



CWA Savings & Retirement Trust

Enrollment Form

Plan Id: 990500050

You must complete this form whether you choose to participate in the Plan or not. Complete Section 1 and choose the appropriate boxes in Sections 2 and 3. Complete the remaining sections as indicated. If you choose to participate in the Plan, you must also complete the Designation of Beneficiary Form. Changes to your existing account balance or future investment elections may be made by calling the MassMutual Participant Information Center at 1-800-854-0647 or by logging on to your Retirement Access account at www.cwasrt.com. For questions regarding the Plan operations and administration including contributions and other benefits issues, please contact the Benefits Managers at the CWA Trust Office at 1-202-434-1389 or by email at cwasrt@cwa-union.org.

1. PARTICIPANT INFORMATION (please print)

Name _____ Employer Name _____ Date of Hire _____
Social Security Number _____ Date of Birth _____
Address _____ City _____ State _____ Zip Code _____
Phone Number _____ Email Address _____

2. ELECTION TO MAKE CONTRIBUTIONS

I authorize my employer to withhold from my wages each pay period a **before-tax** amount equal to _____% (Not to exceed 50% of your wages or the 2019 IRS contribution limit of \$19,000). **Note:** Before-tax contributions are determined by your CBA/Joinder Agreement.

Participants who are at least 50 years old by the end of the Plan Year and expect to reach the IRS contribution limits, may be eligible to make additional "catch-up" contributions of up to \$6,000 for 2019.

I elect an additional \$ _____ or _____% to be withheld from my wages each pay period for catch-up contributions (may not exceed the catch-up contribution limit of \$6,000 for 2019). *You must be at least 50 years old by the end of the Plan Year to be eligible to make additional catch-up contributions.*

I authorize my employer to withhold from my wages each pay period an **after-tax** amount equal to _____% (Not to exceed 10%)
Note: After-tax contributions are determined by your CBA/Joinder Agreement.

I choose **not** to make salary deferral contributions to the CWA Savings & Retirement Trust at this time. Please go to section 4 and return signed form to the CWA Trust Office.

3. INVESTMENT ELECTIONS

The Plan offers **three** distinct approaches to investing.

Approach 1: Select your own mix of investments by choosing amount the Plan's fund options in the chart below.

Investment Category	Fund Name	Allocation
Stable Value	Invesco Stable Value III	%
Money Market-Taxable	Vanguard Federal Money Market Inv	%
Inflation-Protected Bond	Vanguard Inflation-Protected Securities And	%
Intermediate-Term Bond	PIMCO Total Return I	%
Intermediate-Term Bond	Vanguard Total Bond Market Index Adm	%
World Bond	Templeton Global Bond R6	%
Moderate Allocation	American Funds Amer Balanced R6	%
Large Blend	Vanguard 500 Index Adm	%
Large Blend	Calvert US Large Cap Core Responsibility Index I	%
Large Growth	T. Rowe Price Growth Stock I	%
Large Value	American Funds Amer Mutual R6	%
Mid-Cap Value	Victory Sycamore Established Value R6	%
Mid-Cap Blend	Vanguard Mid-Cap Index Adm	%
Mid-Cap Growth	Janus Enterprise N	%
Small Value	Delaware Small Cap Value R6	%
Small Blend	Vanguard Small Cap Stock Index Adm	%
Small Growth	Lord Abbett Developing Growth R6	%
Diversified Emerging Markets	Invesco Oppenheimer Developing Markets I	%
Diversified Emerging Markets	Vanguard Emerging Market Index – Adm	%
Foreign Large Blend	Federated International Leaders R6	%
Foreign Large Blend	Vanguard Developed Markets Index Adm	%

Please note: Due to certain contractual restrictions associated with Stable Value Funds, exchanges directly between 'competing funds' are not permitted. The Invesco Stable Value Trust Class III and the Vanguard Federal Money Market Fund are considered 'competing funds', therefore exchanges directly between the two funds are prohibited. Competing funds are generally defined as money market, short term, or intermediate term bond funds which have duration/maturity of four years or less.

Approach 2: Select one of Vanguard Retirement Date Funds*. The Vanguard Retirement Funds provide a simple, one-step approach to investing. Each fund offers you the power of a diversified set of underlying Vanguard mutual funds representing various asset classes and sectors, contained within a single fund. The Retirement Funds are actively managed to adjust over time with the allocation of investments becoming more conservative as you get closer to your 'target' retirement date. **The Retirement Date Funds can be selected and mixed with the individual funds.**

Investment Category	Fund Name	Allocation (continued)
Target Date 2011-2015	Vanguard Target Retirement 2015 Inv	%
Target Date 2016-2020	Vanguard Target Retirement 2020 Inv	%
Target Date 2021-2025	Vanguard Target Retirement 2025 Inv	%
Target Date 2026-2030	Vanguard Target Retirement 2030 Inv	%
Target Date 2031-2035	Vanguard Target Retirement 2035 Inv	%
Target Date 2036-2040	Vanguard Target Retirement 2040 Inv	%
Target Date 2041-2045	Vanguard Target Retirement 2045 Inv	%
Target Date 2046-2050	Vanguard Target Retirement 2050 Inv	%
Target Date 2051-2055	Vanguard Target Retirement 2055 Inv	%
Target Date 2056+	Vanguard Target Retirement 2060 Inv	%
Total		100%

*Qualified Default Investment Alternative (QDIA). If you do not select any investments for your account, then all your contributions will be invested (defaulted) into one of the Vanguard Target Retirement Date Funds, which is the Plan's QDIA.

Approach 3: Select ONE of the Asset Allocation Strategies. The strategies are composed of varying combinations of individual funds pre-selected by the Plan. With this approach, you choose an investment style (i.e., conservative, moderate, growth, or aggressive) rather than individual funds so that you don't have to design your own investment mix. This approach diversifies your portfolio automatically, and rebalances each quarter.

Conservative Allocation Strategy

Growth Allocation Strategy

Moderate Allocation Strategy

Aggressive Allocation Strategy

4. PARTICIPANT CERTIFICATION AND AUTHORIZATION (REQUIRED)

By signing below, I acknowledge I have read a copy of the prospectus for each fund to be purchased and understand its terms. I have the right to change, amend, or otherwise revoke this agreement, in writing, subject to plan administration provisions.

Participant's Signature _____ Date _____

Please complete, sign, and return this form to:

CWA Savings & Retirement Trust
Attn. Trust Office
501 Third St. NW
Washington, DC 20001

For faster service you can email form to cwasrt@cwa-union.org or fax to 1-202-783-2748

For questions please contact the CWA Benefits Managers at 202-434-1389

5. CWA SRT TRUST OFFICE AUTHORIZATION

CWA SRT Benefits Manager's Signature _____ Date _____

Print Name _____