

**Canal Insurance Company 401(k) Savings and Investment
Plan**

To begin participating, you may take advantage of the convenience of the Internet by enrolling online with Fidelity NetBenefitsSM at www.401k.com. If you are unable to enroll online, you may enroll by calling the Fidelity Automated Retirement Benefits Line at 1-800-835-5097.

Employee Information

You will need the following information in order to establish a Personal Identification Number (PIN)

If you have difficulty with this step, please verify data on record with your employer.

Social Security Number: _____ - _____ - _____

Birth Date: _____

Mother's Maiden Name: _____

Step One: Create your PIN

- When prompted enter your Social Security Number, date of birth and date of hire. You may also be asked to enter your Mother's Maiden Name to assist with identity verification in the event you need to change your PIN in the future.
- Select your PIN. This number must be a minimum of 6 digits and no greater than 12. Be sure to choose a number that is easy to remember because you will need this number to access your account information in the future.

Step Two: Select your deferral rate

*Your election should not exceed 60% of your eligible Compensation. Your **total** pretax contributions for the calendar year cannot exceed the applicable dollar limit in effect under Federal law. Eligible Compensation under the plan is limited to the applicable dollar limit in effect under Federal law for the plan year.*

- Follow the tool bar (Internet) or menu prompts (phone) to “**select/change your payroll deduction amount.**”
- I elect to contribute each payroll period the following whole percentage of my eligible Compensation on a pretax basis: _____%

Step Three: Choose your future investment elections

Your investment elections will not apply to your existing account balance but will only apply to future contributions received by Fidelity after the plan's effective date.

- Follow the tool bar (Internet) to select your investment choices or menu prompts (phone) to “change the way your payroll deductions are invested” and then to “update future investment elections.”

Permissible Investment Option	Name	Investment Option Number	Percentage
1	FMMT- Retirement Government Money Market Fund	0631	
2	Vanguard Total Bond Market Index Fund	OQLY	
3	T. Rowe Price International Bond Fund	OKJZ	
4	Vanguard Inflation-Protected Securities Fund	OMOP	
5	Fidelity Puritan Fund	0004	
6	American Beacon Large Cap Value Fund Investor Class	OFA2	
7	Artisan Mid Cap Value Fund	OQSC	
8	Neuberger Berman Partners Fund Trust Class	OFN5	
9	Spartan® U.S. Equity Index Fund	0650	
10	Fidelity Low-Priced Stock Fund	0316	
11	Spartan® Extended Market Index Fund	0398	
12	Fidelity <i>Contrafund</i> ®	0022	
13	Transamerica Premier Equity Fund - Investor Shares	OKNU	
14	Fidelity Growth Strategies Fund	0324	
15	Rainier Small/Mid Cap Equity Portfolio	OF2W	
16	Fidelity Small Cap Indep. Fund	0336	
17	Fidelity Diversified International Fund	0325	
18	Lazard Emerging Markets Portfolio	OF7F	
19	Fidelity Freedom Income Fund®	0369	
20	Fidelity Freedom 2000 Fund®	0370	
21	Fidelity Freedom 2010 Fund®	0371	
22	Fidelity Freedom 2020 Fund®	0372	
23	Fidelity Freedom 2030 Fund®	0373	
24	Fidelity Freedom 2040 Fund®	0718	
25	Fidelity Freedom 2005 Fund®	1312	
26	Fidelity Freedom 2015 Fund®	1313	
27	Fidelity Freedom 2025 Fund®	1314	
28	Fidelity Freedom 2035 Fund®	1315	
29	Fidelity Freedom 2045 Fund®	1617	
30	Fidelity Freedom 2050 Fund®	1618	
Total			100%

* You can choose more investments for your contributions than the number of lines shown above, but the total percentage of investment elections for your future contributions must add up to 100%.

Step Four: Confirmation

You can record the 13-digit confirmation number for your records: _____
 Complete the Designation of Beneficiary form and return to your plan administrator.