

# Salary Deferral Agreement

## Concordia Retirement Savings Plan (CRSP)

### 403(b) Plan

#### Part 1: Participant Information

_____ Last Name	_____ First Name	_____ MI	_____ Social Security Number
_____ Address - Number and Street			_____ E-mail Address
_____ City	_____ State	_____ Zip Code	_____ Date of Birth (mm/dd/yyyy)
(_____)_____ Home Phone	(_____)_____ Work Phone		

**Under the new 403(b) regulations effective 1/1/2009 employers now have administrative and compliance responsibilities that require the following information:**

- Total amount contributed through payroll deductions to any 403(b) provider(s) during the 2009 calendar year (exclude CRSP contributions with current employer) \$\_\_\_\_\_.
- If you have authorized payroll deductions to any 403(b) provider between 1/1/2005 and 12/31/2008 please list provider name(s):  
\_\_\_\_\_
- Do you have any outstanding 403(b) loans with CRSP or another provider?  Yes  No  
If yes, do you need payroll deductions set-up to repay the loan?  Yes  No
- Have you taken a 403(b) Hardship Withdrawal in the past 6 months?  Yes  No If yes, what was the date of the withdrawal? \_\_\_\_\_ Note: Salary deferrals can not begin until six months after the withdraw date.

#### Part 2: Authorization for Regular Deferral

**Payroll Information:** This section is for regular pay-period withholdings only; it does not include any annual Catch-up contribution amounts. Specify one of the following:

- New Enrollment     Restart     Increase Payroll Deductions     Decrease Payroll Deduction     Stop Deductions

**Pre-Tax Contributions:**

You may contribute up to the annual maximum allowable under the Internal Revenue Code and applicable provisions of this Plan. Currently (in 2009) the annual maximum is \$16,500 or 100% of your salary, whichever is less.

However, if you will be age 50 or older this calendar year, or you have been employed at least 15 years with The Lutheran Church—Missouri Synod, you may be eligible to contribute more than the maximum shown above. For more information about Catch-up contributions, see the back side of this form.

- I hereby authorize my employer to deduct \_\_\_\_\_% or \$\_\_\_\_\_ (do not complete both) from my compensation **per pay period** as regular pre-tax contributions. I understand that these contributions will be withheld from my paycheck and contributed by my employer to the Concordia Retirement Savings Plan on my behalf to my pre-tax account.
- I hereby elect not to contribute pre-tax dollars to the Concordia Retirement Savings Plan and thereby do not authorize any deductions of pre-tax dollars from my paycheck. Any prior payroll authorization to withhold pre-tax dollars is hereby cancelled.

