



RETIREMENT PLAN ALLOCATION FORM

Information for newly hired employees:

New employees who were participants in the retirement plan of another college or university just prior to being employed at Smith College may have the one-year waiting period waived. If this situation applies to you, please attach the latest quarterly statement from your previous employer's retirement plan which substantiates your participation. It is important that you complete this enrollment process as soon as possible after your date of hire as **retroactive payments cannot be made on retirement accounts**. If you have any questions regarding the completion of this form, please contact Human Resources at ext. 2270.

College/University Name: _____ Vendor Name/Number: _____

Instructions:

1. You may select one or more investment firms. The percent allocated to the different firms must total 100%, with allocations in increments of 25%. (Example: if your monthly contribution is \$100, you can invest \$25 in each investment firm, subject to the minimum requirements of any one fund and/or firm.)
2. You may change your allocation on a monthly basis.
3. You must be given and should thoroughly read a fund prospectus before electing a new firm or fund. This should be in your enrollment packages or can be found on the investment firms' websites.
4. All investment firms' forms, including applications and beneficiary designations, must be completed and received in Human Resources before funds can be sent on your behalf.
5. After your initial enrollment, all changes within a given investment firm must be done directly with the firm by telephone or on line.
6. Questions regarding a fund's investment policies and performance should be directed to the appropriate firm. They all have toll-free telephone numbers.
7. Application and beneficiary designation forms and some prospectuses are available from the appropriate investment firm or they may be found on line.

I elect to have my Smith College retirement funds distributed as follows (must = 100%):

American Century: _____% Fidelity Investments: _____% TIAA-CREF: _____%

I understand that Smith College assumes no responsibility for my investment choices.

Smith Employee ID: _____

New Enrollment: Yes No

Print Name: _____

Effective Date: _____

Signature: _____

Date: _____