



# Oak Harbor Freight Lines, Inc Union and Non-Union 401(k) Plans

## Enrollment Form

You must be atleast 21 years of age to participate in this program.

Employee # \_\_\_\_\_

### SECTION I - General Information

**\*\* PLEASE TYPE OR PRINT CLEARLY \*\***

Social Security

Number: \_\_\_\_\_ Name: \_\_\_\_\_  
Last First MI

Address: \_\_\_\_\_  
Street Apt # / PO Box City State Zip

\_\_\_\_\_ Date of Birth Date of Hire Sex (M or F) Marital Status

\_\_\_\_\_ E-mail address Phone Number

The above named employee is a participant in the: [ ] Oak Harbor Freight Lines, Inc Union 401(k) Plan  
[ ] Oak Harbor Freight Lines, Inc Non-Union 401(k) Plan

### SECTION II - Contribution Election

The maximum contribution for 2018 is \$18,500. Participants that are 50 years of age or older by the end of the calendar year may defer an additional \$6,000, as a catch-up contribution.

TRADITIONAL 401(K)  
I elect to defer \_\_\_\_\_% from my compensation per pay period on a pre-tax basis.

AND/OR

ROTH 401(k)  
I elect to defer \_\_\_\_\_% from my compensation per pay period on a post-tax basis.

I elect not to defer at this time.

### SECTION III - Investment Option Election

All allocations must be made in whole percentages and the total allocations must equal 100%.  
I hereby authorize all FUTURE CONTRIBUTIONS be invested as follows:

Fund Name	%	Fund Name	%
American Funds American Mutual	_____	Lazard International Strategic Equity	_____
Columbia Mid Cap Index	_____	Goldman Sachs Financial Square Govern	_____
Columbia Small Cap Index	_____	JP Morgan Smart Retirement 2020 A	_____
Columbia Global Emrgy & Natural	_____	JP Morgan Smart Retirement 2025 A	_____
Res. Diamond Hill Small-Mid Cap	_____	JP Morgan Smart Retirement 2030 A	_____
Franklin DynaTech A	_____	JP Morgan Smart Retirement 2035 A	_____
Hartford MidCap	_____	JP Morgan Smart Retirement 2040 A	_____
iShares US Aggregate Bond Index	_____	JP Morgan Smart Retirement 2045 A	_____
iShares S&P 500 Index	_____	JP Morgan Smart Retirement 2050 A	_____
iShares MSCI EAFE Intl Index	_____	JP Morgan Smart Retirement Income A	_____
Oppenheimer Developing Markets	_____	Nuveen Real Estate Secs Fund A	_____
Oppenheimer Global A	_____	PIMCO Total Return A	_____

Must Total: 100%

Note: The default fund is JP Morgan Smart Retirement target dated fund if no fund selection has been indicated or does not add up to 100%

### SECTION IV - Signature

Please make sure that you have completed each section fully. Return this form to Human Resources at Oak Harbor Corporate Office

\_\_\_\_\_ Employee Signature

\_\_\_\_\_ Date

If you have questions about your investment choices, please contact Scott McKnight at 800-527-4560  
For online access to your account: <https://myaccount.ascensus.com/rplink>  
Please fax enrollment forms to 425-828-4188



# Oak Harbor Freight Lines, Inc Union and Non-Union 401(k) Plans

## BENEFICIARY DESIGNATION FORM

This beneficiary form is used to designate the receipt of your account upon your death. This form must be completed by all employees when completing the enrollment form. Please return the completed form to your employer.

### SECTION I: GENERAL INFORMATION

Employee Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

The above named employee is a participant in the:  Oak Harbor Freight Lines, Inc Union 401k Plan  Oak Harbor Freight Lines, Inc Non-Union 401k Plan

### SECTION II: DESIGNATE BENEFICIARY(IES)

Both a Primary and a Secondary Beneficiary must be designated. If you are married, your spouse must be the sole primary beneficiary (100%) unless your spouse approves otherwise and signs the waiver below. Percentages for all Primary Beneficiaries must total 100%. Percentages for all Secondary Beneficiaries must total 100%.

#### PRIMARY BENEFICIARY

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_  
Birth Date: \_\_\_\_\_ Social Security #: \_\_\_\_\_ Percent: \_\_\_\_\_  
Name: \_\_\_\_\_ Relationship: \_\_\_\_\_  
Birth Date: \_\_\_\_\_ Social Security #: \_\_\_\_\_ Percent: \_\_\_\_\_

#### SECONDARY BENEFICIARY

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_  
Birth Date: \_\_\_\_\_ Social Security #: \_\_\_\_\_ Percent: \_\_\_\_\_  
Name: \_\_\_\_\_ Relationship: \_\_\_\_\_  
Birth Date: \_\_\_\_\_ Social Security #: \_\_\_\_\_ Percent: \_\_\_\_\_  
Name: \_\_\_\_\_ Relationship: \_\_\_\_\_  
Birth Date: \_\_\_\_\_ Social Security #: \_\_\_\_\_ Percent: \_\_\_\_\_

### SECTION III: EMPLOYEE CERTIFICATION

Employee Name: \_\_\_\_\_  
Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please keep a copy of this form for your records and return this original Beneficiary Designation Form to your employer. Your beneficiary designation is subject to the terms of the Plan and is not effective until accepted and approved by your Plan Administrator. You reserve the right to revoke or change the above elections and/or designation at any time.

#### SPOUSAL WAIVER OF BENEFITS

I hereby consent to the foregoing beneficiary designation by my spouse. Further, I acknowledge that my spouse's designation of another primary beneficiary in lieu of or in addition to me will cause some or all of my spouse's vested account balance to be paid to a beneficiary other than me. I understand that my consent is irrevocable unless my spouse revokes the beneficiary designation.

Spouse's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

#### WITNESS TO SPOUSAL CONSENT

Witnessed By: \_\_\_\_\_  
Plan Representative or Notary Public

# Oak Harbor Freight Lines, Inc 401(k) Company Match and Vesting Rules

## Company Match

To be eligible for the match, you must be employed a minimum of 3 months. Oak Harbor Freight Lines will match 50% of every dollar you contribute to your 401k plan up to a maximum of 10%. Thus the company contribution may provide you an additional 5% in wages. Your participation in a traditional tax deferred 401k or Roth 401k will automatically trigger the match. However, the match will be placed in a traditional account such that income taxes will be paid upon withdrawal of the monies. The match will be made on a pay check per pay basis. For you to get the most benefit from the match you will need to contribute throughout the year.

Examples:

- If you contribute 4% of your wages you will be matched 2% providing a 6% contribution to your 401k account.
- If you contribute 6% of your wages you will be matched 3% providing a 9% contribution to your 401k account.
- If you contribute 10% of your wages you will be matched 5% providing a 15% contribution to your 401K account

## Vesting

You are always 100% “vested” in any money you contribute. You will be vested in the Oak Harbor Freight Lines match contribution in accordance with the following schedule. Vested money is ours to keep upon separation of employment. (By law, unvested money is return to Oak Harbor Freight Lines.)

You will be vested on the company matched portion of your 401(k) contribution based on your hire date according to the schedule below:

0-2 years	0%
2-3 years	20%
3-4 years	40%
4-5 years	60%
5-6 years	80%
6 years	100%