand that the Local 25 Annuity Plan has a 401(k) feature that provides the  
(please print or type)

opportunity to save my own money for retirement on a tax-deferred basis by authorizing my employer to deduct money from my weekly paycheck on a pre-tax basis to contribute to the Local 25 Annuity Plan, but I hereby choose not to authorize such pre-tax contributions at this time. I may change my mind and authorize such contributions in the future as of any calendar quarter.

This authorization will remain in effect until changed or revoked entirely by me. I may change my election on a quarterly basis, and can suspend contributions altogether at any time by filing a new form declining to have my employer make these pre-tax contributions on my behalf. I understand that my salary deferral contributions will be invested along with my employer's other contributions in accordance with my existing investment directions. If I have not previously provided any investment directions, I understand that I may direct the investment of all contributions allocated to my account under the Plan by calling 1-877-778-2100 or logging on to www.prudential.com/online/retirement. **If I do not provide investment directions, the contributions will be invested in the Guaranteed Income Fund.**

\_\_\_\_\_  
Signature Contact Phone No. \_\_\_\_\_ Date xxx-xx-\_\_\_\_\_  
Last 4 digits of SSN

**(Please retain a copy for your records)**

Below are charts with examples of different hourly wages and contribution rates showing amounts you can contribute to your Annuity Plan through its 401(k) feature. The examples assume a 56-hour work week and include overtime.

<b>Example A: 3% Contribution</b>		
Hourly Wage	Contribution	Weekly Total
\$27.49	\$0.82	\$52.78
\$25.04	\$0.75	\$48.08
\$21.10	\$0.63	\$40.51
\$20.34	\$0.61	\$39.05
\$18.65	\$0.56	\$35.81
\$14.65	\$0.44	\$28.13

<b>Example B: 5% Contribution</b>		
Hourly Wage	Contribution	Weekly Total
\$27.49	\$1.38	\$87.97
\$25.04	\$1.25	\$80.13
\$21.10	\$1.06	\$67.52
\$20.34	\$1.02	\$65.09
\$18.65	\$0.93	\$59.68
\$14.65	\$0.73	\$46.88

<b>Example C: 8% Contribution</b>		
Hourly Wage	Contribution	Weekly Total
\$27.49	\$2.20	\$140.75
\$25.04	\$2.00	\$128.21
\$21.10	\$1.69	\$108.03
\$20.34	\$1.63	\$104.14
\$18.65	\$1.49	\$95.49
\$14.65	\$1.17	\$75.01

<b>Example D: 10% Contribution</b>		
Hourly Wage	Contribution	Weekly Total
\$27.49	\$2.75	\$176.00
\$25.04	\$2.50	\$160.00
\$21.10	\$2.11	\$135.04
\$20.34	\$2.03	\$129.92
\$18.65	\$1.87	\$119.68
\$14.65	\$1.47	\$94.08



**Instructions**

Please print using blue or black ink. NOTE: You should use this form if you are enrolling in the Plan for the first time. Keep a copy of this form for your records and return the original to your Fund Office.

I.U.O.E. Local 25 Marine Division Annuity Plan  
461 State Route 33  
Manalapan, NJ 07726

**Questions?**  
Call 1-877-778-2100  
for assistance.

**About  
You**

Plan number

7 6 6 6 2 2

Social Security number

\_\_\_\_\_

Daytime telephone number

\_\_\_\_\_ area code \_\_\_\_\_

First name

MI

Last name

\_\_\_\_\_

Address

\_\_\_\_\_

City

State

ZIP code

\_\_\_\_\_

Date of birth

Sex

Original date employed

\_\_\_\_/\_\_\_\_/\_\_\_\_ M F

\_\_\_\_/\_\_\_\_/\_\_\_\_  
month day year month day year

**Investment  
Allocation**

Please use whole percentages. The column must total 100% OR check the box below:

I wish to have my current investment allocations applied to my Employer and Salary Deferral contributions. If no election is made, contributions will be invested in the Guaranteed Income Fund.

Percent Allocated	Code	Investment Option
____%	XV	Guaranteed Income Fund*
____%	7D	Dryden S&P 500 Index Fund
____%	BE	Large Cap Growth/Turner Investment Partners Fund
____%	BM	Large Cap Value/LSV Asset Management Fund
____%	BQ	Mid Cap Blend/ New Amsterdam Partners Fund
____%	B5	Small Cap Growth/TimesSquare Fund
____%	7Y	Small Cap Value/MEA Fund
____%	BB	International Equity/Julius Baer Fund
____%	75	Retirement Goal Income Fund
____%	76	Retirement Goal 2010 Fund
____%	77	Retirement Goal 2020 Fund
____%	78	Retirement Goal 2030 Fund
____%	7A	Retirement Goal 2040 Fund
____%	V8	Retirement Goal 2050 Fund

1 0 0 % Total

\*If you are a new member to the plan and a completed form is not received, Prudential will invest contributions into the Guaranteed Income Fund.

Upon receipt of your completed enrollment form, all future contributions will be allocated according to your investment selection. You must contact Prudential by calling 1-877-778-2100 or logging on to [www.prudential.com/on-line/retirement](http://www.prudential.com/on-line/retirement) to transfer any existing funds from the default investment option.

**Your  
Authorization**

I understand that upon enrollment, I will have telephone and/or internet privileges to perform transactions via Prudential's Interactive Voice Response service and Online Retirement Center.

Signature **X**

Date