



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

Concordia Retirement Savings Plan 403(b) Salary Deferral Agreement

Toll Free: 888-927-7526
St. Louis: 314-965-7580
Email: info@ConcordiaPlans.org
Website: ConcordiaPlans.org

PLEASE PRINT OR TYPE ALL INFORMATION IN BLUE OR BLACK INK

A

Member Information

Name (Last, First, Middle Initial)

Email Address

Phone Number

B

Authorization for Payroll Deferrals

For annual deferral limits and other information, please see the next page.

Pre-Tax Deferrals	After-Tax Roth Deferrals
I hereby authorize my employer to:	I hereby authorize my employer to:
Deduct Pre-Tax Deferrals from my includible compensation per month:	Deduct After-Tax Roth Deferrals from my includible compensation per month:
10% 8% 6% Other _____%	10% 8% 6% Other _____%
\$400 \$300 \$200 Other \$ _____	\$400 \$300 \$200 Other \$ _____
The annual maximum (Complete Allocation Direction below)	The annual maximum (Complete Allocation Direction below)
Stop Pre-Tax deferrals	Stop After-Tax deferrals

Annual Maximum Contribution Allocation

If you would like to contribute the annual maximum amount allowed under IRS regulations as a combination of Pre-Tax and After-Tax Roth deferrals, indicate the applicable percentage of each below (total must equal 100%).

Percentage of contributions as Pre-Tax Deferrals: _____%

Percentage of contributions as After-Tax Roth Deferrals: _____%

C

Payroll Effective Date

Note that it may take your employer some time to process this Salary Deferral Agreement. If you are newly eligible, you may not contribute to CRSP until after your CRSP entry date. Generally, your CRSP entry date occurs on the first day of the month following your date of eligible employment.

Please check one.

Next available payroll

Payroll Effective Date (MM/DD/YYYY): _____

D

Member Signature

I hereby elect to contribute to the Concordia Retirement Savings Plan as indicated above. My election will remain effective until I modify or revoke this Salary Deferral Agreement. I understand that I have a duty to review my pay records (pay stubs, direct deposit receipts, etc...) to confirm that my election above has been properly implemented and to report any discrepancies to my employer. I acknowledge that my failure to report any withholding errors in a timely manner will be treated as my affirmative election to defer the amount withheld (including zero).

I further acknowledge that I am responsible for determining that the amount of my salary deferrals does not exceed the Internal Revenue Code annual limit and I have informed my employer of any current year deferrals to another retirement program.

X

Signature of Member

Date(MM/DD/YYYY)

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

Types of Contributions and Contribution Limits

- You may elect to contribute to the CRSP on a pre-tax basis or after-tax Roth basis (or combination of pre-tax and Roth) up to the annual maximum allowed under the Internal Revenue Code. For the 2026 calendar year, the annual deferral maximum is limited to 100% of your base salary and the following dollar amounts:
 - \$24,500 for workers up to age 50
 - \$32,500 if you will be age 50-59, or age 64 or older during the calendar year
 - \$35,750 if you will be turning age 60-63 during the calendar year
 - For more information on Catch-up contributions, visit our website at ConcordiaPlans.org/CRSP.
- Salary deferral contributions to the CRSP are limited to your taxable income, which does not include housing allowance.
- Effective January 2026, workers age 50 and over with 2025 FICA wages over \$150,000 (self-employment (SECA) wages are not subject to this requirement) who make catch-up contributions to the CRSP 403(b) must do so on a Roth (after-tax) basis. Standard contributions up to the IRS limit can be pre-tax or Roth. Those not meeting these criteria, and rostered workers without FICA wages, are not affected.
- How much should you contribute? [One of our Financial Educators can walk you through the benefits of saving and help you develop a plan, at 888-927-7526 or 314-965-7580.](#)
- For more information on saving in the CRSP, visit our website at ConcordiaPlans.org/CRSP.