



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 (2016) (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... UserID = 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

1. Personal Information			
First Name:	Middle Initial:	Last Name:	
Social Security #:	Birth Date:	Hire Date:	
Address:	City:	State:	Zip:
Phone Number:	Email:	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married	
Employer: GREYHOUND			

2. Participant Election	
<input type="checkbox"/>	I wish to contribute pre-tax 401(k) _____% of my salary per pay period.
<input type="checkbox"/>	I wish to contribute ROTH 401(k) _____% of my salary per pay period.
<input type="checkbox"/>	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 \$_____ equal to the maximum permissible amount. I understand that this amount will also be contributed on a pre-tax basis through payroll deduction.
<input type="checkbox"/>	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	_____%
Prudential Short-Term Corporate Bond A	_____%	Virtus Emerging Market Opportunities A	_____%
MetLife Stable Value Fund	_____%	Vanguard Mid Cap Index Admiral	_____%
First Eagle Global A	_____%	Vanguard Institutional Index I	_____%
First Eagle Overseas A	_____%	Vanguard Small Cap Index Admiral	_____%
Well Fargo Advantage Growth Inv	_____%	Templeton Global Bond R6	_____%
T. Rowe Price Inst. Large Cap Growth	_____%	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 _____