



- ☐ New Election
☐ Change Amount of Salary Deferral
☐ Change in Investment Provided
☐ Stop Election

Section 403(b) & 403(b)(7) Salary Reduction Agreement

By this agreement made between _____ (employee)
and _____ (employee), the parties hereto agree as follows:

Effective pay period¹ beginning _____, 20____ (which date must be subsequent to the execution of this agreement), the compensation to be paid by the Employer to the Employee shall be reduced in the following manner (complete A and/or B):

A) _____% of pay or \$_____ each pay period (26 pay periods per year) to Fidelity Investments.

B) _____% of pay or \$_____ each pay period (26 pay periods per year) to VALIC.

For a total of _____% of \$_____ per pay period, \$_____ per year.

This agreement shall continue indefinitely until amended or terminated by either party, subject to the following conditions:

- i. This agreement shall be legally binding upon and irrevocable for both parties for amounts agreed while this agreement is in effect. This agreement shall terminate and supersede any previous Code section 403(b)/403(b)(7) salary reduction agreements between the Employer and Employee. Initiating or changing a salary reduction agreement is permitted quarterly provided amounts subject to this salary reduction agreement are not currently available.
- ii. This agreement shall continue indefinitely until amended or terminated by either party giving at least 30 days prior written notice and will automatically terminate as of the last day of employment, in the event the Employee becomes ineligible to sponsor a Code section 403(b)/403(b)(7) program this agreement will automatically terminate.
- iii. Nothing contained in this Agreement shall be deemed to constitute an employment agreement or be interpreted to give the Employee any right to be retained in the employ of the Employer.
- iv. I understand and agree that the amounts specified in this agreement do not exceed my Maximum Exclusion Allowance as defined in Section 403(a)(2) of the Internal Revenue Code. Upon my request, the employer will provide any necessary information from my employment records to authorized TDA vendors to make this MSA calculation.

EMPLOYER:

By _____
Name _____
Title _____

EMPLOYEE:

Signature _____ Date _____
Name _____
Colleague ID Number _____
Employee Home Phone _____ Work _____
Dept _____

¹ Note: This agreement cannot be processed if you do not have a 401(k) account established with Fidelity and/or Valic.

Section 403b Manual

**American Electric Railway Engineering
Association**

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the American Electric Railway Engineering Association text.

Section 403b Manual:

Section 403 (b) Manual Norman H. Tarver, Arvid L. Mortensen, 1988 Contents Introduction Why a Tax Deferred 403 b Plan Legislative Basis What is a 501 c 3 Organization Other Organizations When is an Employee an Employee Investment Vehicles Restrictions and Limitations Exclusion Allowance and Maximum Permissible Contribution Includable Compensation and the S and T Factors Years of Service Index Explains technical how to and offers sales tips to insurance and financial planning pros who offer this retirement plan to non profits and educators

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