

## Ductworks Heating & Air Conditioning Ltd. Employer Group Retirement Savings Program Decision to Not Participate

Ductworks Heating & Air Conditioning Ltd. encourages all employees to prepare for their long-term financial wellness. To help you save for retirement, Ductworks Heating & Air Conditioning Ltd. has established an Employer Group Retirement Savings Program through Open Access Limited.

### Confirmation of Understanding of the Program

I understand that I have an opportunity to participate in the established Employer Group Retirement Savings Program for the purpose of helping me to save for retirement. I am aware that by participating in this plan, I will receive contributions from my employer and must abide by the conditions set by the plan.

### Opting out of the Employer Group Retirement Savings Program

I, \_\_\_\_\_, understand the goals of the Employer Group Retirement Savings Program and have elected not to participate in the Employer Group Retirement Savings Program offered by my employer at this time. I realize that it is my responsibility to inform my employer if and when I choose to participate in the plan in the future.

\_\_\_\_\_  
Employee Name (Please print)

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

We kindly ask that you email a copy to [inquiry@openaccessltd.com](mailto:inquiry@openaccessltd.com) and to your HR Department.