

AdventistRetirement

403(b) Deferral Change Form

Name _____

Email _____ Phone _____

Mailing Address _____

City _____ State _____ Zip _____

Social Security Number _____

Voluntary Contributions

☐ **Yes! I want to make the employer match.** I wish to make employee pre-tax contributions of **3%** to my Adventist Retirement account from my eligible salary every pay period. My employer will match this contribution.

☐ **Yes! I want to defer a specific amount** by making employee pre-tax contributions to my Adventist Retirement account from my eligible salary every pay period. My employer will match up to 3%, but I may choose to defer more: _____% (Preferred) or \$_____

☐ **Roth 403(b) Contributions.** I wish to make employee Roth 403(b) after-tax contributions to my Adventist Retirement account from my eligible salary every pay period. I may also choose this in addition to deferring pre-tax contributions. Not all employers offer the Roth 403(b) option: _____% (Preferred) or \$_____

☐ **After-Tax Contributions.** I wish to make non-deductible after-tax contributions (non-Roth 403(b)) to my Adventist Retirement account from my eligible salary every pay period. I may also choose this in addition to deferring pre-tax contributions: _____% (Preferred) or \$_____.

Acknowledgement

☐ I agree that my employer may reduce my salary by the percentage or amount which I have elected to contribute to my Adventist Retirement account. I understand that Adventist Retirement may limit my contributions in order to comply with federal law and the Plan document. I understand that if my contribution rate is less than 3%, I may not receive the maximum employer match.

☐ I DO NOT WISH to participate in a salary reduction agreement with Adventist Retirement at this time. I understand that by not participating I will be ineligible for the employer matching contribution. I further understand that I may elect to participate in the Plan in the future, and it is my responsibility to contact the Human Resources Department through my employer to do so.

Employee Signature _____ Date _____

Return this form to your Payroll Office. It will be kept confidential.

The 403(b) Salary Deferral Form is also known as a Salary Reduction Agreement. This form instructs your employer to deposit a portion of your income to your retirement account in the Adventist Retirement Plan. Please visit www.adventistretirement.org for more information about our 403(b) Retirement Plan.