ATU
The Transit Union

Amalgamated Transit Union National 401(k) Pension Plan for Local 1700 / Greyhound Lines Represented Employees

Did you know your combined Social Security and pension benefits might not provide enough money for your retirement? That's why you need to save on your own. One of the best ways to save is through the Amalgamated Transit Union National 401(k) Pension Plan. While enrollment is completely voluntary, the Plan offers you the chance to:

- **Choose how much you save using convenient payroll deductions – save 1% to 100% of pay up to $18,000 (2015) (if age 50 or over an additional $6,000 may be contributed for a total of $24,000 annually).**
- **Receive an Employer Match of $.50 for every $1.00 up to 6% of compensation or $1 for $1 up to $1,200.00, whichever is greater.**
- **Reduce your current income taxes by saving on a pre-tax basis or save with Roth after-tax deductions.**
- **Choose among thirty-four investment options offered by Morgan Stanley.**
- **Retire with peace of mind.**

Before you enroll, you should know the Plan is meant to be a long-term savings program. It's important to remember that the Internal Revenue Code restricts withdrawals from the Plan except in the following cases:

Termination of Employment
Death (your beneficiary receives your benefits)
Disability
Attainment of Normal Retirement Age (59 1/2)
Financial Hardship (once every two years)

General-purpose loans can be taken from your account in the Plan for any reason. There are several restrictions on loans, including: i) five year maximum on repayment (30 years for residential loans), ii) no loan will be granted to a participant who has a loan currently outstanding, and iii) the minimum loan is $1,000 (maximum is $50,000 or 50% of the account balance, whichever is less).

To ask general plan questions call
QUORUM CONSULTING GROUP at 800-440-1548.

After you are enrolled…

You can view or make changes to account information online at: www.atu401k.com

To LOGIN…**UserName =** ***Social Security Number (no dashes)***
Password = ***Last four digits of your Social Security Number***
Select Role = Participant

Or listen or make changes to your account information via telephone, call (toll free) at:
866-401-5288 [*PIN = Last four digits of your Social Security Number*]

PAY YOURSELF FIRST and SAVE FOR YOUR FUTURE TODAY!

Turn over for enrollment form.

Amalgamated Transit Union
National 401(k) Pension Plan
Enrollment Form (ATU Local 1700/Greyhound)

1. Personal Information

First Name:	Middle Initial:	Last Name:	
Social Security #:	Birth Date:	Hire Date:	
Address:	City:	State:	Zip:
Phone Number:	Email:	Marital Status: ___Single ___Married	
Employer: **GREYHOUND**			

2. Participant Election

€ I wish to contribute pre-tax 401(k) _______% of my salary per pay period.

€ I wish to contribute ROTH 401(k) _______% of my salary per pay period.

€ I will have attained age 50 (or older) prior to the end of the current plan year and wish to make an additional "catch up" contribution in the amount of $__________________. I understand I must first contribute $18,000 during the plan year. The catch up amount cannot exceed $6,000 and will be contributed through payroll deductions on the same basis as chosen above.

€ I do not wish to contribute at this time.

3. Select Your Investments

To invest in a particular fund, simply enter an amount from 1% to 100% in the row associated with that fund. The percentage allocations must total 100%. Any percentage remaining will automatically be allocated to the default investment for the plan.

Invesco Small Companies A	_______%	T. Rowe Price Retirement 2020 Adv	_______%
Black Rock High Yield Bond Inv A	_______%	T. Rowe Price Retirement 2030 Adv	_______%
Delaware Value I	_______%	T. Rowe Price Retirement 2040 Adv	_______%
JP Morgan Mid Cap Value A	_______%	T. Rowe Price Retirement 2015 Adv	_______%
Goldman Sachs Small Cap Value A	_______%	T. Rowe Price Retirement 2025 Adv	_______%
JP Morgan Government Bond A	_______%	T. Rowe Price Retirement Income	_______%
Lord Abbett Developing Growth A	_______%	T. Rowe Price Retirement 2035 Adv	_______%
Loomis Sayles Investment Grade Bnd A	_______%	T. Rowe Price Retirement 2045 Adv	_______%
Black Rock Global Allocation I	_______%	T. Rowe Price Retirement 2050 Adv	_______%
MFS International Value R3	_______%	T. Rowe Price Retirement 2055 Adv	_______%
Oppenheimer Gold & Special Minerals A	_______%	Virtus Emerging Market Opportunities A	_______%
Prudential Short-Term Corporate Bond A	_______%	Vanguard Mid Cap Index Admiral	_______%
Reliance Trust Stable Value Fund	_______%	Vanguard Institutional Index I	_______%
First Eagle Global A	_______%	Vanguard Small Cap Index Admiral	_______%
First Eagle Overseas A	_______%	Templeton Global Bond R6	_______%
Well Fargo Advantage Growth Inv	_______%	Buffalo Discovery I	_______%
T. Rowe Price Retirement 2010 Adv	_______%	Oakmark I	_______%
		TOTAL (must equal 100%)	_______%

4. Signature

I, the undersigned, consent to make the preceding election(s). I understand that my elections will be recorded as soon as administratively feasible.

Signature______________________________________ **Date**________________________

Mail form to: Quorum Consulting Group 3101 Greenhead Drive Suite A Springfield, IL 62711 or Fax to: 217-793-7204