

Voluntary Payroll Retirement Savings Program

This program is voluntary and will allow you to contribute to a retirement plan of your choice.

Contact our 3rd party investment company representative – Penny Hardrick @ 970-683-5276 and she will assess your risk tolerance (help you invest in the type of mutual funds you would prefer), answer any questions you may have and set up your accounts.

The two IRA programs available are:

Roth IRA- Non-Tax deductible - However, no taxes due on interest earned at retirement.

Traditional IRA- Tax deductible now- However, taxes are due on principle & interest at retirement.

!!!!!! Return this Payroll Deduction Authorization Form when your investment accounts are established !!!!!!!

According to the law you are limited on the amount of contributions you can make in one tax year. The limit is currently at \$5,000.00 per person per tax year. The company does not sponsor or endorse the investment company or its investments. The tax consequences are the same whether or not payroll deductions are used to make the IRA contribution. The investment company charges \$15.00 /year for administrative fees, which will be deducted from your account.

Bi-Weekly contribution range from \$50.00 (min)

Payroll Deduction Authorization Agreement

Name _____ Amount _____ / Payroll

SS# _____

Signature

Date