

Salary Reduction Agreement Instructions

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To view details and documents online for your particular plan, visit www.natplan.com and follow these instructions:

1. Select "For Employees" in the blue box on the bottom right of the Home page.
2. Underneath the title, **Tax Sheltered Accounts (TSA)**, click on "[Select Your State and Employer](#)".
3. Make your state selection from the available options.
4. Select the name of your employer from the available list, scroll down if necessary.
5. A printable, PDF version of the Salary Reduction Agreement can be located in the scroll-down menu of your respective state and employer under the heading of "Salary Reduction Agreement," as well as on pages 18-19 of the Employee Handbook.

The following instructions explain how to initiate, change, cancel or redirect salary reduction contributions under your employer's voluntary retirement plan.

Initiating contributions to your voluntary retirement account:

1. Contributions can only flow to an Investment Provider that is approved with your employer's voluntary retirement plan. Therefore, a link to the list of "Approved 403(b) Providers" is available in the scroll-down menu for your respective state and employer.
2. Select an Investment Provider from said "Approved Providers" list and contact them for assistance in setting up a new 403(b) account.
3. Once an account is established with the "Approved Provider," complete the National Plan Administrators (NPA) Salary Reduction Agreement (SRA).
4. Submit the completed SRA to NPA.

NPA contact information is listed at the bottom of the SRA. NPA can assist you in completing the SRA if you are still unsure of how to fill out the form correctly after reading the instructions below. Salary reductions will be made to your voluntary retirement plan starting the month designated on your SRA if submitted and processed before your employer's cutoff date.

**** NOTE: Please understand that this form will replace or cancel all other 403(b) contributions to the plan if they are not listed on the SRA. This means that if you have multiple accounts and you are only attempting to make a change to one of them while keeping all others the same, you would still be required to list all of those that are staying the same on the SRA or they would be cancelled.**

Completing a new Salary Reduction Agreement:

1. When completing the SRA you must fill out all required information in the section requesting your demographic information (i.e. employer, name, SSN etc...). ***An asterisk will denote required fields.**
2. Indicate the frequency of your payroll (monthly, semi-monthly or bi-weekly). If you are unsure, contact your employer's benefits department for further clarification.
3. For any catch-up provisions please refer to the "Participating in Catch-up Contributions" instructions on page three (3) of this guide.
4. Provide information in "Deduction 1" box.
5. Since you are beginning a new 403(b) account, you will select the box "New."
6. Select the type of 403(b) contributions you will be making. Either a pre-tax 403(b) or a post-tax Roth 403(b) (check with your employer for contribution type availability).
7. Provide the name of your Investment Provider under "Investment Provider Name."
8. "Start" and "End" dates can be entered. "Start" dates will be followed as long as the SRA has been submitted prior to your employer's cut-off date (check with your employer or NPA for the cut-off date). "End" dates should be completed only if applicable.
9. Provide the amount you would like to have deducted from your paycheck per pay period, to be contributed to the Investment Provider you've designated under "Investment Provider Name."
10. If you have chosen to contribute to more than one Investment Provider, make sure to complete the same steps as listed above for each Investment Provider in the available Deduction boxes. Should you need more than the three deduction boxes provided on the SRA, please contact NPA for further clarification.



11. Complete the SRA by signing the participant authorization section on page two (2) and return a copy to NPA. You may return the form either by fax or mail. NPA's contact information is located on the bottom of page two (2). It is recommended that you obtain your financial representative's signature as well, but not required.

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Increasing/Decreasing contributions to your voluntary retirement account:

For increasing/decreasing contributions you would follow the same first three steps as designated in the above instructions for "Completing a new SRA" on page 1. Below is where the process begins to differ.

1. Since you are increasing/decreasing contributions to an already established 403(b) account you will select the box "Existing," under Deduction 1.
2. Select the type of 403(b) contributions you will be making. Either a pre-tax 403(b) or a post-tax Roth 403(b) (check with your employer for contribution type availability).
3. Provide the name of your Investment Provider under "Investment Provider Name."
4. "Start" and "End" dates can be entered. "Start" dates will be followed as long as the SRA has been submitted prior to your employer's cut-off date (check with your employer or NPA for the cut-off date). "End" dates should be completed only if applicable.
5. Provide the amount you would like to have deducted from your paycheck per pay period, to be contributed to the Investment Provider you've designated under "Investment Provider Name."
6. If you have chosen to contribute to more than one Investment Provider, make sure to complete the same steps as listed above for each Investment Provider in the available Deduction boxes. Should you need more than the three deduction boxes provided on the SRA, please contact NPA for further clarification.
7. Complete the SRA by signing the participant authorization section on page two (2) and return a copy to NPA. You may return the form either by fax or mail. NPA contact information is located on the bottom of page two (2). It is recommended that you obtain your financial representative's signature as well, but not required.

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Redirecting contributions to your voluntary retirement account:

For redirecting contributions you would follow the same first three steps as designated in the above instructions for "Completing a new SRA" on page 1. Below is where the process begins to differ.

1. If you are redirecting current contributions from an already established 403(b) account to a new 403(b) account you will select the box "New," under Deduction 1.
2. By simply omitting information about your already established 403(b) account (where contributions are currently flowing), and providing your desired new contribution information, the former contributions will be cancelled.
3. Select the type of 403(b) contributions you are making. Either a pre-tax 403(b) or a post-tax Roth 403(b) (check with your employer for contribution type availability).
4. Provide your new Investment Provider's name under "Investment Provider Name."
5. "Start" and "End" dates can be entered. "Start" dates will be followed as long as the SRA has been submitted prior to your employer's cut-off date (check with your employer or NPA for the cut-off date). "End" dates should be completed only if applicable.
6. If you have chosen to contribute to more than one Investment Provider, make sure to complete the same steps as listed above for each Investment Provider in the available Deduction boxes. Should you need more than the three deduction boxes provided on the SRA, please contact NPA for further clarification.
7. Complete the SRA by signing the participant authorization section on page two (2) and return a copy to NPA. You may return the form either by fax or mail. NPA contact information is located on the bottom of page two (2). It is recommended that you obtain your financial representative's signature as well, but not required.



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Canceling contributions to your voluntary retirement account:

For canceling contributions you would follow the same first three steps as designated in the above instructions for "Completing a new SRA" on page 1. Below is where the process begins to differ.

1. Since you are canceling contributions to an already established 403(b) account you will select the box "Cancel," under Deduction 1.
2. Select the type of 403(b) contributions you are making. Either a pre-tax 403(b) or a post-tax Roth 403(b) (check with your employer for contribution type availability).
3. Provide your Investment Provider's name under "Investment Provider Name."
4. "Start" dates will be followed as long as the SRA has been submitted prior to your employer's cut-off date (check with your employer or NPA for the cut-off date).
5. If you have chosen to contribute to more than one Investment Provider, make sure to complete the same steps as listed above for each Investment Provider in the available Deduction boxes. Should you need more than the three deduction boxes provided on the SRA, please contact NPA for further clarification.
6. Complete the SRA by signing the participant authorization section on page two (2) and return a copy to NPA. You may return the form either by fax or mail. NPA contact information is located on the bottom of page two (2). It is recommended that you obtain your financial representative's signature as well, but not required.

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Participating in Catch-up Contributions:

There are two types of catch-up contribution provisions that your employer's voluntary retirement plan may include, the "Age 50 Catch-up" and the "15 Years of Service Catch-up." Please refer to the contributions section of the Employee Handbook under 403(b) Plan Highlights for specific catch-up values. Please consult your financial representative, your employer's benefits department, or NPA regarding whether or not the "15 years of service catch-up" and "Age 50 catch-up" are provisions available in your employer's voluntary retirement plan. If you are eligible to participate in which ever catch-up provision(s) may be allowed under your employer's plan and would like to do so, then you would complete an SRA, following the same instructions for which ever above section (new, increasing/decreasing or redirecting) best suits your needs. Below is the only difference in the process.

1. After completing the SRA for one of the above mentioned sections, you will locate the statement "I elect to use the following catch-up provision(s) (if allowed by employer)."
 - a. Choose the option(s) that you are eligible for by checking off the box or boxes that pertain(s) to you.
2. You may return the SRA either by fax or mail. NPA contact information is located on the bottom of page two (2). It is recommended that you obtain your financial representative's signature as well, but not required.