



**Concordia Retirement Savings Plan
 Application for Service Catch-up
 Contributions**

Note Regarding Catch-up Contributions

You may contribute up to the annual maximum allowed under the Internal Revenue Code and applicable provisions of the CRSP. For 2018, the annual maximum for salary deferrals is \$18,500 or 100% of your base salary, whichever is less. If you are over age 50 or will reach age 50 in 2018, you may make Age 50 Catch-up contributions up to an additional \$6,000 beyond the deferral limit of \$18,500.

However, if you have completed 15 or more years of service with entities associated with The Lutheran Church – Missouri Synod and elected to make Service Catch-up Contributions prior to 2016, you may be eligible to contribute Service Catch-up Contributions this year. If eligible, any amounts you elect to contribute exceeding the annual deferral limit (\$18,500 in 2018) will first be classified as a Service Catch-up Contribution, with the remainder, if any, classified as an Age 50 Catch-up Contribution.

Important: If you have not already done so, please complete the Salary Deferral Agreement for your salary deferrals and any applicable Age 50 Catch-up contributions. If the total of both your annual pre-tax and after-tax Roth contributions will not exceed \$18,500 in 2018, this Application for Service Catch-up Contributions form is not needed. The Salary Deferral Agreement form can be found at ConcordiaPlans.org/CRSP.

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
E-mail Address		Phone Number

B Service Catch-up Worksheet

Please complete this worksheet to help determine your total eligible Service Catch-up amount for 2018.

A. Maximum Annual Service Catch-up amount:	\$3,000.00
B. The Lifetime Service Catch-up amount you can contribute is:	\$15,000.00
C. Enter the total amount of all previous years' Service Catch-up Contributions:	
D. Subtract Line C from Line B:	
E. Enter the number of years of service you have completed with an employer of The Lutheran Church—Missouri Synod	
F. Multiply Line E by \$5,000.00:	
G. Enter the total amount of all elective salary deferral contributions from prior years to any 403(b), 401(k), and/or SEP plans:	
H. Subtract Line G from Line F:	
I. Enter the smallest amount between Line A, Line D, and Line H <i>This is your total eligible Service Catch-up amount for 2018.</i>	

C Authorization for Service Catch-up Contributions

I understand that to be eligible to make Service Catch-up Contributions I must have completed 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 2016. I also understand that, if eligible, I must contribute my total eligible Service Catch-up amount before I can make Age 50 Catch-up contributions for 2018.

To determine your total eligible Service Catch-up for 2018 please use the Service Catch-up Worksheet in Section B above.
Your combined pre-tax and after-tax Roth contributions for Service Catch-up in 2018 cannot be more than your total eligible Service Catch-up Amount for 2018.

Total 2018 pre-tax Service Catch-up Amount	\$ _____
Total 2018 after-tax Roth Service Catch-up Amount	\$ _____
Total 2018 Service Catch-up Amount	\$ _____

D**Participant Signature**

I have completed, understand, and agree to the terms of this Agreement and authorize the payroll deductions as indicated on this form. This Agreement shall apply to all includible compensation paid from the effective date specified, until cancelled, superseded, or I cease to be an eligible worker. This Agreement supersedes all previous agreements.

I understand that I may change the percentage of base salary or dollar amount contributed to the Concordia Retirement Savings Plan only when and as allowed under the terms of the Plan. I also understand that it is my responsibility to comply with the Internal Revenue Code deferral limits.

Total contributions under the Concordia Retirement Savings Plan include salary deferrals as indicated on the 2018 Salary Deferral Agreement and any amounts elected under the optional Service and Age 50 Catch-up provisions.

Total 2018 Regular Deferrals \$ 18,500.00

Total 2018 Service Catch-up Amount \$

Total 2018 Age 50 Catch-up Amount \$

Total 2018 Deferrals \$

Payroll Effective Date (MM/DD/YYYY) \$

X

Signature of Participant

Date

Participant: Forward this form to your Payroll Department or Congregational Treasurer.

E**Employer Representative Signature**

I have reviewed this Application for Service Catch-up Contributions and will take action necessary for IRS and Plan compliance, and also understand the payroll deduction requirements of offering a retirement savings plan with pre-tax and after-tax Roth salary deferral contributions.

X

Signature of Authorized Employer Representative

Date

Printed Name of Authorized Employer Representative

Title or Office Held

Important Note for Employer Representative:

- Please forward this document to Concordia Plan Services along with the Member's 2018 Salary Deferral Agreement.
- Completion of this document will not implement remittance of contributions. For assistance on remitting contributions, please contact Concordia Plan Services.