

Section One: Participant Information

Social Security #:

-

-

Phone (Day):

Phone (Evening):

I want to: ☐ ENROLL

Membership Group:

Employer:

Vessel:

Port:

Voyage Commencement Date:

Participant Name:

Last

First

Middle Initial

Date of Birth:

Email Address:

Participant Address:

Street

State

Zip

ERISA Section 404(c) Participant Notice - The Masters, Mates & Pilots IRAP (the “Plan”) allows you to direct the investment of your account under rules described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA) and its regulations. Under these rules, the Plan’s fiduciaries may be relieved of liability for any losses which result from investment instructions given by you or your beneficiary.

Section Two: Contribution Information and Provider of Recordkeeping Services

I understand that my Employer contributions will be invested by Fidelity Investments (the provider of recordkeeping services for the IRAP).

Section Three: Investment Elections (ONLY APPLIES TO NEW ENROLLEES)

To elect the investment options for your IRAP contributions and to see important information about the default investment option that will apply if you do not make an affirmative election, you must do the following:

- A. Go online to NetBenefits.com to setup your username and password.
- B. Follow the prompts to choose your investment options.
- C. Alternatively, you may call Fidelity at (866) 848-6466 and opt to speak to a Phone Representative who can assist you in setting up a username and password.

Please Note: If you do not select specific investment options in the Plan, or if you do not select investment options for 100% of your elected deferrals, your contributions will be invested in a default investment, specifically a Vanguard Target Retirement Fund base on your date of birth and the assumption you will retire around the year indicated in the fund's name. Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

If you want to change your investment options after you make your initial elections, you can do so at NetBenefits.com, or by calling Fidelity Investments directly at 1-866-848-6466. If you are overseas, call collect to 1-877-343-0860.

Section Four: Participant Signature

I understand the elections made on this form will remain in effect until such time as I revoke, or after my selection, by properly completing and timely submitting the necessary forms or by contacting Fidelity directly to make changes to my IRAP account investment elections.

PARTICIPANT’S SIGNATURE

DATE

INSTRUCTIONS

ENROLLMENT

- If you are an eligible Participant, you can participate in the IRAP.
- Complete all information

Distribution:

Masters, Mates & Pilots Plans

700 Maritime Blvd., Suite A

Linthicum, MD 21090-1996

Please make a copy for your personal records.

Fidelity Investments Institutional Operations Company LLC, 245 Summer Street, Boston, MA 02210