

**Middle Georgia State University - 403(b), Roth 403(b) and 457(b)  
Salary Reduction Agreement**

To establish a new account, complete the investment company's enrollment form. The deferral amount cannot be invested until the enrollment form is completed and returned to the HR

This Salary Reduction Agreement will remain in effect, unless I agree in writing to amend it.

Changes can be made by submitting this form at least ten days prior to the upcoming pay period.

**Note:** This agreement **replaces any previous salary reduction agreement in its entirety**. If an amount is not indicated for a specific company to which contributions are currently being made, that amount will be reduced to zero.

**Check - either 403(b) traditional (pre-tax) or Roth 403(b) (after tax)**

**[ ] 403(b) pre-tax**

- FIDELITY \_\_\_\_\_ per pay period
- TIAA-CREF \_\_\_\_\_ per pay period
- VALIC \_\_\_\_\_ per pay period

**[ ] Roth 403(b) after tax**

- FIDELITY \_\_\_\_\_ per pay period
- TIAA-CREF \_\_\_\_\_ per pay period
- VALIC \_\_\_\_\_ per pay period

The maximum contribution limit for calendar year 2019 is **\$19,000 (traditional and/or Roth)**. If you will be age **50 or older** during the calendar year 2019, you are eligible to make a "catch-up contribution" of **\$6,000** in addition to your regular contribution limit.

YES  NO Date of Birth: \_\_\_\_\_

**457(b)**

- FIDELITY \_\_\_\_\_ per pay period
- TIAA-CREF \_\_\_\_\_ per pay period
- VALIC \_\_\_\_\_ per pay period

The maximum contribution limit for calendar year 2019 is **\$19,000**. If you will be age **50 or older** during the calendar year 2019, you are eligible to make a "catch-up contribution" of **\$6,000** in addition to your regular contribution limit.

YES  NO Date of Birth: \_\_\_\_\_

**457(b) Only:** If you are within **3 years** of normal retirement, you **may be eligible** to contribute up to **\$34,000** for calendar year 2018. However, choosing this option disallows the "50 or older" catch-up option. If interested, please complete below:

**I hereby name age \_\_\_\_\_, which I will attain in the year \_\_\_\_\_, as my Normal Retirement Age for the purpose of using the catch-up provisions. This age immediately follows the 3-year catch-up period. By making this election, I am setting the period in which I may use the catch-up period. This election is irrevocable after I begin using the catch-up provisions. I may stop contributions. However, I may not start new catch-up contributions beyond the 3-year period elected herein.**

I have read and agree to have Middle Georgia State University reduce my salary each payroll period by the amount indicated above. The amount(s) above will be the total of all salary reductions per pay for all companies.

Print Name: \_\_\_\_\_ Effective Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please return this form to Human Resources