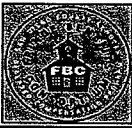


# Salary Reduction Agreement

457(b), 403(b), and Roth 403(b)



## SDCOE / Fringe Benefits Consortium (FBC)

**Instructions**

- Submit the original document to your district payroll office
- Fax a copy to (800) 597-8206

FBC Address: Attn: Annette Martinez  
6401 Linda Vista Road - Room 507  
San Diego, CA 92111-7399

|                             |   |   |
|-----------------------------|---|---|
| <b>Employee Information</b> | Employee Name   | Social Security Number  |
|                             | E-mail Address  | Phone Number  |
|                             | Name of District or Institution (Employer)  | Date of Birth   |
|                             |   | Number of Pay Periods Per Year<br><input type="checkbox"/> 9 <input type="checkbox"/> 10 <input type="checkbox"/> 12 <input type="checkbox"/> _____ |
|                             | <input type="checkbox"/> I want to <b>STOP CONTRIBUTIONS</b> to my current provider      Effective Date _____<br><input type="checkbox"/> I want to <b>BEGIN or RESUME CONTRIBUTIONS</b> Effective Date _____<br><input type="checkbox"/> I want to <b>CHANGE FUTURE CONTRIBUTION AMOUNTS and/or VENDOR(S)</b> Effective Date _____ |   |

**457(b)**     I hereby agree to reduce my eligible salary or wages each pay period by \$ \_\_\_\_\_ and direct my Employer to contribute this amount on my behalf to the investment options I have selected under my SDCOE Fringe Benefits Consortium 457(b) account. [**Vendor Code 27000**]

**403(b)**     I hereby agree to reduce my eligible salary or wages each pay period by the amount(s) specified below and direct by Employer to contribute this amount on my behalf to my 403(b) account(s) at the investment company(s) specified below:

| Vendor Name  | Code # | VIN # | Dollar Amount |
|--|--------|-------|---------------|
| San Diego County Schools Fringe Benefits Consortium 403(b) | 25000  | 1144  | \$ _____      |
| Other:   |        |       | \$ _____      |
| Other:   |        |       | \$ _____      |
| Other:   |        |       | \$ _____      |
| <b>TOTAL</b>   |        |       | \$ _____      |

**Roth 403(b)**     I hereby agree to reduce my eligible salary or wages on an after tax basis each pay period by \$ \_\_\_\_\_ and direct my Employer to contribute this amount on my behalf to the investment options I have selected under my SDCOE Fringe Benefits Consortium Roth 403(b) account. [**Vendor Code 80100**]

**Employee Signature**

I understand and agree to the following:

- this Salary Reduction Agreement is legally binding and irrevocable with respect to amounts paid or available while this agreement is in effect;
- this Salary Reduction Agreement may be terminated at any time for amounts not yet paid or available, and that a termination request is permanent and remains in effect until a new Salary Reduction Agreement is submitted; and
- this Salary Reduction Agreement may be changed with respect to amounts not yet paid or available.

Nothing herein shall affect the terms of employment between the Employer and myself. This agreement supersedes all prior Salary Reduction Agreements and shall automatically terminate if my employment is terminated.

I understand that I may not contribute an amount which will exceed the annual additions limitation under Code Section 415 or permit excess elective deferrals under Code Section 402(g).

In the event that I exceed my maximum contribution limit to my 457(b) Plan, I authorize any excess contribution to be made into my 403(b) plan or vice versa.

I understand that the provisions of the attached 457(b), 403(b), and Roth 403(b) Estimated Maximum Contribution Worksheet, Employer policy statement, and other enrollment information are legally binding and are incorporated herein by reference.

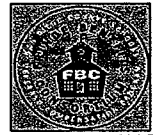
I understand that by making this application the release of my confidential information to third parties may occur as necessary to administer the Plan in accordance with the Internal Revenue Code.

|                    |      |
|--------------------|------|
| Employee Signature | Date |
|--------------------|------|

|                          |                       |          |                |
|--------------------------|-----------------------|----------|----------------|
| <b>Employer Approval</b> | Approved by District: | Keyed by | Pay Check Date |
|--------------------------|-----------------------|----------|----------------|

# 2007 Maximum Contribution Worksheet - Part 1

457(b), 403(b), and Roth 403(b) Estimated Maximum Contribution Worksheet



## SDCOE / Fringe Benefits Consortium (FBC)

|  |   |                        |   |
|--|---|------------------------|---|
| Instructions   | <ul style="list-style-type: none"> <li>• Submit <u>original</u> document to your district payroll office</li> <li>• Fax a <u>copy</u> to (800) 597-8206</li> </ul>  |                        |   |
| Employee Information   | Employee Name   | Social Security Number |   |
|  | E-mail Address  | Phone Number           |   |
|  | Name of District or Institution (Employer)  | School Name            |   |
| 457(b) Calculations  | 1. Annual base deferral limit   |                        | 1 <input type="text" value="\$15,500"/> |
| 2. Age 50 Catch-up Contribution<br>Will you reach Age 50 by 12/31/2007?<br>If YES enter \$5,000 in line 2b. If NO enter \$0 in line 2b.  |   | 2a Yes / No            | 2b <input type="text"/>                 |
| 3. Final Three Year Catch-up Contribution<br>Enter your answer from question 14 of Part 2 of this form (second page). If you are not eligible for the Final Three Year Catch-up, enter \$0.                                |   | 3                      | <input type="text"/>                    |
| 4. Add lines 1 and the greater of 2b or 3. <b>This is your Maximum 457(b) Contribution Amount for 2007.</b> This number cannot exceed \$31,000.00.   |   | 4                      | <input type="text"/>                    |
| 5. Enter total of any contributions already made to 457(b) plans during 2007.  |   | 5                      | <input type="text"/>                    |
| 6. Subtract line 5 from line 4. This is the total remaining amount you may contribute to a 457(b) plan during 2007.  |   | 6                      | <input type="text"/>                    |
| 403(b) and Roth 403(b) Calculations  | Note that available Special 15-Year Catch-up <b>must</b> be utilized prior to Age 50 Catch-up   |                        |   |
| 1. Annual base deferral limit  |   | 1                      | <input type="text" value="\$15,500"/>   |
| 2. Special 15-Year Catch-up Contribution<br>2a. Have you completed 15 or more full years of service with your current school district? If NO, enter \$0 in line 2e and go to question 3. If YES continue to next question. |   | 2a                     | Yes / No                                |
| 2b. Have your previous combined 403(b) and Roth 403(b) contributions averaged less than \$5,000 per year? If NO, enter \$0 in line 2e and go to question 3. If YES continue to next question.                              |   | 2b                     | Yes / No                                |
| 2c. Have you made any Special 15-Year Catch-up contributions previously? If NO skip to question 2e. If YES continue to next question.  |   | 2c                     | Yes / No                                |
| 2d. Enter the total amount of any previously utilized Special 15-Year Catch-up contributions in line 2d.   |   | 2d                     | <input type="text"/>                    |
| 2e. Subtract line 2d from \$15,000. If the result is greater than \$3,000 enter \$3,000 in line 2e. If the result is less than \$3,000 enter the result in line 2e.  |   | 2e                     | <input type="text"/>                    |
| 3. Age 50 Catch-up Contribution<br>Will you reach Age 50 by 12/31/2007?<br>If YES enter \$5,000 in line 3b. If NO enter \$0 in line 3b.  |   | 3a                     | Yes / No                                |
| 4. Add lines 1, 2e, and 3b. <b>This is your maximum 403(b) and Roth 403(b) contribution amount for 2007.</b> This number cannot exceed \$23,500.   |   | 4                      | <input type="text"/>                    |
| 5. Enter total of any contributions already made to 403(b) plans during 2007.  |   | 5                      | <input type="text"/>                    |
| 6. Subtract line 5 from line 4. This is the total remaining amount you may contribute to a 403(b) plan during 2007.  |   | 6                      | <input type="text"/>                    |
| Employee Signature   | <p>IMPORTANT: You may rely on the accuracy of this Worksheet if the information you provide is correct and complete. Neither the SDCOE Fringe Benefits Consortium (FBC), San Diego School District, nor National Benefit Services, LLC. possess data for purposes of calculating the 403(b) Special 15-Year Catch-up Contribution. Please make sure the information you provide is correct. By signing this Worksheet, you certify that all the information provided is accurate and you agree to indemnify and hold harmless the FBC, San Diego School District, and National Benefit Services, LLC. from any and all damages which may result from providing inaccurate or incomplete information. You understand and agree that your total annual contributions to the combined 403(b) and Roth 403(b) Plans may not exceed the lesser of \$44,000 or 100% of compensation.</p> <p><b>Your Salary Reduction Agreement must include a copy of this form</b></p> |                        |   |
|  | Employee Signature<br>X   | Date                   |   |

# 2007 Maximum Contribution Worksheet - Part 2

457(b) Final Three Year Catch-up Calculation



## SDCOE / Fringe Benefits Consortium (FBC)

**Instructions**

- Part 2 of the Maximum Contribution Worksheet enables you to determine if you are eligible for the 457(b) Final Three Year Catch-up contribution. This catch-up option is only available to you if you are in your final 3 years of employment prior to attaining your Normal Retirement Age.
- Submit in conjunction with Part 1 (first page) of the Maximum Contribution Worksheet.

**Determine Year of Normal Retirement Age**

- Are you eligible or will you become eligible for full retirement benefits under PERS, STRS, or another retirement system before or during 2010? If YES, go to question 2. If NO, enter \$0 in line 9--you are not eligible for the final Three Year Catch-up and you are finished with Part 2 of the Maximum Contribution Worksheet. 1 Yes / No
- In what calendar year did you become or will you become eligible for full retirement benefits under PERS, STRS, or another retirement system? 2
- In what calendar year will you terminate employment with your San Diego County School District? 3
- You may designate any year between answer #2 and answer #3 as the year in which you will reach your Normal Retirement Age. What year to you designate as the year in which you will reach Normal Retirement Age? Please note: your designation will only be used for purposes of calculating your 457(b) Final Three Year Catch-up. It will not determine the year in which you may actually retire. However, once you have utilized the Final Three Year Catch-up limitation under Section 4.2 of the Plan Document or under a comparable provision of another eligible deferred compensation plan, your Normal Retirement Age may not thereafter be changed for the purpose of funding your Final Three Year Catch-up contribution. 4
- What are the three years prior to the year you designated on line 4? Enter the years on lines 5a, 5b, and 5c. These are the years in which you may utilize the 457(b) Final Three Year Catch-up contribution. 5a   
5b   
5c

**Determine Your Total Available Catch-up**

- Enter your gross compensation for each year listed below. Calculate your yearly maximum 457(b) deferral amounts. Enter your actual 457(b) deferral amounts. Calculate your yearly unused deferral amounts.
 

| Year | Gross Compensation      |             | Maximum Deferral     |                               | Actual Deferral      |   | Unused Amounts             |
|------|-------------------------|-------------|----------------------|-------------------------------|----------------------|---|----------------------------|
| 1995 | \$ <input type="text"/> | x 25% = \$  | <input type="text"/> | (not to exceed \$7,500) - \$  | <input type="text"/> | = | 6a \$ <input type="text"/> |
| 1996 | \$ <input type="text"/> | x 25% = \$  | <input type="text"/> | (not to exceed \$7,500) - \$  | <input type="text"/> | = | 6b \$ <input type="text"/> |
| 1997 | \$ <input type="text"/> | x 25% = \$  | <input type="text"/> | (not to exceed \$7,500) - \$  | <input type="text"/> | = | 6c \$ <input type="text"/> |
| 1998 | \$ <input type="text"/> | x 25% = \$  | <input type="text"/> | (not to exceed \$8,000) - \$  | <input type="text"/> | = | 6d \$ <input type="text"/> |
| 1999 | \$ <input type="text"/> | x 25% = \$  | <input type="text"/> | (not to exceed \$8,000) - \$  | <input type="text"/> | = | 6e \$ <input type="text"/> |
| 2000 | \$ <input type="text"/> | x 25% = \$  | <input type="text"/> | (not to exceed \$8,000) - \$  | <input type="text"/> | = | 6f \$ <input type="text"/> |
| 2001 | \$ <input type="text"/> | x 25% = \$  | <input type="text"/> | (not to exceed \$8,500) - \$  | <input type="text"/> | = | 6g \$ <input type="text"/> |
| 2002 | \$ <input type="text"/> | x 100% = \$ | <input type="text"/> | (not to exceed \$11,000) - \$ | <input type="text"/> | = | 6h \$ <input type="text"/> |
| 2003 | \$ <input type="text"/> | x 100% = \$ | <input type="text"/> | (not to exceed \$12,000) - \$ | <input type="text"/> | = | 6i \$ <input type="text"/> |
| 2004 | \$ <input type="text"/> | x 100% = \$ | <input type="text"/> | (not to exceed \$13,000) - \$ | <input type="text"/> | = | 6j \$ <input type="text"/> |
| 2005 | \$ <input type="text"/> | x 100% = \$ | <input type="text"/> | (not to exceed \$14,000) - \$ | <input type="text"/> | = | 6k \$ <input type="text"/> |
| 2006 | \$ <input type="text"/> | x 100% = \$ | <input type="text"/> | (not to exceed \$15,000) - \$ | <input type="text"/> | = | 6l \$ <input type="text"/> |
- Sum lines 6a through 6l and enter the result in line 7. 7
- If you were you employed by a community college prior to 1995, follow the same format as question 7 above for years prior to 1995 on a separate paper and enter the total catch-up amount not used during pre-1995 years in box 8. Otherwise enter \$0 in box 8. 8
- Sum lines 7 and 8. This is your total available 457(b) Final Three Year Catch-up. 9

**Determine Amount of Catch-up Previously Used**

- Enter the amount of, if any, 457(b) Final Three Year Catch-up contributions you utilized for the years listed below. Sum the amounts and enter in box 10.
 

| Year  | Previously Utilized Catch-up |                          |
|-------|------------------------------|--------------------------|
| 2002  | \$ <input type="text"/>      | (not to exceed \$11,000) |
| 2003  | \$ <input type="text"/>      | (not to exceed \$12,000) |
| 2004  | \$ <input type="text"/>      | (not to exceed \$13,000) |
| 2005  | \$ <input type="text"/>      | (not to exceed \$14,000) |
| 2006  | \$ <input type="text"/>      | (not to exceed \$15,000) |
| Total | \$ <input type="text"/>      |                          |

10
- If you are were employed by a community college prior to 2002 and you made 457(b) Final Three Year Catch-up contributions, follow the same format as question 10 above on a separate piece of paper and enter the total catch-up utilized prior to 2002 and enter in box 11. Otherwise enter \$0 in box 11. 11
- Sum lines 10 and 11. This is the amount of 457(b) Final Three Year Catch-up you have previously utilized. 12

**Determine Available Catch-up for 2007**

- Subtract line 12 from line 9. 13
- Enter the lesser of \$15,500 or the amount in line 13. This is your available 457(b) Final Three Year Catch-up for 2007. Also enter this amount in line 3 of the 457(b) section of Part 1 (first page) of this form. 14

# 2007 Maximum Contribution Worksheet - Part 2 - SAMPLE

457(b) Final Three Year Catch-up Calculation



## SDCOE / Fringe Benefits Consortium (FBC)

| <b>Instructions</b>                                 | <ul style="list-style-type: none"> <li>Part 2 of the Maximum Contribution Worksheet enables you to determine if you are eligible for the 457(b) Final Three Year Catch-up contribution. This catch-up option is only available to you if you are in your final 3 years of employment prior to attaining your Normal Retirement Age.</li> <li>Submit in conjunction with Part 1 (first page) of the Maximum Contribution Worksheet.</li> </ul>   |                                 |                              |                  |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
|---|---|---------------------------------|------------------------------|------------------|-------------------------------|----------------|-------------------------------|----------------------------|-------------------------------|------|-----------------------------------|------|-----------------------------------|---------------------------|----------|------|------|----------------------------|---------------------------|---|------|------|----------------------|-------------------------------|-------|----------|------|----------------------|-------------------------------|-------|----------|------|----------------------|-------------------------------|-------|----------|------|----------------------|-------------------------------|-------|----------|------|-----------------------|---------------------------------|--------|----------|------|-----------------------|---------------------------------|--------|------|------|-----------------------|---------------------------------|--------|------|------|-----------------------|---------------------------------|--------|------|------|-----------------------|---------------------------------|--------|------|
| <b>Determine Year of Normal Retirement Age</b>      | <p>1. Are you eligible or will you become eligible for full retirement benefits under PERS, STRS, or another retirement system before or during 2010? If YES, go to question 2. If NO, enter \$0 in line 9--you are not eligible for the final Three Year Catch-up and you are finished with Part 2 of the Maximum Contribution Worksheet. <span style="float:right">1 <input checked="" type="radio"/> Yes <input type="radio"/> No</span></p> <p>2. In what calendar year did you become or will you become eligible for full retirement benefits under PERS or another retirement system? <span style="float:right">2 <input type="text" value="2002"/></span></p> <p>3. In what calendar year will you terminate employment with your San Diego County School District? <span style="float:right">3 <input type="text" value="2008"/></span></p> <p>4. You may designate any year between answer #2 and answer #3 as the year in which you will reach your Normal Retirement Age. What year do you designate as the year in which you will reach Normal Retirement Age? Please note: your designation will only be used for purposes of calculating your 457(b) Final Three Year Catch-up. It will not determine the year in which you may actually retire. However, once you have utilized the Final Three Year Catch-up limitation under Section 4.2 of the Plan Document or under a comparable provision of another eligible deferred compensation plan, your Normal Retirement Age may not thereafter be changed for the purpose of funding your Final Three Year Catch-up contribution. <span style="float:right">4 <input type="text" value="2008"/></span></p> <p>5. What are the three years prior to the year you designated on line 4? Enter the years on lines 5a, 5b, and 5c. These are the years in which you may utilize the 457(b) Final Three Year Catch-up contribution. <span style="float:right">5a <input type="text" value="2007"/><br/>5b <input type="text" value="2006"/><br/>5c <input type="text" value="2005"/></span></p>   |                                 |                              |                  |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| <b>Determine Your Total Available Catch-up</b>      | <p>6. Enter your gross compensation for each year listed below. Calculate your yearly maximum 457(b) deferral amounts. Enter your actual 457(b) deferrals. Calculate your yearly unused deferral amounts.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Year</th> <th>Gross Compensation</th> <th>Maximum Deferral</th> <th>Actual Deferral</th> <th>Unused Amounts</th> </tr> </thead> <tbody> <tr> <td>1995</td> <td>\$ Not Employed x 25% = \$</td> <td>0 (not to exceed \$7,500)</td> <td>0</td> <td>\$ 0</td> </tr> <tr> <td>1996</td> <td>\$ Not Employed x 25% = \$</td> <td>0 (not to exceed \$7,500)</td> <td>0</td> <td>\$ 0</td> </tr> <tr> <td>1997</td> <td>\$ Not Employed x 25% = \$</td> <td>0 (not to exceed \$7,500)</td> <td>0</td> <td>\$ 0</td> </tr> <tr> <td>1998</td> <td>\$ 20,000 x 25% = \$</td> <td>5,000 (not to exceed \$8,000)</td> <td>1,000</td> <td>\$ 4,000</td> </tr> <tr> <td>1999</td> <td>\$ 42,000 x 25% = \$</td> <td>8,000 (not to exceed \$8,000)</td> <td>5,000</td> <td>\$ 3,000</td> </tr> <tr> <td>2000</td> <td>\$ 44,000 x 25% = \$</td> <td>8,000 (not to exceed \$8,000)</td> <td>5,000</td> <td>\$ 3,000</td> </tr> <tr> <td>2001</td> <td>\$ 60,000 x 25% = \$</td> <td>8,500 (not to exceed \$8,500)</td> <td>7,000</td> <td>\$ 1,500</td> </tr> <tr> <td>2002</td> <td>\$ 62,000 x 100% = \$</td> <td>11,000 (not to exceed \$11,000)</td> <td>10,000</td> <td>\$ 1,000</td> </tr> <tr> <td>2003</td> <td>\$ 62,000 x 100% = \$</td> <td>12,000 (not to exceed \$12,000)</td> <td>12,000</td> <td>\$ 0</td> </tr> <tr> <td>2004</td> <td>\$ 62,000 x 100% = \$</td> <td>13,000 (not to exceed \$13,000)</td> <td>13,000</td> <td>\$ 0</td> </tr> <tr> <td>2005</td> <td>\$ 64,000 x 100% = \$</td> <td>14,000 (not to exceed \$14,000)</td> <td>14,000</td> <td>\$ 0</td> </tr> <tr> <td>2006</td> <td>\$ 64,000 x 100% = \$</td> <td>15,000 (not to exceed \$15,000)</td> <td>15,000</td> <td>\$ 0</td> </tr> </tbody> </table> <p>7. Sum lines 6a through 6l and enter the result in line 7. <span style="float:right">7 <input type="text" value="\$12,500"/></span></p> <p>8. If you were you employed by a community college prior to 1995, follow the same format as question 7 above for years prior to 1995 on a separate paper and enter the total catch-up amount not used during pre-1995 years in box 8. Otherwise enter \$0 in box 8. <span style="float:right">8 <input type="text" value="\$0"/></span></p> <p>9. Sum lines 7 and 8. This is your total available 457(b) Final Three Year Catch-up. <span style="float:right">9 <input type="text" value="\$12,500"/></span></p> | Year                            | Gross Compensation           | Maximum Deferral | Actual Deferral               | Unused Amounts | 1995                          | \$ Not Employed x 25% = \$ | 0 (not to exceed \$7,500)     | 0    | \$ 0                              | 1996 | \$ Not Employed x 25% = \$        | 0 (not to exceed \$7,500) | 0        | \$ 0 | 1997 | \$ Not Employed x 25% = \$ | 0 (not to exceed \$7,500) | 0 | \$ 0 | 1998 | \$ 20,000 x 25% = \$ | 5,000 (not to exceed \$8,000) | 1,000 | \$ 4,000 | 1999 | \$ 42,000 x 25% = \$ | 8,000 (not to exceed \$8,000) | 5,000 | \$ 3,000 | 2000 | \$ 44,000 x 25% = \$ | 8,000 (not to exceed \$8,000) | 5,000 | \$ 3,000 | 2001 | \$ 60,000 x 25% = \$ | 8,500 (not to exceed \$8,500) | 7,000 | \$ 1,500 | 2002 | \$ 62,000 x 100% = \$ | 11,000 (not to exceed \$11,000) | 10,000 | \$ 1,000 | 2003 | \$ 62,000 x 100% = \$ | 12,000 (not to exceed \$12,000) | 12,000 | \$ 0 | 2004 | \$ 62,000 x 100% = \$ | 13,000 (not to exceed \$13,000) | 13,000 | \$ 0 | 2005 | \$ 64,000 x 100% = \$ | 14,000 (not to exceed \$14,000) | 14,000 | \$ 0 | 2006 | \$ 64,000 x 100% = \$ | 15,000 (not to exceed \$15,000) | 15,000 | \$ 0 |
| Year  | Gross Compensation  | Maximum Deferral                | Actual Deferral              | Unused Amounts   |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 1995  | \$ Not Employed x 25% = \$  | 0 (not to exceed \$7,500)       | 0                            | \$ 0             |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 1996  | \$ Not Employed x 25% = \$  | 0 (not to exceed \$7,500)       | 0                            | \$ 0             |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 1997  | \$ Not Employed x 25% = \$  | 0 (not to exceed \$7,500)       | 0                            | \$ 0             |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 1998  | \$ 20,000 x 25% = \$  | 5,000 (not to exceed \$8,000)   | 1,000                        | \$ 4,000         |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 1999  | \$ 42,000 x 25% = \$  | 8,000 (not to exceed \$8,000)   | 5,000                        | \$ 3,000         |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 2000  | \$ 44,000 x 25% = \$  | 8,000 (not to exceed \$8,000)   | 5,000                        | \$ 3,000         |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 2001  | \$ 60,000 x 25% = \$  | 8,500 (not to exceed \$8,500)   | 7,000                        | \$ 1,500         |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 2002  | \$ 62,000 x 100% = \$   | 11,000 (not to exceed \$11,000) | 10,000                       | \$ 1,000         |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 2003  | \$ 62,000 x 100% = \$   | 12,000 (not to exceed \$12,000) | 12,000                       | \$ 0             |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 2004  | \$ 62,000 x 100% = \$   | 13,000 (not to exceed \$13,000) | 13,000                       | \$ 0             |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 2005  | \$ 64,000 x 100% = \$   | 14,000 (not to exceed \$14,000) | 14,000                       | \$ 0             |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 2006  | \$ 64,000 x 100% = \$   | 15,000 (not to exceed \$15,000) | 15,000                       | \$ 0             |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| <b>Determine Amount of Catch-up Previously Used</b> | <p>10. Enter the amount of, if any, 457(b) Final Three Year Catch-up contributions you utilized for the years listed below. Sum the amounts and enter in box 10.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Year</th> <th>Previously Utilized Catch-up</th> </tr> </thead> <tbody> <tr> <td>2002</td> <td>\$ 0 (not to exceed \$11,000)</td> </tr> <tr> <td>2003</td> <td>\$ 0 (not to exceed \$12,000)</td> </tr> <tr> <td>2004</td> <td>\$ 0 (not to exceed \$13,000)</td> </tr> <tr> <td>2005</td> <td>\$ 2,000 (not to exceed \$14,000)</td> </tr> <tr> <td>2006</td> <td>\$ 3,000 (not to exceed \$15,000)</td> </tr> <tr> <td>Total</td> <td>\$ 5,000</td> </tr> </tbody> </table> <p>11. If you are were employed by a community college prior to 2002 and you made 457(b) Final Three Year Catch-up contributions, follow the same format as question 10 above on a separate piece of paper and enter the total catch-up utilized prior to 2002 and enter in box 11. Otherwise enter \$0 in box 11. <span style="float:right">11 <input type="text" value="\$0"/></span></p> <p>12. Sum lines 10 and 11. This is the amount of 457(b) Final Three Year Catch-up you have previously utilized. <span style="float:right">12 <input type="text" value="\$5,000"/></span></p>  | Year                            | Previously Utilized Catch-up | 2002             | \$ 0 (not to exceed \$11,000) | 2003           | \$ 0 (not to exceed \$12,000) | 2004                       | \$ 0 (not to exceed \$13,000) | 2005 | \$ 2,000 (not to exceed \$14,000) | 2006 | \$ 3,000 (not to exceed \$15,000) | Total                     | \$ 5,000 |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| Year  | Previously Utilized Catch-up  |                                 |                              |                  |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 2002  | \$ 0 (not to exceed \$11,000)   |                                 |                              |                  |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 2003  | \$ 0 (not to exceed \$12,000)   |                                 |                              |                  |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 2004  | \$ 0 (not to exceed \$13,000)   |                                 |                              |                  |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 2005  | \$ 2,000 (not to exceed \$14,000)   |                                 |                              |                  |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| 2006  | \$ 3,000 (not to exceed \$15,000)   |                                 |                              |                  |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| Total   | \$ 5,000  |                                 |                              |                  |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |
| <b>Determine Available Catch-up for 2007</b>        | <p>13. Subtract line 12 from line 9. <span style="float:right">13 <input type="text" value="\$7,500"/></span></p> <p>14. Enter the lesser of \$15,000 or the amount in line 13. This is your available 457(b) Final Three Year Catch-up for 2007. Also enter this amount in line 3 of the 457(b) section of Part 1 (first page) of this form. <span style="float:right">14 <input type="text" value="\$7,500"/></span></p>  |                                 |                              |                  |                               |                |                               |                            |                               |      |                                   |      |                                   |                           |          |      |      |                            |                           |   |      |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                      |                               |       |          |      |                       |                                 |        |          |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |      |                       |                                 |        |      |