



Enrollment Form

COLLEGE OF MICRONESIA - FSM RETIREMENT PLAN

Participant Name: _____ Employee ID #: _____ - _____ - _____

Mailing Address: _____

Marital Status: Not Married Married – Spouse Name: _____

Date of Birth ____/____/____ Date of Hire ____/____/____

CONTRIBUTION ELECTION

I wish to participate in the Retirement Plan, and hereby authorize my Employer to withhold the indicated percentage or dollar amount from my gross compensation and deposit such amount into the Plan: % _____ per pay period **OR** \$ _____ per pay period.

FUTURE INVESTMENT SELECTION - I hereby authorize my Employer to invest my future contributions in ONE of the following options below:

OPTION A - Allocate my account according to the percentages indicated below that add up to 100%.

CASH OPTION

_____ SMGXN - SSB Government Fund (Money Market)

BOND OPTION

_____ STVSX - Strong Government Securities Inv. (Intermediate Fixed Bond)

_____ STCBX - Strong Corporate Bond (Long Term Bond)

_____ SGINX - Scudder GNMA (Mortgage Backed Bond)

_____ PHDDX - PIMCO High Yield (High Yield Bond)

_____ CGFIX - Credit Suisse Global Fixed Income (Int'l Fixed Bond)

STOCK FUND OPTION

_____ PEOPX - Dreyfus S&P 500 Index Fund (Large Cap Core)

_____ LAFPX - Lord Abbett Affiliated (Large Cap Value)

_____ JAMRX - Janus Mercury (Large Cap Growth)

_____ RYPRX - Royce Premier (Small Cap Value)

_____ BESCX - Berger Small Company Growth (Small-Cap Growth)

_____ TWIEX - American Century International Growth Inv. (Int'l Equity)

_____ WPEMX - Credit Suisse Emerging Markets Fund (Emerging Markets Equity)

For more information on individual mutual funds, log onto www.morningstar.com, or contact our office for an in-depth Prospectus Report.

OPTION B - Allocate my account according to the profile selected below.

Conservative Profile

Asset Class	Comparative Index	Allocation
Intermediate Fixed Bond	LB Gov't / Corp Long	50%
Long Term Bond	LB Gov't / Corp Long	5%
Mortgage Backed Bond	LB Mortgage Backed	20%
High Yield Bond	LB High Yield Bond	5%
International Fixed Bond	SSB Non-U.S. Gov't Bond	10%
TOTAL BONDS		90%
Cash		10%

Moderately Conservative Profile

Asset Class	Comparative Index	Allocation
Intermediate Fixed Bond	LB Gov't / Corp Long	30%
Long Term Bond	LB Gov't / Corp Long	5%
Mortgage Backed Bond	LB Mortgage Backed	10%
High Yield Bond	LB High Yield Bond	10%
International Fixed Bond	SSB Non-U.S. Gov't Bond	8%
TOTAL BONDS		63%
Large Cap Value	Russell 1000 Value	18%
Large Cap Growth	Russell 1000 Growth	17%
TOTAL EQUITY		35%
Cash		2%

Moderate Profile

Asset Class	Comparative Index	Allocation
Intermediate Fixed Bond	LB Gov't / Corp Long	23%
Long Term Bond	LB Gov't / Corp Long	5%
Mortgage Backed Bond	LB Mortgage Backed	5%
High Yield Bond	LB High Yield Bond	10%
International Fixed Bond	SSB Non-U.S. Gov't Bond	5%
TOTAL BONDS		48%
Large Cap Value	Russell 1000 Value	18%
Large Cap Growth	Russell 1000 Growth	17%
Small Cap Value	Russell 2000 Value	3%
Small Cap Growth	Russell 2000 Growth	2%
International Equity	MSCI EAFE	10%
TOTAL EQUITY		50%
Cash		2%

Moderately Aggressive Profile

Asset Class	Comparative Index	Allocation
Intermediate Fixed Bond	LB Gov't / Corp Long	13%
High Yield Bond	LB High Yield Bond	10%
International Fixed Bond	SSB Non-U.S. Gov't Bond	5%
TOTAL BONDS		28%
Large Cap Value	Russell 1000 Value	23%
Large Cap Growth	Russell 1000 Growth	22%
Small Cap Value	Russell 2000 Value	5%
Small Cap Growth	Russell 2000 Growth	5%
International Equity	MSCI EAFE	10%
Emerging Markets	Lipper Emerging Markets	5%
TOTAL EQUITY		70%
Cash		2%

Aggressive Profile

Asset Class	Comparative Index	Allocation
Large Cap Value	Russell 1000 Value	32%
Large Cap Growth	Russell 1000 Growth	31%
Small Cap Value	Russell 2000 Value	8%
Small Cap Growth	Russell 2000 Growth	7%
International Equity	MSCI EAFE	15%
Emerging Markets	Lipper Emerging Markets	5%
TOTAL EQUITY		98%
Cash		2%

AUTHORIZATION: By signing below, I acknowledge that I had the opportunity to review the Summary Plan Description and investment information and that I understand the provisions of the College of Micronesia -FSM Retirement Plan.

PARTICIPANT'S SIGNATURE: _____ DATE: ____/____/____

ADMINISTRATOR'S SIGNATURE: _____ DATE: ____/____/____



Beneficiary Designation Form

COLLEGE OF MICRONESIA - FSM RETIREMENT PLAN

Participant: _____ Employee ID#: _____

As a participant in my company sponsored Retirement Plan, I hereby acknowledge that, in accordance with the right granted to me under the Plan to designate and re designate the beneficiary(ies) to receive my Plan benefit in the event of my death, I hereby designate the following beneficiary(ies) to receive such benefit in the order of priority as indicated:

Primary Beneficiary

Full name: _____

Date of Birth: ____/____/____

Mailing address: _____

City/State/Zip code: _____

Relationship to employee: _____

Secondary Beneficiary - In the event the Primary Beneficiary(ies) is not living, my beneficiary(ies) shall be:

Full name: _____

Date of Birth: ____/____/____

Mailing address: _____

City/State/Zip code: _____

Relationship to me: _____

Each of the above-designated beneficiaries shall have the right to elect any method of payment permitted under the Plan, including the right to receive any death benefit in the form of a lump sum distribution. This beneficiary designation form revokes any prior beneficiary designation made by me.

Participant's Signature

_____/_____/_____
Date

Plan Administrator's Signature

_____/_____/_____
Date