

Northern California Carpenters 401(k) Plan
FORM to ELECT 401(k) RETIREMENT CONTRIBUTIONS
Please complete this form (type or print) and submit to your Employer.



MY INFORMATION	FIRST NAME	MI	LAST NAME
	SOCIAL SECURITY NO.		BIRTHDATE
	STREET ADDRESS		
	CITY	STATE	ZIP CODE
	EMPLOYER'S NAME		
RETIREMENT ELECTION	<p style="text-align: center;">I would like</p> <p style="text-align: center;">\$ □□□.□□ Per Hour</p> <p style="text-align: center;">PRE-TAX Contribution sent to my NCC 401(k) Account</p>		<p style="text-align: center;">I would like</p> <p style="text-align: center;">\$ □□□.□□ Per Hour</p> <p style="text-align: center;">ROTH (After-Tax) Contribution sent to my NCC 401(k) Account</p>
IMPORTANT NOTES	<ul style="list-style-type: none"> If you are under age 50: <ul style="list-style-type: none"> The amount you elect to contribute cannot exceed \$14.50 per hour. *The total amount you can contribute in 2025 is \$23,500. If you are age 50 or older (unless between the ages of 60 through 63): <ul style="list-style-type: none"> The amount you elect to contribute cannot exceed \$19.00 per hour. *The total amount you can contribute in 2025 is \$31,000. If you become age 60 through 63 in 2025: <ul style="list-style-type: none"> The amount you elect to contribute cannot exceed \$21.25 per hour. *The total amount you can contribute in 2025 is \$34,750. Contribution limits may change each year. If you exceed contribution limits in a year, the money will be sent back to you in wages. If you change Employers, you will need to complete and submit a new Form to Elect 401(k) Retirement Contributions to your new Employer. This enrollment form will not follow you to your new Employer. To change your withholding amount, submit a new form. To STOP withholding, submit a new form with ZERO entered above. To participate in the 401(k) Plan you must be receiving Annuity Contributions equal to at least 3% of W-2 compensable wages. 		
AUTHORIZATION	<p>I hereby elect to have pre-tax and/or Roth 401(k) after-tax contributions made to the Plan and authorize my Employer to withhold the above hourly amount of my compensation for each payroll period after the effective date of this authorization, provided I have met the eligibility requirements under the Plan. I understand and agree that this election will continue in effect while I am employed with my current employer until I change this election or cease to be employed by the current employer. I understand that the amount I elect can be decreased by my Employer at any time in order to comply with the requirements of the Internal Revenue Code and in the event that my pre-tax and/or Roth 401(k) after-tax contributions in any year exceed those permitted by the Plan, the excess (plus any credited earnings) may be returned to me.</p> <p>Employee's Signature: _____ Date: _____</p>		

If you are enrolling in the Plan for the first time, your initial contribution will be invested as follows:

Default Investment Fund**	Year of Birth
Fidelity Freedom Index Income Fund (Premier Class)	1937 or earlier
Fidelity Freedom Index 2005 Fund (Premier Class)	1938 – 1942
Fidelity Freedom Index 2010 Fund (Premier Class)	1943 – 1947
Fidelity Freedom Index 2015 Fund (Premier Class)	1948 – 1952
Fidelity Freedom Index 2020 Fund (Premier Class)	1953 – 1957
Fidelity Freedom Index 2025 Fund (Premier Class)	1958 – 1962
Fidelity Freedom Index 2030 Fund (Premier Class)	1963 – 1967
Fidelity Freedom Index 2035 Fund (Premier Class)	1968 – 1972
Fidelity Freedom Index 2040 Fund (Premier Class)	1973 – 1977
Fidelity Freedom Index 2045 Fund (Premier Class)	1978 – 1982
Fidelity Freedom Index 2050 Fund (Premier Class)	1983 – 1987
Fidelity Freedom Index 2055 Fund (Premier Class)	1988 – 1992
Fidelity Freedom Index 2060 Fund (Premier Class)	1993 – 1997
Fidelity Freedom Index 2065 Fund (Premier Class)	1998 and later

If John Hancock does not have your date of birth on file, contributions will be invested instead in the Fidelity Freedom Index Income Fund (Premier Class) until a valid date of birth is obtained by John Hancock.

This investment is intended to satisfy the requirements for a “qualified default investment alternative” (“QDIA”) under the Employee Retirement Income Security Act of 1974 (“ERISA”). A copy of the Fund Fact Sheet for the Plan’s default investment is available by logging into the Plan’s website and will be mailed to you upon receiving your first Plan contribution. If you do not make an investment election and your account will be invested in the QDIA, you may transfer all or any part of it from the QDIA into any other investment options at any time by contacting John Hancock. Information regarding all of the Plan’s investment options and procedures for changing investment elections is available by contacting John Hancock or by logging into the Plan’s website at *myplan.johnhancock.com***. Upon receiving your first contribution, a Plan Guide will be mailed to your address of record with additional information about the Plan and the Plan’s investment options.

About Risk

Investing in Target Date Funds: The “target date” in a target date fund is the approximate date an investor plans to start withdrawing money. Because target date funds are managed to specific retirement dates, investors may be taking on greater risk if the actual year of retirement differs dramatically from the original estimated date. Target date funds generally shift to a more conservative investment mix over time. While this may help to manage risk, it does not guarantee earnings growth nor is the fund’s principal value guaranteed at any time including at the target date. You do not have the ability to actively manage the investments within target date funds. The portfolio managers control security selection and asset allocation. Target Date funds allocate their investments among multiple asset classes which can include U.S. and foreign equity and fixed income securities.

Once your first contribution has been invested, you may access the John Hancock’s website at ***myplan.johnhancock.com*** or by calling **833-38-UNION (833-388-6466)** to change how your future contributions and/or existing account balance is invested. You may obtain information on the other funds offered in the Plan or request a fund prospectus by contacting John Hancock Retirement Plan Services. This election may be changed any business day (a day on which the New York Stock Exchange (NYSE) is open) by using *My Plan for Retirement*. Any change made and confirmed to your investment election before 4:00 p.m. Eastern Time (ET) on any business day will generally be effective as of the close of that day. A change confirmed on or after 4:00 p.m. ET, or on weekends or holidays, will generally be effective as of the close of the next business day. In the event the NYSE closes prior to 4:00 p.m. ET on any business day, a change made and confirmed before the time the NYSE closes will generally be effective as of the close of that day. A change made or confirmed on or after such closing time will generally be effective as of the close of the next business day.