

403(b) Program Salary Deferral Agreement

Instructions: Use this form only if your employer does not supply you with its own form.
Submit this form to your employer.

Employee Information (Please complete all sections.)			
Employee Name		Social Security Number	
Street Address	Daytime Phone	Date of Hire	
City	State	Zip Code	Date of Birth
Employer Name and Address			

Check one: New Agreement Change to previous Agreement

Salary Reduction Agreement/Election

This Agreement is effective immediately upon acceptance by the Employer, and I may modify the Agreement in accordance with procedures established by the Employer. I authorize the Employer to withhold from my salary (and treat as my deferrals) the following amount:

_____% of my salary* \$_____ per pay period*

Zero. I hereby terminate my prior Salary Reduction Agreement. [**Note:** If you have no Salary Reduction Agreement currently in effect and do not want to defer, do not complete this Agreement. Elect "zero" only if you wish to stop deferrals under a prior Salary Reduction Agreement already in effect.]

*The amount of salary deferral cannot exceed the limits of Internal Revenue Code Sections 402(g), 414(v) and 415.

Employee Acknowledgement

Duty to review pay records. I understand I have a duty to review my pay records (pay stub, etc.) to confirm the Employer properly has implemented my salary reduction election. Furthermore, I have a duty to inform the Employer or its designee if I discover any discrepancy between my pay records and this Salary Reduction Agreement. I understand the Employer or its designee will treat my failure to report any withholding errors for any payroll to which my Salary Reduction 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.

Employee Signature

Date

Employer Acceptance and Authorization

Signature of Employer/Sponsor or its Designee

Date