



TIAA 403(B) SALARY REDUCTION AGREEMENT

Choose the appropriate title: ☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms. ☐ Dr. ☐ Other _____ ID number _____

Last name _____ First name _____ M.I. _____

Age _____ Date of hire _____ / _____ / _____ ☐ New enrollment ☐ Update contribution

Daytime phone _____ Department _____

STEP 2: TELL US IF YOU WANT TO CONTRIBUTE (Select one option only)

☐ I elect to contribute through salary deferrals to the vendor indicated below:

TIAA

☐ Pretax contributions _____% (whole percentages only)

☐ Roth after-tax contributions _____% (whole percentages only)

Effective for tax years beginning after December 31, 2025, if your FICA* wages were more than \$150,000 (indexed annually) in the prior calendar year from the employer sponsoring the plan, any age-based catch-up contributions must be designated as Roth after-tax contributions.

☐ Discontinue my current TIAA salary deferral

☐ Newly eligible employee **opt out** of the automatic enrollment provision. You will not be enrolled into Lincoln or TIAA.

STEP 3: READ THESE STATEMENTS CAREFULLY

- The employer will reduce your pay by the amount indicated (in **Step 2** above) per pay period and send this amount to the provider as contributions.
- The first payroll deduction will take place as soon as administratively possible after we receive this form.
- While employment continues, this agreement legally binds both you and the employer for amounts deferred while it is in effect. A new agreement must be submitted to change your percentage.
- This agreement will only apply to eligible salary not yet currently available to you. It will not apply to any amounts earned after the agreement is terminated.

STEP 4: SIGN YOUR NAME

By signing below, I certify that I have read, understand and agree to the terms of the **Salary Reduction Agreement**.

Participant's signature _____ Date _____

FOR HR USE ONLY

Action Taken	Rate Entered	Pay Period/Effective Date	Date Processed	Processed By	CALC Checked
Pretax					
Roth					
Match					
STOP deferral					

Comments: