



**▶ FINAL STEP** Investment Authorization



# DO IT FOR ME

Professional Money Management

Your Plan Sponsor/Administrator has selected the managed account services provided by Stadion Money Management LLC (Stadion) as the qualified default investment alternative (QDIA) for participants of the plan. Stadion is the registered investment advisor that will professionally manage your qualified retirement plan account.

**You must complete the investment election section below if you prefer to take responsibility for choosing your investment options under the "Do It Myself" section below. If you do so, you must sign and date the form.**



# DO IT MYSELF

If you prefer to select your own investment options to meet your retirement goals, please select your investment options and make your allocations from this list. For more information about each investment option, refer to the investment performance summary page and fund fact sheets included in this kit.

**Take the Investor Quiz to determine what type of investor you are. Then you may select the allocation that best meets your retirement needs.**

*Note: You must select whole percentages. For example, if you choose Fund Option 1, you could indicate 50% but not 50.2%.*

I elect to invest my contributions as follows:

Asset Class and Fund Name	Omni	Percentage
<b>IG International/Global</b>		
American Century International Growth Fund A	2V	_____ %
Delaware VIP Emerging Markets Fund Svc	A3	_____ %
Ivy International Core Equity Fund A	N4	_____ %
Janus Global Research Fund S	64	_____ %
JPMorgan International Opportunities Fund A	D4	_____ %
MFS International Growth Fund R3	7A	_____ %
MFS International Value Fund R3	7B	_____ %
SSgA International Index Securities Lending Fund III	89	_____ %
Templeton Foreign Fund A	9B	_____ %
<b>LC Large-Cap</b>		
Calvert Equity Portfolio A	U2	_____ %
Fidelity Advisor Diversified Stock Fund A	OS	_____ %
Fidelity Advisor New Insights Fund A	OR	_____ %
Franklin Growth Fund A	9A	_____ %
Franklin Rising Dividends Fund A	97	_____ %
JPMorgan U.S. Equity Fund A	D3	_____ %
SSgA S&P 500 Index Securities Lending Fund H	87	_____ %
T. Rowe Price Equity Income Fund Adv	C9	_____ %
T. Rowe Price Growth Stock Fund Adv	CA	_____ %
Wells Fargo Advantage Large Cap Growth Fund A	V1	_____ %

Asset Class and Fund Name	Omni	Percentage
<b>MC Mid-Cap</b>		
AllianceBernstein Discovery Value Fund A	56	_____%
American Century Mid Cap Value Fund A	1N	_____%
Calvert Capital Accumulation Fund A	U1	_____%
Dreyfus Opportunistic Midcap Value Fund A	3A	_____%
Fidelity Advisor Mid Cap Value Fund A	OT	_____%
Goldman Sachs Mid Cap Value Fund Svc	B2	_____%
Goldman Sachs Small/Mid Cap Growth Fund A	B7	_____%
Ivy Mid Cap Growth Fund A	N2	_____%
JPMorgan Mid Cap Growth Fund A	D1	_____%
Lord Abbett Value Opportunities Fund A	M3	_____%
SSgA S&P MidCap Index Securities Lending Fund III	88	_____%
Wells Fargo Advantage Special Mid Cap Value Fund A	V5	_____%
<b>SC Small-Cap</b>		
ClearBridge Small Cap Growth Fund A	T1	_____%
Columbia Small Cap Core Fund A	G3	_____%
Franklin Small Cap Value Fund A	9E	_____%
Goldman Sachs Small Cap Value Fund Svc	B3	_____%
Invesco Small Cap Equity Fund A	28	_____%
Ivy Small Cap Growth Fund A	N3	_____%
MFS New Discovery Fund R3	76	_____%
SSgA Russell Small Cap Index Securities Lending Fund III	86	_____%
<b>S Sector</b>		
Davis Financial Fund A	E3	_____%
MFS Utilities Fund A	74	_____%
RS Global Natural Resources Fund A	38	_____%
RS Technology Fund A	4A	_____%
T. Rowe Price Real Estate Fund Adv <sup>1</sup>	CK	_____%
<b>B Balanced</b>		
American Century One Choice 2015 Portfolio A	1S	_____%
American Century One Choice 2025 Portfolio A	1U	_____%
American Century One Choice 2035 Portfolio A	1W	_____%
American Century One Choice 2045 Portfolio A	1Y	_____%
American Century One Choice 2055 Portfolio A	2Y	_____%
American Century One Choice In Retirement Portfolio A	1Q	_____%
BlackRock Global Allocation Fund A	J1	_____%
Ivy Asset Strategy Fund A	N1	_____%
Janus Balanced Fund S	66	_____%
T. Rowe Price Capital Appreciation Fund Adv	CJ	_____%
T. Rowe Price Retirement 2010 Fund Adv	CC	_____%
T. Rowe Price Retirement 2020 Fund Adv	CD	_____%
T. Rowe Price Retirement 2030 Fund Adv	CE	_____%
T. Rowe Price Retirement 2040 Fund Adv	CF	_____%
T. Rowe Price Retirement 2050 Fund Adv	CH	_____%
T. Rowe Price Retirement Income Fund Adv	CB	_____%

<b>Asset Class and Fund Name</b>	<b>Omni</b>	<b>Percentage</b>
<b>F</b> <b>Fixed-Income</b>		
AllianceBernstein Global Bond Fund A	57	_____%
American Century Inflation-Adjusted Bond Fund A	19	_____%
Columbia Emerging Markets Bond Fund A	G7	_____%
Delaware VIP Diversified Income Fund Svc	A1	_____%
Delaware VIP Limited-Term Diversified Income Fund Svc	A2	_____%
Federated Emerging Market Debt Fund A	R3	_____%
Federated Strategic Income Fund A	R2	_____%
Fidelity Advisor High Income Advantage Fund A <sup>1</sup>	OP	_____%
Goldman Sachs Short Duration Government Fund A	B1	_____%
Ivy High Income Fund A	N5	_____%
Janus Flexible Bond Fund S	6A	_____%
Lord Abbett Short Duration Income Fund A	M2	_____%
Lord Abbett Total Return Fund A	M5	_____%
PIMCO Short-Term Fund A	K2	_____%
PIMCO Total Return Fund A	K1	_____%
SSgA U.S. Bond Index Securities Lending Fund III	91	_____%
Templeton Global Bond Fund A	9C	_____%
Western Asset Core Plus Bond Fund A	T2	_____%

Asset Class and Fund Name	Omni	Percentage
<b>MM Money Market/Cash Equivalent</b>		
American Century Prime Money Market Fund A	1P	_____%
Federated Capital Preservation Fund SP <sup>2,3</sup>	R4	_____%
SSgA Short Term Investment Fund	90	_____%
<b>Total Percentage</b>		_____%

**Please be sure your allocation percentages equal 100%**

<sup>1</sup> 1% redemption fee will be assessed if shares of this fund are redeemed within 90 days or less after purchase.

<sup>2</sup> The Federated Capital Preservation Fund (Fund), a stable value investment option, is a collective investment fund (CIF). CIFs are collective bank-maintained trusts intended to be exempt from taxation under Internal Revenue Code Sec. 401(a) qualify as group trusts under Revenue Ruling 81-100 issued by the Internal Revenue Service. Employer-sponsored qualified retirement plans are eligible to invest in the Fund. This investment option is not available to employer-directed defined benefit qualified retirement plans. The Fund seeks to maintain a stable value of \$10.00 per unit, but cannot guarantee this value; therefore, a loss of principal invested could occur. The Fund's investment objective is stability of principal and high current income. The Fund invests primarily in guaranteed investment contracts (GICs), money market mutual funds and other stable value products. GICs usually are considered to be illiquid investments, generally are not assignable or transferable without the permission of the issuing insurance companies and can be redeemed before maturity only at a substantial earnings discount or penalty.

<sup>3</sup> CERTAIN TRANSACTIONAL RESTRICTIONS APPLY TO THIS INVESTMENT OPTION. Participant-directed exchanges into a competing investment option must first be directed into a non-competing investment option for a period of 90 days, after which time the exchange into the competing investment option may be completed. Please note that once an exchange is made into a non-competing option, a restriction in the amount of that exchange will be placed across all non-competing options available under your plan for a 90 day period. In effect, a participant will be prohibited from exchanging an amount equal to the restricted amount from any non-competing option into a competing option for 90 days. For further information about this restriction, please call the Customer Service Center at 1-800-847-4015. For information about competing investment options that may be available in your plan, please see the Federated Capital Preservation Fund (Fund) Competing Investment List at <http://www.guardianretire.com/download/download.aspx?stablevalue>. Exchanges and withdrawals initiated by a plan require 12 months' advance written notice to Federated. Federated will not automatically effect the payment of withdrawal proceeds on the expiration of such 12 months. Upon request, Federated may waive or reduce the 12 month notice requirement to the extent that Federated determines, in its sole discretion, that such waiver or reduction would not negatively impact the Fund or other plans that invest in the Fund. Please refer to the Fund's Offering Circular and Declaration of Trust, available at 401k.guardianlife.com or by calling 1-800-847-4015.

**▶ DON'T FORGET! Sign and Date** Please return this completed form to your plan administrator.

**I acknowledge that, although my Plan Sponsor has chosen a qualified default investment alternative (QDIA) for my plan, I am taking responsibility for making my own investment decisions. I am opting out of participating in the QDIA. Please invest my assets as I have instructed above.**

Signature \_\_\_\_\_

Date \_\_\_\_\_