

WWK Investments - 403(b) Salary Deferral Agreement

for

Investments in Franklin Templeton Investments

Important: This Salary Deferral Agreement must be filed with your employer

1. Payroll election
(please type or print clearly)

Agreement between:

Employee _____

Employer _____

As an employee, I hereby elect to participate in the 403(b) Plan and direct my employer to withhold \$_____ or _____% of my compensation each pay period following the date of this agreement. Please stop any prior elections, and begin this new election effective

____/____/____/____.
Date (mm/dd/yyyy)

2. Signature

In executing this agreement, I understand:

My employer will contribute to my 403(b) on my behalf the amount indicated above by which I have reduced my compensation under this agreement (my "elective deferral contributions").

My elective deferral contributions are not subject to federal (or state, if applicable) income tax until distributed from the plan.

I may revoke this agreement at any time by providing my employer with advance notice of my revocation. The revocation will be effective as soon as administratively feasible after my employer received the notice.

I understand my elective deferral contributions are subject to gain or loss in accordance with my investment directions.

Signature of employee

____/____/_____
Date (mm/dd/yyyy)

Signature of employer

____/____/_____
Date (mm/dd/yyyy)