

Enrollment Form

State of Iowa 403(b) Plan
State of Iowa
62069-3-1

Subset Required: _____ (See attached employer listing). This form is for first time enrollments only.
Updates to your existing account will not be processed based on this form.

1 Enter your personal information (Please print clearly)

Employee Surviving Beneficiary (attach notice of death form) Alternate Payee (attach a QDRO form)

Participant's Name (First, Middle Initial, Last)		Participant's Social Security Number (SSN)
Street Address	Apt. No.	Birthdate: mm - dd - yyyy
City ()	State ()	Zip
Daytime Phone	Evening Phone	E-mail Address

Marital Status: Married Single or Legally Separated Check here to sign up for email notification*

(Form cannot be processed without this required information and signature)

Hire Date ____/____/____ Plan Entry Date ____/____/____

Payroll Frequency: Monthly (12/Yr) Semi-Monthly (24/Yr) Bi-Weekly (26/Yr) Weekly (52/Yr)

Selling Firm Name	Firm Tax ID	Tax ID/SSN (Required)
Registered Representative Printed Name	Telephone Number	
Registered Representative Signature	Date	

Enrollment Form

State of Iowa 403(b) Plan

State of Iowa

62069-3-1

2 Choose your payroll deduction method

You must complete a 403(b) Salary Reduction Form included in this kit and submit it to your employer's payroll office.

3 Choose one of the investment strategies from A, B, or C below

Your investment strategies are outlined on the following pages. **Choose the one (from A, B, or C) that works for you.**

IMPORTANT NOTE: Investment allocation strategies are a convenient way of allocating your account among certain of the plan's individual investment options. Any investment allocation strategies included in these materials are not intended to be investment advice or recommendations to you and may or may not be appropriate for your circumstances. In applying investment allocation strategies to your individual circumstances, you should consider your other assets, income and investments as well as your risk tolerance. If you direct your contributions or current account balance to an investment allocation strategy, your contributions or account balance will be invested in each of the individual investment alternatives in the percentages indicated for the strategy. The plan may offer other investment options not included in the strategies and the individual investment alternatives included in the strategies may also be available on a stand-alone basis. The Investment Portfolio chart lists asset classes, along with their weightings in the allocation strategy. Additional investment options may exist that are not included in the portfolio. When selecting your investments, choose only **ONE** portfolio from any of the strategies, sign the form and you're done **OR** you can select individual investment options (under Option C) and build your own portfolio. See below for a complete list of options. The investment options available in this plan may change at the direction of the Plan Sponsor. Elections made on this form may be modified to follow the intent of those changes. If you choose investments for only one source group, contributions from other sources will be allocated to those chosen investments.

Until you make your investment selection, your contributions will be invested in the Target Asset Allocation Investment Option listed below which has the target retirement date closest to your 65th birthday. If you are near, at or past your 65th birthday, your contributions will be invested in the target asset allocation investment option that shows no target retirement date. Following your enrollment, you will receive a transaction confirmation that will tell you specifically in which Target Asset Allocation Option your contributions have been invested. Subject to certain restrictions, you may redirect your contributions to any other investment option under the Plan at any time.

A: Age-Based Investment Option

(If you make a selection here, do not make a selection under any other option.)

If you select one of these Asset Allocation investment options, based on the date closest to the year you plan to retire, you're almost done! Check the appropriate box and go to Step 4.

- | | | | | |
|---|---|---|---|---|
| <input type="radio"/> BlackRock Lifepath
Index Rmnt Fd | <input type="radio"/> BlackRock Lifepath
Index 2020 Fd | <input type="radio"/> BlackRock Lifepath
Index 2025 Fd | <input type="radio"/> BlackRock Lifepath
Index 2030 Fd | <input type="radio"/> BlackRock Lifepath
Index 2035 Fd |
| <input type="radio"/> BlackRock Lifepath
Index 2040 Fd | <input type="radio"/> BlackRock Lifepath
Index 2045 Fd | <input type="radio"/> BlackRock Lifepath
Index 2050 Fd | <input type="radio"/> BlackRock Lifepath
Index 2055 Fd | |

Target Asset Allocation Investment Options are single solutions that offer professional management and monitoring as well as diversification — all in one investment. Each investment option has an automatic process that invests more conservatively as retirement nears and the options are named to coincide with a particular retirement date. Your plan is designed to invest your contributions into one of these options as the default investment based on your date of birth and a projected retirement age of 65. You may always choose new investment options at any time.

Enrollment Form

State of Iowa 403(b) Plan

State of Iowa

62069-3-1

or

B: Custom Portfolio Investment Option

(If you make a selection here, do not make a selection under any other option. If multiple Investment Options are selected, you will be defaulted as instructed above.)

Custom portfolios, based on different risk tolerances, have been arranged using the individual funds available to your plan. If you select one of these Custom Portfolio investment options, you're almost done! Check the appropriate box and go to Step 4.

Breakdowns for Custom Portfolio Options

Investment Options	<input type="radio"/> Short Term	<input type="radio"/> Conservative	<input type="radio"/> Moderate	<input type="radio"/> Aggressive	<input type="radio"/> Ultra Aggressive
Guaranteed Int. Acct (62069)	95%	21%	6%	2%	-
JP Morgan Core Bond Fund	1%	17%	12%	4%	-
PIMCO Real Return Fund	2%	16%	11%	5%	-
Vanguard Totl Bnd Mrkt Indx	2%	16%	11%	5%	-
Eaton Vance Income Fund of Boston	-	-	-	-	-
American Funds Balanced Fund	-	-	-	-	-
BlackRock Lifepath Index Rmnt Fd	-	-	-	-	-
BlackRock Lifepath Index 2020 Fd	-	-	-	-	-
BlackRock Lifepath Index 2025 Fd	-	-	-	-	-
BlackRock Lifepath Index 2030 Fd	-	-	-	-	-
BlackRock Lifepath Index 2035 Fd	-	-	-	-	-
BlackRock Lifepath Index 2040 Fd	-	-	-	-	-
BlackRock Lifepath Index 2045 Fd	-	-	-	-	-
BlackRock Lifepath Index 2050 Fd	-	-	-	-	-
BlackRock Lifepath Index 2055 Fd	-	-	-	-	-
MFS Value Fund	-	3%	6%	8%	10%
Select Eq Opps Fd (Wllngtn/TRP)	-	3%	6%	9%	11%
Vanguard 500 Index Fund	-	3%	6%	9%	11%
Hartford Capital Appreciation	-	4%	6%	8%	12%
Sel TRP/LS Blue Chip Growth Fd	-	2%	3%	4%	5%
Vanguard FTSE Social Index Fd	-	1%	3%	4%	5%
MFS Mid Cap Value Fund	-	-	1%	2%	1%
Vanguard Mid Cap Index Fund	-	2%	6%	6%	7%
JPMorgan Mid Cap Growth Fund	-	-	1%	2%	1%
American Century Sm Cap Val Fd	-	1%	1%	2%	2%
Vanguard Small Cap Index Fund	-	3%	6%	7%	9%
Sel Wellington/OFI Sm Cp Gr Fd	-	1%	1%	2%	2%
MFS International Value Fund	-	-	1%	2%	3%
Vanguard Tot Intl Stck Indx Fd	-	4%	8%	12%	14%
Invesco Oppnhmr Developing Mkts Fd	-	1%	2%	3%	3%
Vanguard Real Estate Index Fd	-	2%	3%	4%	4%

Enrollment Form

State of Iowa 403(b) Plan

State of Iowa

62069-3-1



C: Individual Fund Option

(If you enter selections here, do not make a selection under any other option above. If multiple Investment Options are selected, you will be defaulted as instructed above.)

First, select the individual funds in which you wish to invest. Then, enter the percentage of your contributions to be invested in each of those funds in the space provided. Make sure selections are whole percentages and total 100%. When they add up to 100%, you're almost done! Go to Step 4.

Investment Options	Salary Deferral	Roth Contributions	Rollover	Employer Match	Employer Discretionary
Guaranteed Int. Acct (62069)	_____%	_____%	_____%	_____%	_____%
JP Morgan Core Bond Fund	_____%	_____%	_____%	_____%	_____%
PIMCO Real Return Fund	_____%	_____%	_____%	_____%	_____%
Vanguard Totl Bnd Mrkt Indx	_____%	_____%	_____%	_____%	_____%
Eaton Vance Income Fund of Boston	_____%	_____%	_____%	_____%	_____%
American Funds Balanced Fund	_____%	_____%	_____%	_____%	_____%
BlackRock Lifepath Index Rmnt Fd	_____%	_____%	_____%	_____%	_____%
BlackRock Lifepath Index 2020 Fd	_____%	_____%	_____%	_____%	_____%
BlackRock Lifepath Index 2025 Fd	_____%	_____%	_____%	_____%	_____%
BlackRock Lifepath Index 2030 Fd	_____%	_____%	_____%	_____%	_____%
BlackRock Lifepath Index 2035 Fd	_____%	_____%	_____%	_____%	_____%
BlackRock Lifepath Index 2040 Fd	_____%	_____%	_____%	_____%	_____%
BlackRock Lifepath Index 2045 Fd	_____%	_____%	_____%	_____%	_____%
BlackRock Lifepath Index 2050 Fd	_____%	_____%	_____%	_____%	_____%
BlackRock Lifepath Index 2055 Fd	_____%	_____%	_____%	_____%	_____%
MFS Value Fund	_____%	_____%	_____%	_____%	_____%
Select Eq Opps Fd (Wllngtn/TRP)	_____%	_____%	_____%	_____%	_____%
Vanguard 500 Index Fund	_____%	_____%	_____%	_____%	_____%
Hartford Capital Appreciation	_____%	_____%	_____%	_____%	_____%
Sel TRP/LS Blue Chip Growth Fd	_____%	_____%	_____%	_____%	_____%
Vanguard FTSE Social Index Fd	_____%	_____%	_____%	_____%	_____%
MFS Mid Cap Value Fund	_____%	_____%	_____%	_____%	_____%
Vanguard Mid Cap Index Fund	_____%	_____%	_____%	_____%	_____%
JPMorgan Mid Cap Growth Fund	_____%	_____%	_____%	_____%	_____%
American Century Sm Cap Val Fd	_____%	_____%	_____%	_____%	_____%
Vanguard Small Cap Index Fund	_____%	_____%	_____%	_____%	_____%
Sel Wellington/OFI Sm Cp Gr Fd	_____%	_____%	_____%	_____%	_____%
MFS International Value Fund	_____%	_____%	_____%	_____%	_____%
Vanguard Tot Intl Stck Indx Fd	_____%	_____%	_____%	_____%	_____%
Invesco Oppnhmr Developing Mkts Fd	_____%	_____%	_____%	_____%	_____%
Vanguard Real Estate Index Fd	_____%	_____%	_____%	_____%	_____%
	100%	100%	100%	100%	100%

All percentages must equal 100%

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State of Iowa 403(b) Plan
State of Iowa
62069-3-1

4 Sign, date and return your forms

Completed forms should be returned to MassMutual at:

Fax No. 816-701-8005
email: rscsoprocessing@massmutual.com
Mail: P.O. Box 219062; Kansas City, MO 64121-9062
Overnight Mail: 430 W 7th St.; Kansas City, MO 64105

After receipt of this form, MassMutual will send you written confirmation once your account has been updated.

I understand I may revoke this election at any time or I may change this election as allowed by the Plan. I understand that the maximum annual limit on contributions is determined under the Plan document and the Internal Revenue Code. Any amounts contributed may be reduced or returned to me as required by these limitations.

X

Participant's Signature

Date

IMPORTANT NOTE: IF YOU ENROLL BY MAILING THIS FORM TO MASSMUTUAL, BUT THEN SUBSEQUENTLY CHANGE YOUR ELECTIONS THROUGH THE AUTOMATED PHONE LINE OR THE PARTICIPANT WEBSITE, THE MOST RECENTLY DATED ACTIVITY WILL PREVAIL. FOR YOUR MAILING ADDRESS, PROVIDE EITHER A STREET ADDRESS OR P.O. BOX, NOT BOTH. IF YOU PROVIDE BOTH, MASSMUTUAL WILL FOLLOW USPS GUIDELINES AND USE THE P.O. BOX AS YOUR MAILING ADDRESS.

If you have selected an investment strategy and one or more of the strategy's component investments listed on your form has been replaced, any contributions that would have been invested in that component investment will be invested according to the investment allocation in effect at the time the strategy is implemented and the new component will be listed on your confirmation form.

Investors should consider an investment's objectives, risks, charges and expenses carefully before investing. For this and other information, see the prospectus available from your plan sponsor, on the participant website at www.retiresmart.com or by contacting our Participant Information Center at 1-800-743-5274 between 8:00 a.m. and 8:00 p.m. ET, Monday through Friday. Read it carefully before investing.

***By selecting 'Email Notification' in Section 1 above, you are consenting to receive electronic notices regarding materials for your retirement plan. You will receive an email notification that will contain a link to our secure participant website log-in page. Once you log-in to your account, you will be able to view all available plan-related documents referenced in the electronic notice. You may view the documents online, save them to your personal computer, or print them for your records. Documents will be posted either in HTML or PDF format. By electing 'Email Notification,' you are verifying that you possess the ability to view and download HTML and PDF documents. These documents are required under Title I of ERISA and may include, for example, a Summary Plan Description, a Summary of Material Modification, individual benefit statements, investment related information, as well as any notice or communication required under the Internal Revenue Code (IRC) including but not limited to, loan notes, notices to interested parties, and notices of available distribution options. In the event of an invalid email address, full mailbox, or spam settings, MassMutual will send printed material via U.S. mail. The election or cancellation date of the email notification program may result in notifications remaining in their existing delivery method for a short period of time. Adobe Acrobat Reader version 7.0 or higher is required to view retirement statements. Visit www.adobe.com for a free download.**

To get the most out of your plan...You may also roll over your eligible distributions from your prior employer's qualified plan.



State of Iowa Retirement Investors' Club (RIC) 403b Program - Participating Employers

Employer Name	School Districts	Subset	Employer Name	School Districts	Subset	Employer Name	School Districts	Subset	Employer Name	School Districts	Subset
DOE (State Employees)	0001		Ames	0012		Central Springs	0054		Easton Valley	0096	
			Anamosa	0013		Chariton	0055		Eddyville-Blakesburg-Frem	0097	
			Andrew	0014		Charles City	0056		Edgewood-Colesburg	0098	
Area Education Agencies			Ankeny	0015		Charter Oak-Ute	0057		Eidora-New Providence	0099	
Central Rivers AEA	0311		Aplington-Parkersburg	0016		Cherokee	0058		English Valleys	0100	
Grant Wood AEA 10	0312		Ar-We-Va	0017		Clairinda	0059		Essex	0101	
Great Prairie AEA	0313		Atlantic	0018		Clarion-Goldfield-Dow	0060		Estherville Lincoln	0102	
Green Hills AEA 13	0314		Audubon	0019		Clarke	0061		Exira-Elk Horn-Kimballton	0103	
Heartland AEA 11	0315		Aurelia	0020		Clarksville	0062		Fairfield	0104	
Keystone AEA 1	0316		Ballard	0021		Clayton Ridge	0063		Farragut	0105	
Mississippi Bend AEA 9	0317		Battle Creek-Ida Grove	0022		Clear Creek-Amama	0064		Forest City	0106	
Northwest AEA	0318		Baxter	0023		Clear Lake	0065		Fort Dodge	0107	
Prairie Lakes AEA 8	0319		Bcluw	0024		Clinton	0066		Fort Madison	0108	
			Belle Plaine	0025		Collfax-Mingo	0067		Fremont-Mills	0109	
Community Colleges			Bellevue	0026		College	0068		Galva-Holstein	0110	
DMAACC	0320		Belmond-Klemme	0027		Collins-Maxwell	0069		Garner-Hayfield-Ventura	0111	
Eastern Iowa	0321		Bennett	0028		Colo-Nesco	0070		George-Little Rock	0112	
Hawkeye	0322		Benton	0029		Columbus	0071		Gilbert	0113	
Indian Hills	0323		Bettendorf	0030		Coon Rapids-Bayard	0072		Gladbrook-Reinbeck	0114	
Iowa Central	0324		Bondurant-Farrar	0031		Corning	0073		Glenwood	0115	
Iowa Lakes	0325		Boone	0032		Corwith-Wesley	0074		Glidden-Ralston	0116	
Iowa Valley	0326		Boyden-Hull	0033		Council Bluffs	0075		Gmg	0117	
Iowa Western	0327		Boyer Valley	0034		Creston	0076		Graettinger- Terril	0335	
Kirkwood	0328		Brooklyn-Guernsey-Malac	0035		Dallas Center-Grimes	0077		Greene County	0118	
North Iowa Area	0329		Burlington	0036		Danville	0078		Grinnell-Newburg	0119	
Northeast Iowa	0330		CAL	0037		Davenport	0079		Grundy Center	0120	
Northwest Iowa	0331		Calamus/Wheatland	0038		Davis County	0080		Guthrie Center	0121	
Southeastern	0332		CAM	0039		Delwood	0081		Hamburg	0122	
Southwestern	0333		Camanche	0040		Denison	0082		Hampton-Dumont	0123	
Western IA Tech	0334		Cardinal	0041		Des Moines Independ	0083		Harlan	0124	
			Carlisle	0042		Dike-New Hartford	0084		Harmony	0125	
School Districts			Carroll	0043		Dubuque	0085		Hartley-Melvin-Sanborn	0126	
Adair-Casey	0002		Cedar Falls	0044		Dunkerton	0086		Highland	0127	
Adel-De Soto-Minburn	0003		Cedar Rapids	0045		Durant	0087		Hinton	0128	
Agwst	0004		Center Point-Urbana	0046		Eagle Grove	0088		H-L-V	0129	
A-H-S-T	0005		Centerville	0047		Earlham	0089		Hubbard-Radcliffe	0130	
Akron Westfield	0006		Central	0048		East Buchanan	0090		Hudson	0131	
Albert City-Truesdale	0007		Central City	0049		East Marshall	0091		Humboldt	0132	
Albia	0008		Central Decatur	0050		East Mills	0092		Ikm-Manning	0133	
Alden	0009		Central Dewitt	0051		East Sac County	0093		Independence	0134	
Algona	0010		Central Lee	0052		East Union	0094		Indianola	0135	
Alta	0011		Central Lyon	0053		Eastern Allamakee	0095		Interstate 35	0136	

If your employer is not listed above, contact MassMutual at 1-800-743-5274 to verify employer participation or visit <https://das.iowa.gov/RIC/> for a complete list of participating education employers.

State of Iowa Retirement Investors' Club (RIC) 403b Program - Participating Employers

Employer Name	School Districts	Subset	Employer Name	School Districts	Subset	Employer Name	School Districts	Subset
Morning Sun		0179	Pella		0221	Tipton		0262
Moulton-Udell		0180	Perry		0222	Treynor		0263
Mount Ayr		0181	Pleasant Valley		0223	Tri-Center		0264
Mount Pleasant		0182	Pleasantville		0224	Tri-County		0265
Mount Vernon		0183	Pocahontas Area		0225	Tripoli		0266
Murray		0184	Prairie Valley		0226	Turkey Valley		0267
Muscatine		0185	Red Oak		0227	Twin Cedars		0268
Nashua-Plainfield		0186	Riceville		0228	Underwood		0269
Nevada		0187	River Valley		0229	Union		0270
New Hampton		0188	Riverside		0230	United		0271
New London		0189	Rock Valley		0231	Urbandale		0272
Newell-Fonda		0190	Roland-Story		0232	Van Buren		0273
Newton		0191	Rudd-Rockford-Marble R		0233	Van Meter		0274
Nodaway Valley		0192	Ruthven-Ayrshire		0234	Vilisca		0275
North Butler		0193	Saydel		0235	Vinton-Shellsburg		0276
North Cedar		0194	Schaller-Crestland		0236	Waco		0277
North Fayette		0195	Sergeant Bluff-Luton		0237	Wapello		0278
North Iowa		0196	Seymour		0238	Wapsie Valley		0279
North Kossuth		0197	Sheldon		0239	Washington		0280
North Linn		0198	Shenandoah		0240	Waterloo		0281
North Mahaska		0199	Sidney		0241	Waukeee		0282
North Polk		0200	Sigourney		0242	Waverly-Shell Rock		0283
North Scott		0201	Sioux Center		0243	Wayne		0284
North Tama County		0202	Sioux Central		0244	Webster City		0285
North Union		0203	Sioux City		0245	West Bend-Mallard		0286
Northeast		0204	Solon		0246	West Branch		0287
Northeast Hamilton		0205	South Central Calhoun		0247	West Burlington Ind		0288
Northwood-Kensett		0206	South Hamilton		0248	West Central		0289
Norwalk		0207	South O'Brien		0249	West Central Valley		0290
Odebolt-Arthur		0208	South Page		0250	West Delaware Count		0291
Oelwein		0209	South Tama County		0251	West Des Moines		0292
Ogden		0210	Southeast Polk		0252	West Fork		0293
Okoboji		0211	Southeast Warren		0253	West Hancock		0294
Olin Consolidated		0212	Southeast Webster		0254	West Harrison		0295
Orient-Macksburg		0213	Spencer		0255	West Liberty		0296
Osage		0214	Spirit Lake		0336	West Lyon		0297
Oskaloosa		0215	Springville		0256	West Marshall		0298
Ottumwa		0216	St Ansgar		0257	West Monona		0299
Panorama		0217	Stanton		0258	West Sioux		0300
Paton-Churdan		0218	Storm Lake		0259	Western Dubuque		0301
PCM		0219	Stratford		0260	Westwood		0302
Pekin		0220	Sumner-Fredericksburg		0261	Whiting		0303

If your employer is not listed above, contact MassMutual at 1-800-743-5274 to verify employer participation or visit <https://das.iowa.gov/RIC/> for a complete list of participating education employers.



Personal Information

Name _____ Social Security # _____
Last First MI

Address _____ City _____ State _____ Zip _____

Birth Date _____ Telephone (daytime) _____ Telephone (home) _____

Email Address _____ Employer Name _____

Salary Reduction Election

Horace Mann, MassMutual, VALIC, and Voya - Access to provider websites and contact information, a list of available investment options, total and individual fund fees, current fixed rates, historical fund performance, and self-directed brokerage options are available on the RIC website.

	Pretax	Roth (post-tax)	ER \$*		Pretax	Roth (post-tax)	ER \$*
Horace Mann	\$ _____ /check	\$ _____ /check	<input type="checkbox"/> Yes	VALIC	\$ _____ /check	\$ _____ /check	<input type="checkbox"/> Yes
MassMutual	\$ _____ /check	\$ _____ /check	<input type="checkbox"/> Yes	Voya	\$ _____ /check	\$ _____ /check	<input type="checkbox"/> Yes

AXA Equitable, EFS Advisors, GWN Securities, National Life Group, Security Benefit, and TCG Administrators - Access to provider websites and contact information is available on the RIC website. Investment options, fund fees, fixed rates, historical fund performance, and product restrictions (if any) are available directly from the provider upon request.

	Pretax	Roth (post-tax)	ER \$*		Pretax	Roth (post-tax)	ER \$*
AXA Equitable	\$ _____ /check	\$ _____ /check	<input type="checkbox"/> Yes	National Life Group	\$ _____ /check	\$ _____ /check	<input type="checkbox"/> Yes
EFS Advisors	\$ _____ /check	\$ _____ /check	<input type="checkbox"/> Yes	Security Benefit	\$ _____ /check	\$ _____ /check	<input type="checkbox"/> Yes
GWN Securities	\$ _____ /check	\$ _____ /check	<input type="checkbox"/> Yes	TCG Administrators	\$ _____ /check	\$ _____ /check	<input type="checkbox"/> Yes

Participant Signature

I authorize my employer to direct my contributions and make salary reductions (if requested) as indicated above. I have access and agree to the terms and conditions of the Iowa Retirement Investors' Club (RIC) as disclosed in the Plan Document. I have established a 403b account in one of the RIC provider's currently offered products. I understand that RIC does not give investment advice and investment returns are not guaranteed by the State of Iowa. I understand that withdrawals may only be made upon termination of employment or qualification for an in-service distribution as defined by my employer's plan elections. I understand that the total of all salary-deferred 403b contributions made in the calendar year may not exceed the federal limits as required by the Internal Revenue Code section 403b.

X _____
Participant Signature Date


Submit Form Submit this form to your payroll office.

Agent Use Only (Not required for existing accounts or online provider enrollment if available) I am authorized to open accounts for this employee and verify that he/she has established a 403b account in one of the RIC provider's currently offered products.

Print Agent Name _____ Agent Signature _____ Agent Phone Number _____ Date _____

Payroll Office Date Received: _____ Paycheck Effective Date: _____ Name: _____

*Employer money - If your employer contributes to your 403b, indicate which provider is to receive the employer contributions.

 Visit the RIC website at <https://das.iowa.gov/RIC/403b> to access additional program information and your employer's RIC plan elections (under *Your Plan Details*).

[Print](#) [Reset](#)

403(b) MAXIMUM CONTRIBUTION WORKSHEET

This worksheet is designed to assist you in determining the maximum amount that you may contribute to your 403(b)(7) plan for the year. You should review this information with your tax advisor. Internal Revenue Service Publication 571 is an additional source of information.

General Maximum Contribution Limit Computation for 2019	
1. Current annual gross compensation, including: <input type="checkbox"/> Elective deferrals to 403(b), 401(k), 457(b), SARSEP, and SIMPLE Plans <input type="checkbox"/> Cafeteria plan contributions <input type="checkbox"/> Qualified transportation fringe benefits <input type="checkbox"/> Cost of incidental life insurance.	\$
2. Lesser of 415(c)(1) \$55,000 limit or 100% of annual compensation (Line 1).	\$
3. Internal Revenue Code annual limit on elective deferrals (402(g) limit).	\$19,000
4. If you will attain age 50 or older during the calendar year and your plan allows catch-up contributions, you may contribute up to an additional \$6,000.	\$
5. Add Lines 3 and 4.	\$
Maximum Contribution Limit = Lesser of Lines 2 or 5	\$

Special 15-year Catch-Up Contribution

If you are employed by an eligible organization (educational institution, hospital, home health service agency, health and welfare service agency, a church or church-controlled organization) you may qualify to contribute more than the amount calculated in the above worksheet.

Are you employed by an education institution, hospital, home health service agency, health and welfare agency or church or church-controlled organization?

Yes No If No, do not proceed with the following section.

If you have at least 15 full years of service with your current employer, the 402(g) dollar limit (\$19,000 for 2019) may be increased by the lesser of the following:

15-Year Catch-up Contribution Calculation	
6. \$3,000	\$3,000
7. Total of past salary reduction contributions to any 403(b), 401(k), SIMPLE IRA or 457 plan in all prior years with this employer.	\$
8. Years of Service multiplied by \$5,000 minus amount on Line 7.	\$
9. If you have used the 15-year election in prior years, subtract the amount of catch-up contributions made under this provision from \$15,000.	\$
10. Amount on Line 5 plus the lesser of Lines 6, 8, or 9	\$