

# 401(k) Enrollment Form

# CALIFORNIA INVESTMENT TRUST

FUND GROUP

COMPANY NAME \_\_\_\_\_

PARTICIPANT NAME \_\_\_\_\_

SSN# \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

HOME ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

DAYTIME PHONE ( \_\_\_\_\_ ) \_\_\_\_\_

44 Montgomery Street Suite 2100  
San Francisco, CA 94104-4708

(800) 225-8778  
(415) 421-2019 Fax

www.caltrust.com

**SALARY DEFERRAL AMOUNT** To the Plan Administrator, I hereby elect to enter into a Salary Reduction Agreement as follows:

\_\_\_\_\_ % OR  \$ \_\_\_\_\_ per pay period.

This investment allocation applies to future deposits only.

### SELECT ONE PORTFOLIO

<input type="checkbox"/> <b>TARGET AGGRESSIVE</b>		<ul style="list-style-type: none"> <li>SMALLCAP 25%</li> <li>NASDAQ-100 25%</li> <li>MIDCAP 20%</li> <li>EURO STOCK 15%</li> <li>S&amp;P 500 15%</li> </ul>
<input type="checkbox"/> <b>TARGET 30</b>		<ul style="list-style-type: none"> <li>SMALLCAP 35%</li> <li>NASDAQ-100 20%</li> <li>L-T BOND 20%</li> <li>EURO STOCK 15%</li> <li>EQUITY INC. 10%</li> </ul>
<input type="checkbox"/> <b>TARGET 20</b>		<ul style="list-style-type: none"> <li>L-T BOND 30%</li> <li>S&amp;P 500 20%</li> <li>EQUITY INC. 20%</li> <li>MIDCAP 15%</li> <li>EURO STOCK 15%</li> </ul>
<input type="checkbox"/> <b>TARGET 10</b>		<ul style="list-style-type: none"> <li>S-T BOND 40%</li> <li>EQUITY INC. 20%</li> <li>S&amp;P 500 20%</li> <li>EURO STOCK 10%</li> <li>L-T BOND 10%</li> </ul>
<input type="checkbox"/> <b>TARGET CONSERVATIVE</b>		<ul style="list-style-type: none"> <li>S-T BOND 40%</li> <li>L-T BOND 20%</li> <li>EQUITY INC. 20%</li> <li>EURO STOCK 10%</li> <li>MONEY FUND 10%</li> </ul>

OR

### SELECT INDIVIDUAL FUNDS

**STOCK FUNDS**

\_\_\_\_\_ % LargeCap Stock (S&P 500 Index Fund)

\_\_\_\_\_ % SmallCap Stock (S&P SmallCap Index Fund)

\_\_\_\_\_ % MidCap Stock (S&P MidCap Index Fund)

\_\_\_\_\_ % Growth Stock (Nasdaq-100 Index Fund)

\_\_\_\_\_ % Value Stock (Equity Income Fund)

\_\_\_\_\_ % International Stock (European Growth & Income Fund)

**BOND FUNDS**

\_\_\_\_\_ % Long-Term Bond (U.S. Government Securities Fund)

\_\_\_\_\_ % Short-Term Bond (Short-Term Government Bond Fund)

**MONEY FUND**

\_\_\_\_\_ % Money Market Fund (The United States Treasury Trust)

100 % **MUST TOTAL 100%**

These selections are illustrations of a dynamic process of balancing potential risk and reward with a diversified approach to long-term investing. Asset allocations will change according to investment goals and these are not intended as recommendations.

Please read the prospectus carefully before investing. It contains more complete information, including fees and expenses of the funds. To obtain more information, including additional copies of the prospectus, please visit our website at [www.caltrust.com](http://www.caltrust.com), or call us at (800) 225-8778. Consult your Summary Plan Description for more specific plan information.

By signing this agreement, I certify that I understand: 1) This Agreement will be effective with the next date allowable by the Plan or the Plan Administrator. 2) For each pay period, the Employer will contribute to the Plan the amount I have elected to reduce my compensation under the agreement ("Deferral Contributions"). For this purpose, compensation means my total wages reportable for federal income tax purposes. Deferral Contributions are not subject to federal or state income tax until distributed from the Plan, but are subject to Social Security taxes. This Agreement remains in effect until I revoke or modify it, in accordance with the Plan, by providing a new 401(k) Enrollment Form to my Employer. 3) The amount of my Deferral Contributions may be subject to limitations set by the Plan or the Internal Revenue Service. 4) I may obtain further information from the Summary Plan Description or from my Employer. 5) In absence of other instructions, these allocations will be used to invest all rollovers and transfers into this account.

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

Dated \_\_\_\_\_

Received and Accepted by:

Employer Representative \_\_\_\_\_

Dated \_\_\_\_\_