

# Retirement Contribution Agreement

## 403(b)(9) Retirement Plan

Return to your employer when completed.

### PARTICIPANT INFORMATION

---

Participant name: \_\_\_\_\_ Social Security number (last four digits): \_\_\_\_\_

Birth date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Marital status:  Married  Single Daytime telephone: (\_\_\_\_) \_\_\_\_\_

Home address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_ Email: \_\_\_\_\_

### PARTICIPANT ELECTION

---

This agreement is made between the participant and the employer. Any change to this agreement must be filed in accordance with procedures established by the employer.

I, the undersigned participant, hereby elect to:

#### Tax-sheltered contributions

Defer from my salary on a tax-sheltered basis \_\_\_\_\_ (whole percentage or dollar amount) of compensation (not to exceed applicable legal limitations).

Cease my tax-sheltered deferral contributions.

#### Roth elective deferrals (May not be available for all plans. Please contact your employer to verify eligibility.)

Defer from my salary as a Roth elective deferral \_\_\_\_\_ (whole percentage or dollar amount) of compensation (not to exceed applicable legal limitations).

Cease my Roth elective deferral contributions.

#### Tax-paid contributions

Deduct from my salary on an after-tax basis \_\_\_\_\_ (whole percentage or dollar amount) of compensation (not to exceed applicable legal limitations). I understand that the amount of such deduction, pursuant to this election, will be withheld from my paychecks and paid by my employer into my account in the plan.

Cease my after-tax contributions.

#### EFFECTIVE DATE

Make the effective date of this agreement the first day of the next pay period.

Make the effective date of this agreement as of: \_\_\_\_/\_\_\_\_/\_\_\_\_. (Date must be prospective.)

#### PARTICIPANT SIGNATURE

---

I understand the amount of such reduction, pursuant to this election, will be withheld from my paychecks and paid by my employer into my account in the plan. I understand (1) my election regarding tax-sheltered or Roth elective deferrals is irrevocable once the employer withholds the deferrals from my paycheck; and (2) any change of election regarding tax-sheltered or Roth elective deferrals is effective only for deferrals from paychecks I receive after the plan administrator accepts my change of election. I further understand that written notice must be given before the effective date of any modification. This election will remain in effect until I revoke it in writing or until I complete a new *Retirement Contribution Agreement*.

Participant signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

#### EMPLOYER SIGNATURE

---

Employer signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Employer name: \_\_\_\_\_ Plan name: \_\_\_\_\_

#### DO NOT SEND TO GUIDESTONE

---

You and an appropriate business officer of your employer should sign the *Retirement Contribution Agreement*. Keep a copy of the agreement with your tax records. Your employer should keep the original agreement. **DO NOT** send the agreement to GuideStone Financial Resources or the Internal Revenue Service.



# Information about the Retirement Contribution Agreement

---

## Use of form

---

You may use this form to: (1) make an initial *Retirement Contribution Agreement*, (2) change the amount of your existing retirement contributions or (3) stop your retirement contributions.

---

## General information

---

Your *Retirement Contribution Agreement* is a written, legally binding agreement between you and your employer. It is an agreement whereby you direct your employer to reduce compensation not yet currently available (referred to as “your salary”) by a specific percentage or amount. Your employer then sends this amount to the plan or plans specified in the agreement as a tax-sheltered contribution or an irrevocable Roth after-tax elective deferral contribution to your account in accordance with Section 403(b) of the *Internal Revenue Code* (“Code”). Your employer may also make contributions to the plan in addition to your contributions.

You may change the percentage or amount of your *Retirement Contribution Agreement* at any time for compensation not yet currently available. Your current *Retirement Contribution Agreement* will continue until you sign a new *Retirement Contribution Agreement*.

For most people, it is wise to designate contributions as a percentage of salary rather than a fixed dollar amount. If your salary increases during the year, your contributions will increase automatically without having to make a new agreement.

You may cancel your *Retirement Contribution Agreement* at any time with respect to compensation not yet currently available.

---

## Limitations on contributions

---

The Code limits the amount of contributions that you may make each calendar year. Failure to comply with the Code Section 402(g) limit on tax-sheltered contributions and/or Roth elective deferrals may disqualify the tax-favored status of your account. Tax-sheltered contributions or Roth elective deferrals that meet the requirements of Code Section 414(v) are not counted for purposes of determining the Code Section 402(g) limit. Once tax-sheltered contributions and/or Roth elective deferrals in a calendar year reach the Code Section 402(g) limit, subsequent tax-sheltered contributions and/or Roth elective deferrals will be treated as contributions under Code Section 414(v), to the extent the requirements for that section are met. GuideStone Financial Resources can assist you in determining your annual maximum contribution limits. This is particularly important if you coordinate your contributions with your employer’s fiscal budget year or participate in more than one plan.

For more details regarding contribution limits, please contact GuideStone at **1-888-98-GUIDE** (1-888-984-8433).

---

## Execution of the agreement

---

You and an appropriate business officer of your employer should sign the *Retirement Contribution Agreement*. Keep a copy of the agreement with your tax records. Your employer should keep the original agreement. **DO NOT** send the agreement to GuideStone Financial Resources or the Internal Revenue Service.