



- ☐ 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 _____

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

Section 403b Manual

WEGESIN



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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Section 403(b) Manual Arvid L. Mortensen, 1994 Recent legislation has significantly changed the Section 403 b Plan market This new edition of the Section 043 b Manual has been completely revised and updated to reflect changes brought by the Revenue Reconciliation Act of 1993 It provides insurance professionals agency managers financial planners and bankers with the technical background necessary for sales and services of Section 403 b Plans **The Engineering Manual of the American Electric Railway Engineering Association, Covering Its Standards, Recommendations and Miscellaneous Methods and Practices** American Transit Engineering Association, 1927 *1940 Agricultural Conservation Program, Southern Region. Bulletin 403-B: Instructions for Checking and Reporting Performance, Applicable to All Farms in Area B.* United States. Agricultural Adjustment Administration, 1940 **Procurement Quality Assurance Support Manual for Defense Contract Administration Services** United States. Defense Logistics Agency, 1982
Manual American Railway Engineering Association, 1921 **Farm Income Tax Manual** , 1998 **Manual of American Railway Engineering Association ... Ed. of 1929** American Railway Engineering Association, 1929 A Comprehensive Staff Development Program for AFDC, State of Oregon , 1980 **DCAA Contract Audit Manual** United States. Defense Contract Audit Agency, 1992-07

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Table of Contents Section 403b Manual

1. Understanding the eBook Section 403b Manual
 - The Rise of Digital Reading Section 403b Manual
 - Advantages of eBooks Over Traditional Books
2. Identifying Section 403b Manual
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Section 403b Manual
 - User-Friendly Interface
4. Exploring eBook Recommendations from Section 403b Manual
 - Personalized Recommendations

-
- Section 403b Manual User Reviews and Ratings
 - Section 403b Manual and Bestseller Lists
5. Accessing Section 403b Manual Free and Paid eBooks
 - Section 403b Manual Public Domain eBooks
 - Section 403b Manual eBook Subscription Services
 - Section 403b Manual Budget-Friendly Options
 6. Navigating Section 403b Manual eBook Formats
 - ePub, PDF, MOBI, and More
 - Section 403b Manual Compatibility with Devices
 - Section 403b Manual Enhanced eBook Features
 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Section 403b Manual
 - Highlighting and Note-Taking Section 403b Manual
 - Interactive Elements Section 403b Manual
 8. Staying Engaged with Section 403b Manual
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Section 403b Manual
 9. Balancing eBooks and Physical Books Section 403b Manual
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Section 403b Manual
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Section 403b Manual
 - Setting Reading Goals Section 403b Manual
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Section 403b Manual
 - Fact-Checking eBook Content of Section 403b Manual

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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