



**PROFICIENT AUTO, INC. DBA PROFICIENT AUTO TRANSPORT 401(K) PROFIT SHARING PLAN SALARY DEFERRAL AGREEMENT**

**Participant Information:**

**Name**

Estella Gould

**Address**

Jacksonville, FL, USA  
Jacksonville,, Florida 32225  
United States

**Last Four Digits of Social Security Number**

8789

**New Agreement or Change**

Change

**1. Plan provisions**

**IMPORTANT NOTE: This Plan includes an Automatic Deferral feature. Under this feature, IF YOU DO NOT COMPLETE AND RETURN THIS SALARY DEFERRAL AGREEMENT, then the Employer WILL AUTOMATICALLY DEFER a portion of your compensation to the Plan. It is therefore important that you read the separate notice that has been provided to you.**

You are permitted to defer a portion of your compensation to the Plan. The Plan allows you to designate the deferrals as either Pre-Tax 401(k) deferrals or Roth 401(k) deferrals (after-tax).

This agreement remains in effect until you revoke or modify it unless your salary deferrals are automatically suspended under the terms of the Plan. Modifications to the agreement are permitted prior to the first day of any pay period. You are also permitted to revoke your agreement at any time during the Plan Year.

The Plan permits you to defer your compensation up to the maximum amount allowed by law.

Your election to defer will also apply to irregular pay (e.g., bonuses) unless a separate elective deferral election is made for irregular pay.

The law imposes a dollar limit on the amount you may defer in any calendar year. This amount may be adjusted annually to reflect cost-of-living increases announced by the IRS. Any questions regarding this election should be directed to the Administrator. The Plan also permits you to make "catch-up" contributions if you are, or will be, at least age 50 during a calendar year. These are additional amounts that you may defer, up to an annual limit imposed by law, regardless of any other limits imposed by the Plan.

## 2. Deferral election

This agreement is effective upon acceptance by the Administrator. However, deferrals will be made as soon as practicable following the acceptance of this agreement by the Administrator. In accordance with the terms of the Plan and this agreement, I hereby authorize the Employer to withhold from compensation (and treat as my deferrals) the following amount:

### Zero. I hereby elect:

- not to defer any of my compensation under the Plan.
- to terminate my prior salary deferral agreement.

**Irregular pay. Special election: \_\_\_\_\_% from any irregular pay (e.g., a bonus) paid to me. If not completed, then the deferral election above will apply to the irregular pay.**

0

## 3. Type of deferral.

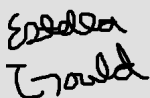
**4. Duty to review pay records.** I understand I have a duty to review my pay records (pay stub, direct deposit receipt, etc.) to confirm the Employer has properly implemented my salary deferral election. Furthermore, I have a duty to inform the Administrator if I discover any discrepancy between my pay records and this salary deferral agreement. I understand the Administrator will treat my failure to report any withholding errors for any payroll to which my salary deferral agreement applies, by the cut-off date for the next following payroll, as my affirmative election to defer the amount actually withheld (including zero). However, I thereafter may modify my deferral election prospectively, consistent with the Plan terms.

## 5. Acknowledgement/Authorization

### Signature of Administrator

Estella Gould

### Signature of Participant



### Date of Execution

05/08/2023