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



Concordia Retirement Savings Plan Salary Deferral Agreement

Toll Free: 888-927-7526 St. Louis: 314-965-7580 Fax: 314-996-1127

Email: info@ConcordiaPlans.org Website: ConcordiaPlans.org

PLEASE PRINT OR TYPE ALL INFORMATION IN BLUE OR BLACK INK

A	Participant Information			
N	ame (Last, First, Middle Initial) Date of Birth (MM/DD/YYYY) Social Security Number			
Eı	mail 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? \square Yes \square 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.			
В	Types of Contributions and Contribution Limits			
•	You may elect to contribute to the CRSP on a pre-tax 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 2018 calendar year, the annual deferral maximum is \$18,500 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 2018			
	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 2016, you may be eligible to contribute an additional Service Catch-up amount. For the 2018 calendar year, the maximum Service Catch-up amount is \$3,000. 			
	- For more information on Catch-up contributions, visit our website at <i>ConcordiaPlans.org/CRSP</i> .			
•	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 CRSP. 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 to contribute a percentage of your salary (rather than a certain dollar amount per pay period) is an easy way to make sure your savings rate for retirement remains relative to your salary.			

Authorization for Deferrals		
Your combined pre-tax and after-tax Roth deferrals are subject to annual limits. In 2018, salary deferrals cannot exceed \$18,500 (\$24,500 if age 50 or older) or 100% of your base salary, if less.		
Pre-Tax Deferrals	After-Tax Roth Deferrals	
☐ Start ☐ Change ☐ Stop	☐ Start ☐ Change ☐ Stop	
Pre-Tax Contributions , which are withheld from my paycheck <i>before</i> taxes:	After-Tax Roth Contributions , which are withheld from my paycheck <i>after</i> taxes:	
☐ I hereby authorize my employer to deduct: ☐ 10% ☐ 8% ☐ 6% ☐ Other% of my includible compensation per pay period as pre-tax contributions.	☐ I hereby authorize my employer to deduct: ☐ 10% ☐ 8% ☐ 6% ☐ Other% of my inclidable compensation per pay period as after-tax Roth contributions.	
OR	OR	
☐ I hereby authorize my employer to deduct: ☐ \$200 ☐ \$150 ☐ \$100 ☐ Other \$ per pay period as pre-tax contributions.	☐ I hereby authorize my employer to deduct: ☐ \$200 ☐ \$150 ☐ \$100 ☐ Other \$ per pay period as after-tax Roth contributions.	
D Age 50 Cat	ch-Up Election	
If your total deferrals in the current calendar year will exceed the annual deferral limit (\$18,500 in 2018), and you are or will be		
age 50 or older in 2018, you may make Age 50 Catch-up contributions to the CRSP (up to \$6,000 in 2018).		
☐ Check this box if the amount authorized in section C includes Age 50 Catch-up amounts		
Note: 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. If you are eligible and choose to make Service Catch-up contributions, please complete the Application for Service Catch-up Contributions form available at <i>ConcordiaPlans.org/CRSP</i> .		
E Payroll E	iffective Date	
Payroll Effective Date (MM/DD/YYYY):		
F 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 have communicated my deferral eligibility to my employer, including any current year contributions to any other 401(k), 403(b) and SEP providers.		
I understand that I may change the percentage of wages or the dollar amount contributed to the Concordia Retirement Savings Plan at any time 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.		
Signature of Participant Date		
Participant: Forward this form to your Payroll Department or Congregational Treasurer.		
G Employer Representative Signature		
I have reviewed this Salary Deferral Agreement and will take action necessary for IRS and CRSP compliance, and also understand the payroll deduction requirements of offering a retirement savings plan with pre-tax and after-tax Roth salary deferral contributions.		
Signature of Authorized Employer Representative	Date	
Printed Name of Authorized Employer Representative	Title or Office Held	
Important Note for Employer Representative:		
 Retain this document for your records. Concordia Plan Services does not need a copy of this Salary Deferral Agreement unless your worker has elected Service Catch-Up contributions. 		
• Completion of this form will not implement the remittance of contributions. For assistance on remitting contributions, please contact Concordia Plan Services.		