

PLEASE PRINT OR TYPE ALL INFORMATION IN BLUE OR BLACK INK

A Participant Information

Name (Last, First, Middle Initial) _____ Date of Birth (MM/DD/YYYY) _____ Social Security Number _____
Email Address _____ Phone Number _____

Under IRS 403(b) regulations, employers have administrative and compliance responsibilities that require the following information:

- Have you contributed to any 401(k), 403(b) or SEP providers other than the Concordia Retirement Savings Plan during the current calendar year? Yes No

If yes, please list total amount contributed to any 401(k), 403(b) or SEP provider(s) during the current calendar year (exclude Concordia Retirement Savings Plan contributions with current employer) \$ _____.

- If you have authorized contributions to any other 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 the Concordia Retirement Savings Plan 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 cannot begin until six months after the hardship withdrawal date.

B Types of Contributions and Contribution Limits

- You may contribute a combination of pre-tax and after-tax Roth contributions up to the annual maximum allowed under the Internal Revenue Code. For the 2017 calendar year, the regular deferral maximum is \$18,000 or 100% of your base salary, whichever is less.
 - If you will be age 50 or older this calendar year, you may elect an additional Catch-up contribution amount. For the 2017 calendar year, the maximum Age 50 Catch-up amount is \$6,000.
 - If you have 15 or more years of service with entities associated with The Lutheran Church—Missouri Synod and elected to contribute Service Catch-up amounts prior to January 1, 2016, you may be eligible to contribute an additional Service Catch-up amount. For the 2017 calendar year, the maximum Service Catch-up amount is \$3,000.
 - For more information on Catch-up contributions, visit our website at ConcordiaPlans.org/CRSP.
- This Salary Deferral Agreement is a written agreement between you and your employer whereby you direct your employer to reduce your pay by a specific percentage or dollar amount. Your employer then remits the money to your CRSP account. You may change or cancel the amount of your salary deferral contributions at any time as allowed under the terms of the Plan. Your current Salary Deferral Agreement will continue until you notify your employer otherwise.
- How much should you contribute? The answer depends on your current financial situation, and you may want to speak with a Fidelity Financial Guidance Counselor or other trusted financial professional to take into consideration your entire profile. As a general guideline, it is recommended to have a combined (your contributions plus any employer contributions) retirement savings rate of 15% of pay. But keep in mind, even small amounts add up over time.
- Salary deferral contributions to the CRSP are limited to your taxable income, which does not include housing allowance. Electing a percentage of your salary to be deferred into a retirement account is an easy way to make sure your savings rate remains relative to your salary.

