



Return this completed form to your employer and retain a copy for your records.

If you are enrolling as a new participant, please also complete the enrollment form and return it to your employer and retain a copy for your records. If you have questions, please call the Board of Pensions at 800-773-7752 (800-PRESPLAN) or Fidelity at 800-343-0860. (Please mention plan# 57887.)

Your Salary Deferral Agreement is a written, legally binding agreement between you and your employer. It is an agreement whereby you direct your employer to reduce compensation not yet currently available by a specific percentage. Your employer then sends this amount to your account in the Retirement Savings Plan. You may change or cancel the percentage of your salary deferral contributions at any time for compensation not yet currently available. Your current Salary Deferral Agreement will continue until you sign a new agreement.

Participant's Information

Name *(first, middle, last)* _____ SSN _____

Address _____

City _____ State _____ Zip _____

Phone () _____

Employer _____ Employer PIN _____

I am:

- A new participant in the Retirement Savings Plan. I have also completed a Fidelity enrollment form.
(Complete Contributions section.)
- Changing my contribution amount. Effective date _____ *(Complete Contributions section.)*
- A former participant in the Retirement Savings Plan who is re-starting contributions. Effective date _____ *(Complete Contributions section.)*
- Ending/suspending contributions. Effective date _____ *(Complete Employee/Employer Authorization section. Do not complete Contributions section.)*

Contributions

Pretax Deferral Contributions

- I hereby authorize my employer to deduct the following percentage amount per pay period as pretax salary deferral contributions: _____ percent (%). I understand that this amount can only be changed by submitting a new Salary Deferral Agreement.

Roth After-Tax Deferral Contributions

- I hereby authorize my employer to deduct the following percentage amount per pay period as Roth after-tax salary deferral contributions: _____ percent (%). I understand that this amount can only be changed by submitting a new Salary Deferral Agreement.

Catch-Up Contributions

- I hereby authorize my employer to deduct the additional following percentage amount(s) per pay period as age-based, catch-up contributions. I hereby certify that I am age 50 or older (or will reach age 50 during this calendar year).

Pretax: _____ percent (%) Roth after-tax: _____ percentage (%).

- I hereby authorize my employer to deduct the additional following percentage amount(s) per pay period as service-based, catch-up contributions. I hereby certify that I have worked at least 15 years with a congregation or employer of the Presbyterian Church (U.S.A.).

Pretax: _____ percent (%) Roth after-tax: _____ percentage (%).

NOTE: Employees working for a congregation or employer in Puerto Rico are not eligible to make RSP contributions.

Beginning date of contributions: *(mm/dd/yyyy)* _____

The Internal Revenue Service limits the amount of compensation you can contribute annually to retirement plans. The limit includes contributions to all 403(b) and 401(k) plans for all employers for whom you have worked during a calendar year. In the event you exceed the annual limit, the excess will be returned to you and you will be responsible for applicable taxes. It is your responsibility to ensure that the contribution limit has not been exceeded as a result of contributions to any employer's plan. Your employer can provide you with the applicable limits for the current calendar year. Alternatively, you can call Fidelity at 800-343-0860 or visit pensions.org for information about contribution limits.

By signing this form you permit the Board of Pensions, Fidelity, and your employer to share information regarding your account to ensure compliance with all applicable laws.

Employee signature _____

Date *(mm/dd/yyyy)* _____



Employer

You (the employer) must remit to Fidelity all contributions withheld from employee earnings after the date of this agreement. Fidelity will credit contributions, when received, to the employee account.

By signing this form, you are 1) verifying that it is complete and accurate; 2) agreeing to remit the participant's contributions to Fidelity as soon as practicable but in no event later than 15 business days following the month in which contributions are withheld from the employee's pay; 3) verifying that the amounts set forth above do not violate the applicable contribution limits for the current calendar year; and 4) agreeing to monitor the employee's contribution limits and to educate the employee on such limits.

Employer signature

(Not the same as employee above)

Date

(mm/dd/yyyy)

Employee/Employer Authorization

Complete this section if you selected "Ending/suspending contributions" in the **Participant's Information section** on page 1.

I hereby authorize the changes regarding my salary deferral contributions as indicated in this agreement.

Effective date of change(s): *(mm/dd/yyyy)*

Employee signature

Date

(mm/dd/yyyy)

Employer signature

Date

(mm/dd/yyyy)

**This form is provided by The Board of Pensions of the Presbyterian Church (U.S.A.).
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