

**T-Ross Brothers Construction, Inc.**  
**401(k) Plan**  
**SALARY REDUCTION ELECTION**

**Initial Election Effective** \_\_\_\_\_  **Change Effective** \_\_\_\_\_

As a participant in T-Ross Brothers Construction, Inc. 401(k) Plan, I understand the Plan permits me to reduce my compensation. The amount by which I elect to reduce my compensation shall be withheld from my paycheck and paid by T-Ross Brothers Construction, Inc. into the Plan on my behalf.

The Plan does not limit the amount I can defer; I am only limited by the maximum dollar amount permitted by law.

In accordance with my rights as a Participant and the provisions of the Plan, I hereby elect to:

- Reduce my pay by: \_\_\_\_\_ % **or** \$\_\_\_\_\_.
- Increase my deduction by: \_\_\_\_\_ % **or** \$\_\_\_\_\_.

This election authorizes T-Ross Brothers Construction, Inc. to withhold this amount from my paycheck, and shall remain in effect until I revoke this election in writing, or change my election percentage in accordance with a policy established by the Plan Administrator. The policy for changing elected percentages is as follows: January 1, April 1, July 1 and October 1.

I certify my birthday to be \_\_\_\_\_. I understand that if I will be age 50 or older by the end of the calendar year, any salary deferral I elect will be treated as catch-up contributions to the extent possible.

IN WITNESS WHEREOF, the undersigned has hereto set (his/her) signature this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

\_\_\_\_\_  
Participant Name

\_\_\_\_\_  
Employer

\_\_\_\_\_  
Participant Signature

\_\_\_\_\_  
Trustee

\_\_\_\_\_  
Participant's Soc. Sec. #

Investment changes for future contributions and existing account balances can be done at any time by contacting American Funds directly.