Concordia Plan Services
The Lutheran Church—Missouri Synod
PO Box 229007
St. Louis, MO 63122-9007

CONCORDIA PLAN SERVICES

Concordia Retirement Savings Plan
Application for Service Catch-up Contributions

Toll Free: 888-927-7526
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E-mail: info@ConcordiaPlans.org
Website: ConcordiaPlans.org

Note Regarding Catch-up Contributions

You may contribute up to the annual maximum allowed under the Internal Revenue Code and applicable provisions of this Plan. For 2017, the annual maximum for regular deferrals is $18,000 or 100% of your base salary, whichever is less.
However, if you will be age 50 or older this calendar year, or you have completed 15 or more years of service with entities associated with The Lutheran Church—Missouri Synod, you may be eligible to contribute more than the maximum shown above.

Important: If you have not already done so, please complete the Salary Deferral Agreement for your regular deferrals and any applicable Age 50 catch-up contributions in addition to this form, which can be found at ***www.concordiaplans.org/CRSP***. If the total of both your annual pre-tax and after-tax Roth contributions will not exceed $18,000 in 2017, this form is not needed.

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 2017.

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 *This is your total eligible Service Catch-up amount for 2017.*	

C Authorization for Service Catch-up Contributions

I understand that to be eligible for the Service Catch-up option 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 January 1, 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 2017.

To determine your total eligible Service Catch-up for 2017 please use the Service Catch-up Worksheet in Section B.

Your combined pre-tax and after-tax Roth contributions for Service Catch-up in 2017 cannot be more than your total eligible Service Catch-up Amount for 2017.

Total 2017 pre-tax Service Catch-up Amount $ _____

Total 2017 after-tax Roth Service Catch-up Amount $ _____

Total 2017 Service Catch-up Amount $ _____

(Continued on reverse side)

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 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 both Regular Deferrals as elected on the 2017 Salary Deferral Agreement and any amounts elected under the optional Service and Age 50 Catch-up provisions.

Total 2017 Regular Deferrals $ 18,000.00

Total 2017 Service Catch-up Amount $_____

Total 2017 Age 50 Catch-up Amount $_____

Total 2017 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 2017 Salary Deferral Agreement.
- Completion of this document will not start the remittance of contributions. For assistance on remitting contributions, please contact Concordia Plan Services.