

Save money for the holidays the easy way – payroll deduction! You pick the amount you want taken from each paycheck. Checks will be cut automatically by November 1 in plenty of time for shopping.

Eligibility:

- All full-time and part-time employees can enroll.
- Plan year is November 1 to October 31.
- Minimum amount to contribute is \$5.00 per paycheck.
- \$2.00 initial Set-Up Fee for administration of the benefit.

Benefits:

- Once you enroll, you will be automatically enrolled for the following year unless you cancel by October 31.
- DEM Group, L.L.C., Inc. will cut you a check automatically by November 1 and mail it directly to the home address we have in our system.
- You can get your money before November 1. If you do that, there will be a \$10.00 processing fee, your account will be cancelled, and re-enrollment will be required if you wish to participate in subsequent years. You will also need to turn in a *Request for Reimbursement* form for early withdrawal. Call DEM Group, L.L.C., Inc. for the form.
- We will not automatically distribute for termination of employment.
- You can discontinue deductions at ANY time, but you will not be able to begin deductions again until open enrollment. No penalties! Just fax or mail something in writing to cancel.

TO ENROLL – Fill in your name, address, social security number, amount, and sign the form below. Fax or mail to DEM Group, L.L.C., Inc. and we will set you up on your next payroll. As always, call with any questions.

HOLIDAY FUND AUTHORIZATION

Name: _____ SS#: _____

Address: _____

City: _____ State: _____ Zip: _____

Employer: _____

I authorize DEM Group, L.L.C to deduct \$_____ from each paycheck for the Holiday Fund benefit.

Employee's Signature

Date