



## **Retirement Income Plan (Basic Plan)**

### **Salary Reduction Agreement Catch-up Contribution**

IRS regulations permit eligible employees who will be age 50 or older by the end of the calendar year to make additional catch-up contributions. You are eligible to make catch-up contributions if:

You will have reached age 50 by the end of the year, *and*

You have contributed the maximum allowable contributions to the Basic Plan.

You can elect to have your catch-up contribution made on a pre-tax basis, after-tax Roth basis or a combination of the two as long as the dollar amount does not exceed the annual catch-up contribution limit.

You can elect a standard contribution or a non-standard contribution.

***I elect to make a standard monthly or bi-weekly catch-up contribution.*** The standard contribution will be deducted in equal monthly or bi-weekly amounts.

***Standard Pre-tax contribution*** \$ \_\_\_\_\_ ***Standard After-tax Roth contribution*** \$ \_\_\_\_\_

*The sum of your pre-tax and after-tax Roth catch-up contributions cannot exceed your standard monthly or bi-weekly catch-up contribution.*

***I elect to make a non-standard catch-up contribution.*** Please specify the amount(s) to be deducted each pay period.

***Non-standard Pre-***