Participant Enrollment
401(a) Plan

City of Stockton, 401(a) Plan 772933-01

Participant Information

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

Social Security Number

Mailing Address

E-Mail Address

City | State | Zip Code

Mo | Day | Year
Date of Birth

❑ Female ❑ Male

❑ Married ❑ Unmarried

( ) Home Phone ( ) Work Phone

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

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

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.

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

INVESTMENT OPTION

NAME	TICKER	CODE	%
Vanguard Target Retirement Income Inv	VTINX	VTINX	_____
Vanguard Target Retirement 2020 Inv	VTWNX	VTWNX	_____
Vanguard Target Retirement 2025 Inv	VTTVX	VTTVX	_____
Vanguard Target Retirement 2030 Inv	VTHRX	VTHRX	_____
Vanguard Target Retirement 2035 Inv	VTTHX	VTTHX	_____
Vanguard Target Retirement 2040 Inv	VFORX	VFORX	_____
Vanguard Target Retirement 2045 Inv	VTIVX	VTIVX	_____
Vanguard Target Retirement 2050 Inv	VFIFX	VFIFX	_____
Vanguard Target Retirement 2055 Inv	VFFVX	VFFVX	_____
Vanguard Target Retirement 2060 Inv	VTTSX	VTTSX	_____
Vanguard Target Retirement 2065 Inv	VLXVX	VLXVX	_____
Dodge & Cox International Stock - I	DODFX	DODFX	_____
Fidelity Advisor Intl Real Estate Z	FIKLX	FIKLX	_____
MFS Intl Diversification R6	MDIZX	MDIZX	_____
Morgan Stanley Inst Global Opp R6	MGTSX	MGTSX	_____
Morgan Stanley Inst International Opp R6	MNOPX	MNOPX	_____
Vanguard FTSE All-Wld ex-US SmCp Idx Adm	VFSAX	VFSAX	_____
Vanguard Developed Markets Index Admiral	VTMGX	VTMGX	_____
Victory Trivalent International Sm-Cp I	MISIX	MISIX	_____
WCM Focused Emerging Markets Instl	WCMEX	WCMEX	_____
TIAA-CREF Real Estate Sec Instl	TIREX	TIREX	_____
Vanguard Commodity Strategy Admiral	VCMDX	VCMDX	_____
Vanguard Health Care Index Adm	VHCIX	VHCIX	_____
Vanguard Information Technology Idx Adm	VITAX	VITAX	_____

INVESTMENT OPTION

NAME	TICKER	CODE	%
Vanguard Utilities Index Adm	VUIAX	VUIAX	_____
American Beacon Small Cap Value R6	AASRX	AASRX	_____
Fidelity Advisor Small Cap Growth Z	FIDGX	FIDGX	_____
Fuller & Thaler Behav Sm-Cp Eq R6	FTHFX	FTHFX	_____
Vanguard Small Cap Index Adm	VSMAX	VSMAX	_____
BlackRock Mid-Cap Growth Equity Instl	CMGIX	CMGIX	_____
Ivy Mid Cap Income Opportunities N	IVOSX	IVOSX	_____
Touchstone Mid Cap Y	TMCPX	TMCPX	_____
Vanguard Extended Market Idx Adm	VEXAX	VEXAX	_____
Vanguard Mid Cap Index Fund - Admiral	VIMAX	VIMAX	_____
Fidelity Total Market Index	FSKAX	FSKAX	_____
Fidelity 500 Index	FXAIX	FXAIX	_____
GMO Quality R6	GQESX	GQESX	_____
Morgan Stanley Insight R6	MCRTX	MCRTX	_____
Parnassus Core Equity - Inst	PRILX	PRILX	_____
Vanguard Equity-Income Adm	VEIRX	VEIRX	_____
Vanguard Growth Index Adm	VIGAX	VIGAX	_____
American Funds American Balanced R6	RLBGX	RLBGX	_____
DFA Inflation-Protected Securities I	DIPSX	DIPSX	_____
PIMCO Income Instl	PIMIX	PIMIX	_____
Vanguard Interm-Term Bond Index Adm	VBILX	VBILX	_____
Western Asset Core Plus Bond IS	WAPSX	WAPSX	_____
BrandywineGLOBAL - Corp Credit Fd	BGISX	BGISX	_____
General Account	N/A	MGDMD1	_____
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.

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 1-800-701-8255 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.

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.

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

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#: 1-800-701-8255
We will not accept hand delivered forms at Express Mail addresses.

Print Full Name

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Effective December 31, 2020, Empower acquired the Massachusetts Mutual Life Insurance Company's (MassMutual) retirement business. Empower administers the business on MassMutual's behalf, with certain administrative services being performed by MassMutual and its affiliates during a temporary transition period. Empower is not affiliated with MassMutual or its affiliates.