



**Participant Enrollment
401(k) Plan**

THE HERITAGE 401(K) PLAN

523804-01

Participant Information

_____|_____|_____
Last Name First Name MI
(The name provided MUST match the name on file with Service Provider.)

Mailing Address

_____|_____|_____
City State Zip Code

() ()
Home Phone Work Phone

Check box if you prefer to receive quarterly account statements in Spanish.

Social Security Number

E-Mail Address

Mo Day Year Female Male
Date of Birth Married Unmarried

Do you have a retirement savings account with a previous employer or an IRA? Yes No

Would you like help consolidating your other retirement accounts into your account with Empower? Yes, I would like a representative to call me at phone # _____ - _____ - _____ to review my options and assist me with the process. The best time to call is _____ to _____ A.M./P.M. (circle one - available 6 a.m. to 8 p.m. Mountain time). *Rollovers are subject to your Plan's provisions.

Payroll Information

I elect to contribute \$ _____ or _____ % (do not complete both) per pay period of my compensation as before-tax contributions to the 401(k) Plan until such time as I revoke or amend my election.

Note: The total of your before-tax deferrals cannot exceed \$22,500.00.

I decline to make contributions to the Plan at this time.

Payroll Effective Date: ____|____|_____
Mo Day Year

Date of Hire: ____|____|_____
Mo Day Year

Investment Option Information (applies to all contributions) - Please refer to your enrollment packet for investment descriptions and Asset Allocation Models.

I understand that funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I will refer to the fund's prospectus and/or disclosure documents for more information.

See below for Participation Agreement and Required Signatures

Select either an Asset Allocation Model (A) or your own investment options (B).

(A) Asset Allocation Model Selection

<u>Asset Allocation Model Name</u>	<u>Model Selection</u>	<u>Asset Allocation Model Name</u>	<u>Model Selection</u>
Empower GoalMaker AGGRESSIVE 2005	<input type="checkbox"/>	Empower GoalMaker CONS 2040	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2010	<input type="checkbox"/>	Empower GoalMaker CONS 2045	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2015	<input type="checkbox"/>	Empower GoalMaker CONS 2050	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2020	<input type="checkbox"/>	Empower GoalMaker CONS 2055	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2025	<input type="checkbox"/>	Empower GoalMaker CONS 2060	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2030	<input type="checkbox"/>	Empower GoalMaker CONS 2065	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2035	<input type="checkbox"/>	Empower GoalMaker CONS 2070	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2040	<input type="checkbox"/>	Empower GoalMaker MODERATE 2005	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2045	<input type="checkbox"/>	Empower GoalMaker MODERATE 2010	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2050	<input type="checkbox"/>	Empower GoalMaker MODERATE 2015	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2055	<input type="checkbox"/>	Empower GoalMaker MODERATE 2020	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2060	<input type="checkbox"/>	Empower GoalMaker MODERATE 2025	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2065	<input type="checkbox"/>	Empower GoalMaker MODERATE 2030	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2070	<input type="checkbox"/>	Empower GoalMaker MODERATE 2035	<input type="checkbox"/>
Empower GoalMaker CONS 2005	<input type="checkbox"/>	Empower GoalMaker MODERATE 2040	<input type="checkbox"/>
Empower GoalMaker CONS 2010	<input type="checkbox"/>	Empower GoalMaker MODERATE 2045	<input type="checkbox"/>
Empower GoalMaker CONS 2015	<input type="checkbox"/>	Empower GoalMaker MODERATE 2050	<input type="checkbox"/>
Empower GoalMaker CONS 2020	<input type="checkbox"/>	Empower GoalMaker MODERATE 2055	<input type="checkbox"/>
Empower GoalMaker CONS 2025	<input type="checkbox"/>	Empower GoalMaker MODERATE 2060	<input type="checkbox"/>
Empower GoalMaker CONS 2030	<input type="checkbox"/>	Empower GoalMaker MODERATE 2065	<input type="checkbox"/>
Empower GoalMaker CONS 2035	<input type="checkbox"/>	Empower GoalMaker MODERATE 2070	<input type="checkbox"/>

(B) Select Your Own Investment Options

INVESTMENT OPTION			INVESTMENT OPTION		
<u>NAME</u>	<u>TICKER CODE</u>	<u>%</u>	<u>NAME</u>	<u>TICKER CODE</u>	<u>%</u>
BlackRock LifePath Dynamic Retirement A.....	LPRAX	LPRAX	Fidelity Advisor Dividend Growth M.....	FDGTX	FDGTX
BlackRock LifePath Dynamic 2030 A.....	LPRDX	LPRDX	Oakmark Investor.....	OAKMX	OAKMX
BlackRock LifePath Dynamic 2040 A.....	LPREX	LPREX	Vanguard 500 Index Admiral.....	VFIAX	VFIAX
BlackRock LifePath Dynamic 2050 A.....	LPRFX	LPRFX	Vanguard Total Stock Mkt Idx Adm.....	VTSAX	VTSAX
American Funds EuroPacific Gr R3.....	RERCX	RERCX	Dodge & Cox Balanced - I.....	DODBX	DODBX
AB Discovery Value A.....	ABASX	ABASX	Oakmark Equity & Income Investor.....	OAKBX	OAKBX
American Century Heritage R.....	ATHWX	ATHWX	American Century Infl Adj Bond A.....	AIAVX	AIAVX
Fidelity Adv Stock Selector Mid Cap M.....	FMCAEX	FMCAEX	PIMCO Total Return Instl.....	PTTRX	PTTRX
American Funds Growth Fund of Amer R4.....	RGAEX	RGAEX	Guaranteed Income Fund.....	N/A	D1911A
BlackRock Equity Dividend R.....	MRDVX	MRDVX	MUST INDICATE WHOLE PERCENTAGES		
			=100%		

Participation Agreement

Withdrawal Restrictions - I understand that the Internal Revenue Code (the "Code") and/or my employer's Plan Document may impose restrictions on transfers and/or distributions. I understand that I must contact the Plan Administrator to determine when and/or under what circumstances I am eligible to receive distributions or make transfers.

Investment Options - I understand that by signing and submitting this Participant Enrollment form for processing, I am requesting to have investment options established under the Plan as specified in the Investment Option Information section. I understand and agree that this account is subject to the terms of the Plan Document. I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including prospectuses, disclosure documents and Fund Profile sheets, have been made available to me and I understand the risks of investing.

Asset Allocation Models - If you select an Asset Allocation Model, your funds will be invested among the investment options as indicated below. In applying models to your particular situation, you should consider all of your assets and all of your spouse's assets, including IRAs, mutual funds and other qualified plans. I understand that the Asset Allocation Models listed below are subject to change, and that my contributions will be invested upon receipt into the most current model that the Plan offers. If an Asset Allocation Model is selected in Section A and I have also designated my own investment options in Section B, the Asset Allocation Model will supersede my own investment options.

Empower GoalMaker AGGRESSIVE 2005 - RGAEX 7.62% MRDVX 8.76% ATHWX 4.3% ABASX 5.31% RERCX 10.11% PTTRX 25.56% D1911A 38.34%

Last Name

First Name

M.I.

Social Security Number

Empower GoalMaker AGGRESSIVE 2010 - RGAEX 7.93% MRDVX 9.13% ATHWX 4.42% ABASX 5.81% RERCX 11.07%
PTTRX 24.65% D1911A 36.99%

Empower GoalMaker AGGRESSIVE 2015 - RGAEX 8.43% MRDVX 9.7% ATHWX 4.83% ABASX 6.42% RERCX 12.75%
PTTRX 23.14% D1911A 34.73%

Empower GoalMaker AGGRESSIVE 2020 - RGAEX 9.11% MRDVX 10.48% ATHWX 5.37% ABASX 7.22% RERCX 14.93%
PTTRX 21.15% D1911A 31.74%

Empower GoalMaker AGGRESSIVE 2025 - RGAEX 10.12% MRDVX 11.65% ATHWX 6.14% ABASX 8.34% RERCX 17.94%
PTTRX 18.33% D1911A 27.48%

Empower GoalMaker AGGRESSIVE 2030 - RGAEX 11.61% MRDVX 13.36% ATHWX 7.25% ABASX 9.94% RERCX 22.22%
PTTRX 14.25% D1911A 21.37%

Empower GoalMaker AGGRESSIVE 2035 - RGAEX 13.3% MRDVX 15.3% ATHWX 8.53% ABASX 11.82% RERCX 27.45%
PTTRX 9.44% D1911A 14.16%

Empower GoalMaker AGGRESSIVE 2040 - RGAEX 14.54% MRDVX 16.73% ATHWX 9.59% ABASX 13.41% RERCX 32.35%
PTTRX 5.35% D1911A 8.03%

Empower GoalMaker AGGRESSIVE 2045 - RGAEX 14.95% MRDVX 17.21% ATHWX 10.15% ABASX 14.32% RERCX 35.84%
PTTRX 4.52% D1911A 3.01%

Empower GoalMaker AGGRESSIVE 2050 - RGAEX 14.7% MRDVX 16.91% ATHWX 10.26% ABASX 14.6% RERCX 37.95%
PTTRX 3.35% D1911A 2.23%

Empower GoalMaker AGGRESSIVE 2055 - RGAEX 14.21% MRDVX 16.35% ATHWX 10.2% ABASX 14.64% RERCX 39.47%
PTTRX 3.59% D1911A 1.54%

Empower GoalMaker AGGRESSIVE 2060 - RGAEX 13.68% MRDVX 15.74% ATHWX 10.1% ABASX 14.61% RERCX 40.86%
PTTRX 3.51% D1911A 1.5%

Empower GoalMaker AGGRESSIVE 2065 - RGAEX 13.14% MRDVX 15.12% ATHWX 9.98% ABASX 14.55% RERCX 42.21%
PTTRX 3.5% D1911A 1.5%

Empower GoalMaker AGGRESSIVE 2070 - RGAEX 13.14% MRDVX 15.12% ATHWX 9.98% ABASX 14.55% RERCX 42.21%
PTTRX 3.5% D1911A 1.5%

Empower GoalMaker CONS 2005 - RGAEX 4.75% MRDVX 5.47% ATHWX 2.69% ABASX 3.32% RERCX 6.31% PTTRX 30.99%
D1911A 46.47%

Empower GoalMaker CONS 2010 - RGAEX 4.84% MRDVX 5.57% ATHWX 2.7% ABASX 3.54% RERCX 6.73% PTTRX 30.65%
D1911A 45.97%

Empower GoalMaker CONS 2015 - RGAEX 5.15% MRDVX 5.92% ATHWX 2.95% ABASX 3.92% RERCX 7.74% PTTRX 29.73%
D1911A 44.59%

Empower GoalMaker CONS 2020 - RGAEX 5.71% MRDVX 6.57% ATHWX 3.37% ABASX 4.52% RERCX 9.26% PTTRX 28.23%
D1911A 42.34%

Empower GoalMaker CONS 2025 - RGAEX 6.42% MRDVX 7.38% ATHWX 3.89% ABASX 5.28% RERCX 11.21% PTTRX 26.32%
D1911A 39.5%

Empower GoalMaker CONS 2030 - RGAEX 7.26% MRDVX 8.35% ATHWX 4.53% ABASX 6.21% RERCX 13.65% PTTRX 24%
D1911A 36%

Empower GoalMaker CONS 2035 - RGAEX 8.41% MRDVX 9.67% ATHWX 5.39% ABASX 7.47% RERCX 17.01% PTTRX 20.82%
D1911A 31.23%

Empower GoalMaker CONS 2040 - RGAEX 9.92% MRDVX 11.41% ATHWX 6.55% ABASX 9.15% RERCX 21.56% PTTRX 16.56%
D1911A 24.85%

Empower GoalMaker CONS 2045 - RGAEX 11.41% MRDVX 13.12% ATHWX 7.74% ABASX 10.92% RERCX 26.63% PTTRX 18.11%
D1911A 12.07%

Empower GoalMaker CONS 2050 - RGAEX 12.37% MRDVX 14.23% ATHWX 8.63% ABASX 12.29% RERCX 30.98% PTTRX 12.9%
D1911A 8.6%

Empower GoalMaker CONS 2055 - RGAEX 12.53% MRDVX 14.42% ATHWX 9% ABASX 12.91% RERCX 33.68% PTTRX 12.22%
D1911A 5.24%

Empower GoalMaker CONS 2060 - RGAEX 12.34% MRDVX 14.19% ATHWX 9.11% ABASX 13.18% RERCX 35.55% PTTRX 10.94%
D1911A 4.69%

Empower GoalMaker CONS 2065 - RGAEX 11.95% MRDVX 13.75% ATHWX 9.08% ABASX 13.24% RERCX 36.91% PTTRX 10.55%
D1911A 4.52%

Empower GoalMaker CONS 2070 - RGAEX 11.95% MRDVX 13.75% ATHWX 9.08% ABASX 13.24% RERCX 36.91% PTTRX 10.55%
D1911A 4.52%

Empower GoalMaker MODERATE 2005 - RGAEX 6.17% MRDVX 7.1% ATHWX 3.49% ABASX 4.31% RERCX 8.19% PTTRX 28.29%
D1911A 42.45%

Last Name

First Name

M.I.

Social Security Number

Empower GoalMaker MODERATE 2010 - RGAEX 6.44% MRDVX 7.4% ATHWX 3.59% ABASX 4.71% RERCX 8.98% PTTRX 27.55%
D1911A 41.33%

Empower GoalMaker MODERATE 2015 - RGAEX 6.88% MRDVX 7.92% ATHWX 3.95% ABASX 5.24% RERCX 10.41% PTTRX 26.24%
D1911A 39.36%

Empower GoalMaker MODERATE 2020 - RGAEX 7.5% MRDVX 8.63% ATHWX 4.42% ABASX 5.95% RERCX 12.29% PTTRX 24.48%
D1911A 36.73%

Empower GoalMaker MODERATE 2025 - RGAEX 8.27% MRDVX 9.51% ATHWX 5.01% ABASX 6.81% RERCX 14.65% PTTRX 22.3%
D1911A 33.45%

Empower GoalMaker MODERATE 2030 - RGAEX 9.36% MRDVX 10.77% ATHWX 5.84% ABASX 8.01% RERCX 17.92%
PTTRX 19.23% D1911A 28.87%

Empower GoalMaker MODERATE 2035 - RGAEX 10.9% MRDVX 12.54% ATHWX 6.99% ABASX 9.69% RERCX 22.51%
PTTRX 14.95% D1911A 22.42%

Empower GoalMaker MODERATE 2040 - RGAEX 12.5% MRDVX 14.38% ATHWX 8.25% ABASX 11.53% RERCX 27.83%
PTTRX 10.2% D1911A 15.31%

Empower GoalMaker MODERATE 2045 - RGAEX 13.6% MRDVX 15.65% ATHWX 9.23% ABASX 13.02% RERCX 32.6% PTTRX 9.54%
D1911A 6.36%

Empower GoalMaker MODERATE 2050 - RGAEX 13.93% MRDVX 16.03% ATHWX 9.72% ABASX 13.84% RERCX 35.93%
PTTRX 6.33% D1911A 4.22%

Empower GoalMaker MODERATE 2055 - RGAEX 13.65% MRDVX 15.71% ATHWX 9.8% ABASX 14.07% RERCX 37.91% PTTRX 6.2%
D1911A 2.66%

Empower GoalMaker MODERATE 2060 - RGAEX 13.22% MRDVX 15.21% ATHWX 9.76% ABASX 14.12% RERCX 39.48%
PTTRX 5.75% D1911A 2.46%

Empower GoalMaker MODERATE 2065 - RGAEX 12.72% MRDVX 14.64% ATHWX 9.66% ABASX 14.09% RERCX 40.89%
PTTRX 5.6% D1911A 2.4%

Empower GoalMaker MODERATE 2070 - RGAEX 12.72% MRDVX 14.64% ATHWX 9.66% ABASX 14.09% RERCX 40.89%
PTTRX 5.6% D1911A 2.4%

Your account will be rebalanced quarterly so that your account aligns with your selected Asset Allocation Model. Rebalancing does not assure a profit and does not protect against loss in declining markets.

I understand that the Asset Allocation Models are developed and maintained by the Plan's investment adviser and that Empower has not reviewed or passed on the advisability of selecting the Asset Allocation Models.

Compliance With Plan Document and/or the Code - I agree that my employer or Plan Administrator may take any action that may be necessary to ensure that my participation in the Plan is in compliance with any applicable requirement of the Plan Document and/or the Code. I understand that the maximum annual limit on contributions is determined under the Plan Document and/or the Code. I understand that it is my responsibility to monitor my total annual contributions to ensure that I do not exceed the amount permitted. If I exceed the contribution limit, I assume sole liability for any tax, penalty, or costs that may be incurred.

Incomplete Forms - I understand that in the event my Participant Enrollment form is incomplete or is not received by Service Provider at the address below prior to the receipt of any deposits, I specifically consent to Service Provider retaining all monies received and allocating them to the default investment option selected by the Plan. If no default investment option is selected, funds will be returned to the payor as required by law. Once my account has been established, I understand that I must call 1-800-338-4015 or access the Web site in order to transfer monies from the default investment option. Also, I understand all contributions received after my account is established will be applied to the investment options I have most recently selected.

Account Corrections - I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors which I communicate within 90 calendar days of the last calendar quarter. After this 90 days, account information shall be deemed accurate and acceptable to me. If I notify Service Provider of an error after this 90 days, the correction will be only processed from the date of notification forward and not on a retroactive basis.

Last Name

First Name

M.I.

Social Security Number

Number

Required Signature(s) - I have completed, understand and agree to all pages of this Participant Enrollment form.

Participant Signature

Date

A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.

Participant forward to Plan Administrator
Plan Administrator forward to Service Provider at:
 Empower
 PO Box 56025
 Boston, MA 02205-6025

Express Address:

8515 E. Orchard Road, Greenwood Village, CO 80111

Phone#: 1-800-338-4015

This form can be uploaded electronically to:

Login to account at

empowermyretirement.com

Click on *Upload Documents* to submit

We will not accept hand delivered forms at Express Mail addresses.

Authorized Plan Administrator

Date

A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.

Print Full Name

The group variable annuity insurance products are issued through Empower Annuity Insurance Company, Hartford, CT and distributed through Prudential Investment Management Services, LLC (PIMS). Each organization is solely responsible for its financial condition and contractual obligations. PIMS is not affiliated with Empower Retirement, LLC. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. The annuity or certain of its investment options or features may not be available in all states. Policy forms currently available include DC- 08-TGWB-2011, ALC-408-TGWB-2011-NR, ALC-408-TGWB-2011-ROTH, IND-IFX-TGWB-2013-NR, IND-IFX-TGWB-2013-ROTH or state variation thereof.

You could lose money by investing in money market investments. Although they seek to preserve the value of your investment at \$1 or \$10.00 per share (see the prospectus), there is no guarantee they will. An investment in a money market investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The money market investment's sponsor has no legal obligation to provide financial support to the portfolio, and you should not expect that the sponsor will provide financial support to the portfolio at any time. The yield quotation more closely reflects the current earnings of the portfolio than the total return quotation.