

CEMENT MASONS AND PLASTERERS 401(K) TRUST
2025-2026 ELECTION FOR 401(K) DEFERRAL CONTRIBUTIONS

Instructions: This election form is for members wishing to defer compensation from their hourly wage to the 401(k) plan on a pre-tax basis for the first time or those wishing to change their previously elected deferral amount. It applies to participants whose employers contribute on their behalf during September 2025 through August 2026. This election period occurs once a year. Your updated election will be effective with the first payroll period following September 1, 2025. If you wish to defer additional compensation to the 401(k) plan, **please fill out the following information:**

1. Your basic information
2. Amount you wish to defer: indicate the whole-dollar amount per hour you wish to defer (save) in the 401(k) plan
3. Check the appropriate boxes indicating your situation and signature
4. If you are first electing to make deferrals or changing your deferral amount, you're done! But if you are currently contributing and wish to stop, fill out the "Termination of Deferrals" section.

Materials on why to save and the power of pre-tax deferrals are available at the Trust website (www.cementmasonstrust.com).

Basic Information. Please Print.

EMPLOYEE'S NAME	First	Middle	Last	SOC SEC NO / WPAS ID NO
HOME ADDRESS	APT #			DATE OF BIRTH
CITY	STATE		ZIP	CELL PHONE
E-MAIL				
CURRENT EMPLOYER #1			CURRENT EMPLOYER #2	

Important Notes:

1. If you do not make an election on the next page, or if you do not return your form timely, your current deferral contribution rate will remain the same (if you have not contributed your own money before, this will remain \$0.00). You will have to wait until the next election period to change.
2. You can change to \$0.00 at any time during the year. Fill out the "Termination of Enrollment" section on the next page at any time and submit to the Fund Office.
3. The level of contributions you make is your choice.
4. The Trust provisions, including distribution option rules, are outlined in the Cement Masons and Plasterers 401(k) Trust Booklet which are available upon request and on the Trust website www.cementmasonstrust.com, under the 401(k) tab.

Employees participating under the terms of an Associate Agreement for non-bargaining unit employees should confirm eligibility with their employer.

This election will be effective after September 1, 2025 with the first payroll period following receipt and processing by your employer.

Amount you wish to defer (save)

- ☐ **YES** - I elect to have additional contributions made to the Cement Masons and Plasterers 401(k) Trust, which I understand will reduce the wages or salary that I would otherwise be paid under the Collective Bargaining Agreement or Associate Agreement. I understand these will be employee pre-tax contributions to a 401(k) trust. I have indicated below the level of contributions I wish to have deducted from my wages or salary below.

Please check one box below to defer \$X per hour of compensation.

\$1.00/hr	\$2.00/hr	\$3.00/hr	\$4.00/hr	\$5.00/hr	\$6.00/hr	\$7.00/hr	\$8.00/hr	\$9.00/hr	\$10.00/hr

Please check boxes and fill in information below as applicable, then date and sign.

- ☐ I began working in the Local Union 528 jurisdiction in the month/year of _____.
- ☐ I am a current participant in this Plan and my employer is making contributions to this Plan on my behalf.
- ☐ I am newly eligible to participate in this Plan with my first hours worked for the month/year of _____.
- ☐ I will be age 50 or older before January 1, 2026.

Employee Signature _____ Date _____

Termination of Deferrals

If you are electing to start deferrals or change your deferral amount, skip this section. If you are wishing to terminate your deferral contributions to the Plan at any point during the year, check the box below and submit to the Fund Office.

- ☐ I wish to stop wage or salary deferral contributions into the Cement Masons and Plasterers 401(k) Trust (to be effective the first of the month following receipt of this form or as soon as administratively possible). I understand that I will not be allowed to make another wage or salary deferral contribution election until the next open election period.

Note: Your election to stop wage or salary deferral contributions does not affect your employer's obligation to pay required hourly employer contributions on your behalf. Employers will continue to make contributions as stated in the applicable Collective Bargaining Agreement or Associate Agreement.

Employee Signature _____ Date _____

Mail form to: Cement Masons and Plasterers Trust Office
Re: Open Enrollment
PO Box 34203
Seattle, WA 98124-1203

Or email: CMP401K@wpas-inc.com

After review by the Administration Office, your employer will be notified of your election deferral. Please keep a copy of the completed form for your own records.