

ENROLLMENT FORM

**Clement Building Company, LLC
401(k) Plan**



Plan Number: 817173

Participant Information: Tell us who you are, and how we can reach you.

Name (first, middle initial, last)		Social Security Number	<input type="checkbox"/> Male <input type="checkbox"/> Female
Address (number & street)		Date of Birth (MM/DD/YYYY) / /	Date of Hire (MM/DD/YYYY) / /
		Home Phone	Work Phone & Extension
City/Town	State	Zip	
Email Address		Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single	

Contribution Information: Tell us how much you would like to save per pay period.

PRE-TAX CONTRIBUTIONS Yes, I want to contribute _____ % or \$_____ of my compensation per pay period on a pre-tax basis.

ROTH CONTRIBUTIONS Your plan offers an After-Tax Roth 401(k) savings option. You may make a Roth contribution in addition to, or instead of, the other contribution options shown above, subject to IRS limits.
 Yes, I want to make a Roth contribution of _____ % or \$_____ of my compensation per pay period on an after-tax basis.

CATCH-UP CONTRIBUTIONS The IRS allows participants age 50 or older to contribute up to an additional \$6,500.00 per year, as increased based on the Cost of Living Adjustment. Catch-Up contributions will be made on a pre-tax basis unless you indicate you want to contribute on a Roth basis by checking here: Roth.
 Yes, I want to make a Catch-Up contribution of _____ % or \$_____ of my compensation under the catch-up provision.

WAIVE PARTICIPATION No, thank you. I do not want to participate in my employer's retirement plan at this time. I am choosing not to save any compensation.

Investment Selection: We'll tell you about your investment choices; you decide what's right for you.

OPTION ONE: I DON'T WANT TO GO IT ALONE: HAND ME TO A PROFESSIONAL

Managed Accounts (Managed by Morningstar)

I WANT INVESTMENT EXPERTS TO MANAGE MY PLAN INVESTMENTS.

Your plan offers Managed by Morningstar, a professional investment management service available through Morningstar Retirement Manager. The services and related fees are described in the Morningstar section of your enrollment materials.

Once you have enrolled, you can update your personal information through Voya's participant Web site. After you log on, click on Get Advice.

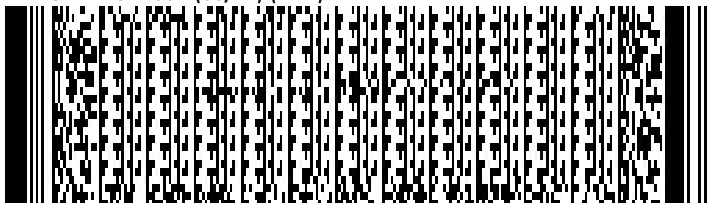
Yes, I want to participate in the Managed by Morningstar program to receive professional investment management and ongoing oversight of my retirement account.

Morningstar Investment Management LLC can personalize your retirement strategy even further if you wish to provide salary information:

Annual Salary \$ _____

Fold and tear on perforation

Form No. E001 (05/14) (LA)



>>> Complete entire form.
Signature required on last page of form.

Voya Retirement Insurance
and Annuity Company

P.O. Box 990063
Hartford, CT 06199-0063



Name (first, middle initial, last)	Social Security Number	Plan Number: 817173
------------------------------------	------------------------	---------------------

Investment Selection (continued): We'll tell you about your investment choices; you decide what's right for you.

OPTION TWO: I LIKE TO KEEP IT SIMPLE; GIVE ME A HANDY SOLUTION

VOYA INDEX SOLUTION PORTFOLIOSSM

I WANT TO INVEST IN PROFESSIONALLY MANAGED PORTFOLIOS THAT PROVIDE DIVERSIFICATION.

Yes! I want to invest 100% of my contributions in the selected Voya Index Solution Portfolio.

Select the Voya Index Solution Portfolio that tracks most closely with the year you plan to retire.

- | | |
|---|---|
| <input type="checkbox"/> VOYA INDEX SOLUTION 2060 PORTFOLIO | <input type="checkbox"/> VOYA INDEX SOLUTION 2055 PORTFOLIO |
| <input type="checkbox"/> VOYA INDEX SOLUTION 2050 PORTFOLIO | <input type="checkbox"/> VOYA INDEX SOLUTION 2045 PORTFOLIO |
| <input type="checkbox"/> VOYA INDEX SOLUTION 2040 PORTFOLIO | <input type="checkbox"/> VOYA INDEX SOLUTION 2035 PORTFOLIO |
| <input type="checkbox"/> VOYA INDEX SOLUTION 2030 PORTFOLIO | <input type="checkbox"/> VOYA INDEX SOLUTION 2025 PORTFOLIO |
| <input type="checkbox"/> VOYA INDEX SOLUTION 2020 PORTFOLIO | <input type="checkbox"/> VOYA INDEX SOLUTION INCOME PORT Z |

OPTION THREE: I WANT TO BE IN CONTROL; I'LL KEEP IT IN MY HANDS

I WANT CONTROL. I WILL CHOOSE MY OWN INVESTMENT MIX.

Yes, I want to invest my contributions according to the allocations designated below. A maximum of 25 investment options may be selected.

Use this section to select a percentage other than 100% for options previously listed.

	Fund#		Fund#
Stability of Principal		Large Cap Value	
Voya Fixed Account (4062)	(xxxx) ____%	American Funds Fundamental Inv R6	(2323) ____%
Bonds		Invesco Diversified Dividend Fund R6	(3697) ____%
BlackRock High Yield Bond Port K	(3918) ____%	JPMorgan Equity Income Fund R6	(3507) ____%
DFA Inflat-Prot Securities Port Inst	(3223) ____%	Vanguard 500 Index Fund Adm	(899) ____%
PIMCO Income Fund Inst	(3524) ____%	Large Cap Growth	
Pioneer Bond Fund K	(3791) ____%	American Funds AMCAP Fund R6	(1949) ____%
Asset Allocation		Small/Mid/Specialty	
Voya Index Solution 2060 Portfolio Z	(3214) ____%	Carillon Eagle Small Cap Growth R6	(3489) ____%
Voya Index Solution 2055 Portfolio Z	(3209) ____%	Cohen & Steers Real Estate Secs Fd Z	(1999) ____%
Voya Index Solution 2050 Portfolio Z	(3208) ____%	DFA U.S. Targeted Value Port Inst	(2566) ____%
Voya Index Solution 2045 Portfolio Z	(3207) ____%	Eaton Vance-Atlanta Cap SMID-Cp F R6	(6724) ____%
Voya Index Solution 2040 Portfolio Z	(3206) ____%	Vanguard Mid-Cap Index Fund Adm	(756) ____%
Voya Index Solution 2035 Portfolio Z	(3205) ____%	Vanguard Small-Cap Index Fund Adm	(757) ____%
Voya Index Solution 2030 Portfolio Z	(7005) ____%	Victory Sycmr Established Value F R6	(6595) ____%
Voya Index Solution 2025 Portfolio Z	(6999) ____%	Global / International	
Voya Index Solution 2020 Portfolio Z	(6998) ____%	DFA Intl Core Equity Port Inst	(2875) ____%
Voya Index Solution Income Port Z	(3215) ____%	Franklin Mutual Global Disc Fund R6	(3727) ____%
Balanced		Vanguard Emr Mkts Stck Ind Fd Adm	(6722) ____%
VY TRowePrice Captl Apprec Pt R6	(9256) ____%	Vanguard Total Intl Stk Index Fd Adm	(9889) ____%
Vanguard Balanced Index Fund Adm	(9009) ____%		
Total		100%	

All contributions should be made in whole percentages, totaling 100%. **Please initial any erasures, strikeouts or corrections.**

Name (first, middle initial, last)	Social Security Number	Plan Number: 817173
------------------------------------	------------------------	---------------------

Rollover

Do you want to learn more about rolling over and consolidating your retirement investments? Contact a Customer Service Associate today by calling 1-800-584-6001.

Acknowledgements and Signature

Voya Financial reserves the right to cancel your access to the Managed by Morningstar service at any time without prior notice, including, but not limited to, as a result of any excessive trading restrictions imposed by Voya Financial or a Fund Company. Please refer to your contract prospectus, prospectus summary, or disclosure book for further information on the Voya Financial Excessive Trading Policy. A copy of this policy can also be found on the Internet at www.voyaretirementplans.com. For additional information on a fund's excessive trading policy please refer to the fund's prospectus.

If I elect to participate in the Managed by Morningstar program, I hereby acknowledge that I have received and read the Managed by Morningstar program description and the Morningstar Overview, including the Morningstar Investment Advisory Agreement, and that I understand the Managed by Morningstar program description and the Agreement and agree to be bound by its terms. I understand that the applicable fees will be deducted periodically from my account.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

One or more of these options may be offered through a custodial or trust arrangement and/or a group annuity or funding agreement issued by Voya Retirement Insurance and Annuity Company. For investment options offered through a funding agreement or group annuity contract, I understand that the current tax laws provide for deferral or taxation on earnings on account balances; and that, although the funding agreement or group annuity contract provides features and benefits that may be of value, it does not provide for any additional deferral of taxation beyond that provided by the Plan itself.

I have received, read and understood the Voya Financial participant information booklet, prospectuses and/or investment option summaries describing the investment options.

SIGN me up! Please sign and date below.

Participant Signature _____ **Date:** _____

Please complete this form and return it to your Employer.