

HILDE MINKEL & ASSOCIATES

RETIREMENT PLAN SPECIALISTS

DESIGN • ADMINISTRATION • CONSULTATION

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For Plan Entry Date: January 1, 2018

Re: 401(k) Enrollment Package

Welcome to the **Medlinks Cost Containment, Inc. 401(k) Profit Sharing Plan**. Your enrollment package includes the following items:

Enrollment Forms: Please complete the Salary Deferral Election and Beneficiary Forms. Please return the forms to Chris and Lora for processing.

If you do not make a salary deferral contribution at this time, please check the Decline box and return the form to Chris and Lora. If you want to start up salary deferrals at a later date, you may do so on the first day of any calendar quarter (Jan 1st, Apr 1st, Jul 1st or Oct 1st) by completing a new salary deferral form. Please contact our office for a new salary form.

Set up your Account at TradePMR for Salary Deferrals and Employer Contributions – Please discuss with Chris and Lora. An account will need to be set up at TradePMR even if you do not make a salary deferral as you may be entitled to employer contributions under the plan.

Investment Advisor: If you have questions regarding investment options offered at TradePMR, please contact the plan's financial advisor, Mike Ching; phone number (925) 588-9397.

We have included the following plan documents for your records:

- **2018 Safe Harbor Employer Contribution Notice**
- **2017 Participant Fee Disclosure Notice**
- **Summary Plan Description (SPD)**

If you have any questions regarding the enrollment process, please do not hesitate to contact our office.

Kindest regards,

Dede Tedeschi
Administrative Assistant
Enclosures