

**UNIVERSITY OF ILLINOIS SUPPLEMENTAL 403(b) RETIREMENT PLAN
SALARY REDUCTION AND/OR REDIRECTION AGREEMENT FOR 2018**

Name _____ University ID Number _____
 Date of Birth _____ University Phone _____

Salary Source: Urbana _____ Chicago _____ Springfield _____

Paycheck Frequency: Monthly _____ Bi-weekly _____

If you are paid both Monthly and Bi-weekly: Deduct 403(b) contributions from all checks _____ **OR**
 Deduct 403(b) contributions from Monthly _____ Bi-weekly _____ (check one)

Transactions to be effective starting with paycheck dated: _____/_____/_____

Initial Enrollment or New Vendor or Vendor Change¹

Account application(s) have been completed for:

Fid Fidelity
 _____ TIAA

Change Existing Contributions

- Change Fidelity TOTAL dollar amount or percentage
- Change TIAA TOTAL dollar amount or percentage
- Change designation of future contributions as pre-tax or Roth (post-tax)
- Restart contributions
- Terminate all contributions

¹If you are a new participant or are electing to participate with a vendor to which you have not previously made contributions under the University of Illinois Supplemental 403(b) Retirement Plan, then you must open an account with each selected vendor by completing an account application prior to completing this Salary Reduction and/or Redirection Agreement. Vendor account application(s) can be completed using either paper forms obtained from University Payroll & Benefits (UPB) or using the vendor online account application at <http://go.uillinois.edu/403bSRA>.

Contribution Limits Information

Your contributions to the Plan are subject to a general contribution limit of \$18,500 for 2018, adjusted for cost of living thereafter. If you have completed 15 years of full-time service with the University, you may make an additional 15 years of service catch-up contribution to the Plan up to the *lesser of* (i) \$3,000 over the general contribution limit or (ii) \$5,000 times your years of service with the University minus all of your contributions to the Plan or to any other retirement plan sponsored by the University in prior years, subject to a lifetime maximum of \$15,000. In order to take advantage of the 15 years of service catch-up contribution, you must have a maximum contribution calculation on file with UPB. If you will be age 50 or older by the end of the calendar year, you may make an additional age 50 catch-up contribution to the Plan of \$6,000 for 2018, adjusted for cost of living thereafter. If you are eligible for both catch-ups, the 15 years of service catch-up contribution applies first, and your total contribution could be up to \$27,500 for 2018. **If you contribute, in any calendar/tax year, to a retirement plan through another employer, it is your responsibility to monitor your total contributions to all plans to ensure that you do not contribute over the IRS maximum allowed each year.** Please contact UPB if you need assistance.

Total Salary Reduction and/or Redirection (Annual Minimum Contribution is \$200 per year)²

Please indicate the total Per Paycheck dollar amount or percentage designated to each vendor. If you choose not to contribute to a listed vendor, please enter a zero in the line by that vendor. Please be certain that you have properly indicated whether you wish your contributions to be deducted pre-tax or whether you wish to redirect your salary to make Roth contributions on a post-tax basis by completing the appropriate line. You may change the designation of your future contributions as pre-tax or Roth at any time, but your designation is irrevocable with respect to contributions once made to the Plan. You may elect for all of your contributions to be deducted on a pre-tax basis, for all of your contributions to be redirected on a post-tax basis as Roth contributions, or for part of your contributions to be deducted on a pre-tax basis and part of your contributions to be redirected on a post-tax basis as Roth contributions.

FOR FLAT DOLLAR AMOUNT DESIGNATION:

Fidelity Flat Dollar Amount (T09) \$ _____ (pre-tax) or
 (T59) \$ _____ (Roth)

TIAA Flat Dollar Amount (T11) \$ _____ (pre-tax) or
 (T51) \$ _____ (Roth)

TOTAL DOLLAR AMOUNTS ABOVE \$ _____ (pre-tax) or
 \$ _____ (Roth)

FOR PERCENTAGE DESIGNATION:

Fidelity Percentage (T03) _____% (pre-tax)
 (T53) _____% (Roth)

TIAA Percentage (T05) _____% (pre-tax)
 (T55) _____% (Roth)

TOTAL PERCENTAGES ABOVE _____% (pre-tax)
 _____% (Roth)

²If the paycheck that is received is less than the contribution indicated, the contribution will be adjusted accordingly.

