

2009 Maximum Contribution Worksheet - Part 1

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



Fringe Benefits Consortium

Instructions	The 2009 Maximum Contribution Worksheet - Part 1 is to be used to determine the maximum dollar amount that you may contribute to the 457(b), 403(b) and/or Roth 403(b) Programs in 2009. Upon completion, please submit the <u>original</u> form to your district payroll office. Please also fax a copy of this form to (800) 597-8206.			
Employee Information	Participant Name	Social Security Number		
	School District (Employer)	Home Phone Number		
	Participant Mailing Address <small>(Street)</small>	Work Phone Number		
	<small>(City, ST ZIP)</small>	E-mail Address		
457(b) Calculation	1. Annual base deferral limit:	1.	<input type="text" value="\$16,500.00"/>	
	2. Age 50 Catch-up Contribution:			
	a. Will you reach age 50 by 12/31/2009?	2a.	YES / NO	
	b. If 2a is YES, enter \$5,500 in line 2b. If 2a is NO, enter \$0 in line 2b.	2b.	<input type="text"/>	
	3. Final Three Year Catch-up Contribution	3.	<input type="text"/>	
	Enter your answer from question 12 of Part 2 of this form (second page). If you are not eligible for the Final Three Year Catch-up, enter \$0.			
	4. Add lines 1 and the greater of lines 2b or 3. This is your Maximum 457(b) Contribution Amount for 2009. <i>This number cannot exceed \$33,000.</i>	4.	<input style="border: 2px solid black;" type="text"/>	
5. Enter the total of any contributions already made to 457(b) plans during 2009.	5.	<input type="text"/>		
6. Subtract line 5 from line 4. This is the total remaining amount you may contribute to 457(b) plans during 2009.	6.	<input type="text"/>		
403(b) and Roth 403(b) Calculation	1. Annual base deferral limit	1.	<input type="text" value="\$16,500.00"/>	
	2. Special 15-Year Catch-up Contribution			
	a. Have you completed 15 or more full years of service with you current school district?	2a.	YES / NO	
	If NO, enter \$0 in line 2e and proceed to question 3. If YES, continue to the next question.			
	b. Have your previous combined 403(b) and Roth 403(b) contributions averaged less than \$5,000 per year?	2b.	YES / NO	
	If NO, enter \$0 in line 2e and proceed to question 3. If YES, continue to the next question.			
	c. Have you made any Special 15-Year Catch-up contributions previously?	2c.	YES / NO	
	If NO, skip to question 2e. If YES, continue to next question.			
	d. Enter the total amount of any previously utilized Special 15-Year Catch-up contributions in line 2d.	2d.	<input type="text"/>	
	e. Subtract line 2d from \$15,000.	2e.	<input type="text"/>	
If the result is greater than \$3,000 then enter \$3,000 in line 2e. If the result is less than \$3,000 then enter the result in line 2e.				
3. Age 50 Catch-up Contribution				
a. Will you reach Age 50 by 12/31/2009?	3a.	YES / NO		
b. If 3a is YES, enter \$5,500 in line 3b. If 3a is NO, enter \$0 in line 3b.	3b.	<input type="text"/>		
4. Add lines 1, 2e, and 3b. This is your Maximum 403(b) and Roth 403(b) Contribution Amount for 2009. <i>This number cannot exceed \$25,000.</i>	4.	<input style="border: 2px solid black;" type="text"/>		
5. Enter the total of any contributions already made to 403(b) plans during 2009.	5.	<input type="text"/>		
6. Subtract line 5 from line 4. This is the total remaining amount you may contribute to 403(b) plans during 2009.	6.	<input type="text"/>		
Employee Signature	IMPORTANT: You may rely on the accuracy of this Worksheet if the information you provide is correct and complete. Neither the Fringe Benefits Consortium (FBC), your School District, nor National Benefit Services, LLC will review data for purposes of verifying the 403(b) Special 15-Year Catch-up Contribution. By signing this Worksheet, you certify that all the information provided is accurate and you agree to indemnify and hold harmless the FBC, your 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 \$49,000 or 100% of compensation.			
	Employee Signature X	Date		

Upon completion, submit the original form to your district payroll office and fax a copy to (800) 597-8206.

2009 Maximum Contribution Worksheet - Part 2

457(b) Final Three Year Catch-up Calculation



Fringe Benefits Consortium

Instructions	The 2009 Maximum Contribution Worksheet - Part 2 is to be used 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. Upon completion, please submit the <u>original</u> form to your district payroll office. Please also fax a copy of this form to (800) 597-8206.																																																																		
Determine Year of Normal Retirement Age	1.	Are you eligible or will you become eligible for retirement benefits under PERS, STRS, or another retirement system before or during 2012? If YES, go to question 2. If NO, 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																																																														
	2.	In what calendar year did you become or will you become eligible for retirement benefits under PERS, STRS, or another retirement system?			2. <input style="width:100px;" type="text"/>																																																														
	3.	In what calendar year will you terminate employment with your San Diego County School District?			3. <input style="width:100px;" type="text"/>																																																														
	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.			4. <input style="width:100px;" type="text"/>																																																														
	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. If boxes 5a, 5b, or 5c do not include the current year, you cannot utilize the catch-up in the current year and must enter \$0 in line 3 of Part 1 of this worksheet (first page).			5a. <input style="width:100px;" type="text"/> 5b. <input style="width:100px;" type="text"/> 5c. <input style="width:100px;" type="text"/>																																																														
Determine Total Available Catch-up	6.	Complete the table for each year you were eligible to participate in a 457(b) plan. First, enter your gross compensation. Then multiply by the figure shown to determine your Maximum Deferral. Enter the lesser of your Maximum Deferral and the Contribution Limit. Enter your Actual 457(b) Deferral (including employer paid portions). Finally, subtract your Actual 457(b) Deferral from the Lesser of Maximum Deferral and Contribution Limit and enter in line 6 (if the result is less than 0 enter 0). This is your Unused Amount. *Note that for years 2001 and prior, the Actual 457(b) Deferral Amount also includes deferrals to 403(b) and 401(k) plans.																																																																	
		<table border="1" style="width:100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th>Year</th> <th>Gross Compensation</th> <th>Maximum Deferral</th> <th>Contribution Limit</th> <th>Lesser of Max. Deferral and Contribution Limit</th> <th>Actual 457(b) Deferral Including Employer Paid</th> <th></th> </tr> </thead> <tbody> <tr> <td>2001*</td> <td><input style="width:100px;" type="text"/> x .33 =</td> <td><input style="width:100px;" type="text"/></td> <td>\$8,000.00</td> <td><input style="width:100px;" type="text"/></td> <td><input style="width:100px;" type="text"/></td> <td>6a. <input style="width:100px;" type="text"/></td> </tr> <tr> <td>2002</td> <td><input style="width:100px;" type="text"/> x 1 =</td> <td><input style="width:100px;" type="text"/></td> <td>\$11,000.00</td> <td><input style="width:100px;" type="text"/></td> <td><input style="width:100px;" type="text"/></td> <td>6b. <input style="width:100px;" type="text"/></td> </tr> <tr> <td>2003</td> <td><input style="width:100px;" type="text"/> x 1 =</td> <td><input style="width:100px;" type="text"/></td> <td>\$12,000.00</td> <td><input style="width:100px;" type="text"/></td> <td><input style="width:100px;" type="text"/></td> <td>6c. <input style="width:100px;" type="text"/></td> </tr> <tr> <td>2004</td> <td><input style="width:100px;" type="text"/> x 1 =</td> <td><input style="width:100px;" type="text"/></td> <td>\$13,000.00</td> <td><input style="width:100px;" type="text"/></td> <td><input style="width:100px;" type="text"/></td> <td>6d. <input style="width:100px;" type="text"/></td> </tr> <tr> <td>2005</td> <td><input style="width:100px;" type="text"/> x 1 =</td> <td><input style="width:100px;" type="text"/></td> <td>\$14,000.00</td> <td><input style="width:100px;" type="text"/></td> <td><input style="width:100px;" type="text"/></td> <td>6e. <input style="width:100px;" type="text"/></td> </tr> <tr> <td>2006</td> <td><input style="width:100px;" type="text"/> x 1 =</td> <td><input style="width:100px;" type="text"/></td> <td>\$15,000.00</td> <td><input style="width:100px;" type="text"/></td> <td><input style="width:100px;" type="text"/></td> <td>6f. <input style="width:100px;" type="text"/></td> </tr> <tr> <td>2007</td> <td><input style="width:100px;" type="text"/> x 1 =</td> <td><input style="width:100px;" type="text"/></td> <td>\$15,500.00</td> <td><input style="width:100px;" type="text"/></td> <td><input style="width:100px;" type="text"/></td> <td>6g. <input style="width:100px;" type="text"/></td> </tr> <tr> <td>2008</td> <td><input style="width:100px;" type="text"/> x 1 =</td> <td><input style="width:100px;" type="text"/></td> <td>\$15,500.00</td> <td><input style="width:100px;" type="text"/></td> <td><input style="width:100px;" type="text"/></td> <td>6h. <input style="width:100px;" type="text"/></td> </tr> </tbody> </table>				Year	Gross Compensation	Maximum Deferral	Contribution Limit	Lesser of Max. Deferral and Contribution Limit	Actual 457(b) Deferral Including Employer Paid		2001*	<input style="width:100px;" type="text"/> x .33 =	<input style="width:100px;" type="text"/>	\$8,000.00	<input style="width:100px;" type="text"/>	<input style="width:100px;" type="text"/>	6a. <input style="width:100px;" type="text"/>	2002	<input style="width:100px;" type="text"/> x 1 =	<input style="width:100px;" type="text"/>	\$11,000.00	<input style="width:100px;" type="text"/>	<input style="width:100px;" type="text"/>	6b. <input style="width:100px;" type="text"/>	2003	<input style="width:100px;" type="text"/> x 1 =	<input style="width:100px;" type="text"/>	\$12,000.00	<input style="width:100px;" type="text"/>	<input style="width:100px;" type="text"/>	6c. <input style="width:100px;" type="text"/>	2004	<input style="width:100px;" type="text"/> x 1 =	<input style="width:100px;" type="text"/>	\$13,000.00	<input style="width:100px;" type="text"/>	<input style="width:100px;" type="text"/>	6d. <input style="width:100px;" type="text"/>	2005	<input style="width:100px;" type="text"/> x 1 =	<input style="width:100px;" type="text"/>	\$14,000.00	<input style="width:100px;" type="text"/>	<input style="width:100px;" type="text"/>	6e. <input style="width:100px;" type="text"/>	2006	<input style="width:100px;" type="text"/> x 1 =	<input style="width:100px;" type="text"/>	\$15,000.00	<input style="width:100px;" type="text"/>	<input style="width:100px;" type="text"/>	6f. <input style="width:100px;" type="text"/>	2007	<input style="width:100px;" type="text"/> x 1 =	<input style="width:100px;" type="text"/>	\$15,500.00	<input style="width:100px;" type="text"/>	<input style="width:100px;" type="text"/>	6g. <input style="width:100px;" type="text"/>	2008	<input style="width:100px;" type="text"/> x 1 =	<input style="width:100px;" type="text"/>	\$15,500.00	<input style="width:100px;" type="text"/>	<input style="width:100px;" type="text"/>
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	7.	Sum lines 6a through 6g and enter the result in line 7.			7. <input style="width:100px;" type="text"/>																																																														
	8.	If you were employed by a community college and eligible to participate in a 457(b) plan prior to 2001, follow the same format as question 6 above for years prior to 2001 on a separate paper and enter the total catch-up amount not used during pre-2001 years in box 8. Otherwise enter \$0 in box 8.			8. <input style="width:100px;" type="text"/>																																																														
	9.	Sum lines 7 and 8. This is your total available 457(b) Final Three Year Catch-up.			9. <input style="width:100px;" type="text"/>																																																														
Determine Amount of Catch-up Previously Used	10.	Enter the amount of Previously Utilized 457(b) Final Three Year Catch-up contributions if any. Determine the lesser of your Previously Utilized Catch-up and the Maximum Catch-up. Sum the amounts and enter in box 10. You are only eligible to utilize Final Three Year Catch-up for three consecutive years. Therefore, if you are eligible to utilize the catch-up this year you should not have utilized any prior to 2007.																																																																	
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Determine Available Catch-up for 2009	11.	Subtract line 10 from line 9.			11. <input style="width:100px;" type="text"/>																																																														
	12.	Enter the lesser of \$16,500 or the amount in line 11. This is your available 457(b) Final Three Year Catch-up for 2009. Also enter this amount in line 3 of the 457(b) section of Part 1 (first page) of this form.			12. <input style="width:100px;" type="text"/>																																																														

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