



2009

**Palomar College / Fringe Benefits Consortium (FBC)
Deferred Compensation Program**

Enrollment Packet for 403(b)/Roth 403(b)/457(b) Plans

Form: _____

Purpose: _____

Salary Reduction Agreement

To establish your monthly contribution amount

Nationwide Enrollment Form

To enroll in the program

2009 Maximum Contribution Worksheet - Part 1

To determine how much you can contribute

2009 Maximum Contribution Worksheet - Part 2

To calculate final 3 year catchup for 457(b)

If you need any financial planning assistance, please contact the District's Retirement Specialist. The contact information is available on the FBC website, www.fbcretire.com, by clicking on "Retirement Specialists". If you need assistance in completing the forms for submission, please contact Lucy Nelson, Human Resources, at

Human Resources Mailing Address:

Palomar College
Attn: Lucy Nelson, HR
1140 West Mission Road
San Marcos, CA 92069

Where can I obtain further information?

Phone: call Lucy Nelson at 760-744-1150 ext. 2889
Internet: visit www.fbcretire.com

Salary Reduction Agreement

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



All forms MUST be submitted no later than the end of the month to be effective in the next month's payroll.

| Instructions | Return original document to Human Resources, A-1, Attention: Lucy Nelson | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|------------------------|---|--------------------------------|--------|-------|---------------|---|--------------|-------------|----------|--------|--|--|----------|--------|--|--|----------|--------|--|--|----------|--------------|--|--|----------|
| Employee Information | Participant Name | Social Security Number | | | | | | | | | | | | | | | | | | | | | | | | | |
| | School District (Employer) | Home Phone Number | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Participant Mailing Address <small>(Street)</small> | E-mail Address | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <small>(City, ST ZIP)</small> | Date of Birth | Number of Pay Periods Per Year <input type="checkbox"/> 9 <input type="checkbox"/> 10 <input type="checkbox"/> 12 <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | |
| Purpose | <input type="checkbox"/> I want to STOP CONTRIBUTIONS to my current provider Effective Date: _____ <input type="checkbox"/> I want to BEGIN CONTRIBUTIONS or RESUME CONTRIBUTIONS Effective Date: _____ <input type="checkbox"/> I want to CHANGE FUTURE CONTRIBUTION AMOUNTS and/or PROVIDER Effective Date: _____ | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 457(b) | <input type="checkbox"/> I hereby agree to reduce my eligible salary or wages on each pay period by \$ _____ and direct my Employer to contribute this amount on my behalf to the investments options I have selected under the Fringe Benefits Consortium Nationwide 457(b) account. [Vendor Code # 27000] | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 403(b) | <input type="checkbox"/> I hereby agree to reduce my eligible salary or wages each pay period by the amount(s) specified below and direct my Employer to contribute this amount on my behalf to my 403(b) account(s) to the investment company(s) specified below: <table border="1" style="width:100%; margin-top: 5px;"> <thead> <tr> <th style="width:50%;">Vendor Name</th> <th style="width:10%;">Code #</th> <th style="width:10%;">VIN #</th> <th style="width:30%;">Dollar Amount</th> </tr> </thead> <tbody> <tr> <td><i>Fringe Benefits Consortium Nationwide 403(b)</i></td> <td><i>25000</i></td> <td><i>1144</i></td> <td>\$ _____</td> </tr> <tr> <td>Other:</td> <td></td> <td></td> <td>\$ _____</td> </tr> <tr> <td>Other:</td> <td></td> <td></td> <td>\$ _____</td> </tr> <tr> <td>Other:</td> <td></td> <td></td> <td>\$ _____</td> </tr> <tr> <td>TOTAL</td> <td></td> <td></td> <td>\$ _____</td> </tr> </tbody> </table> | | | Vendor Name | Code # | VIN # | Dollar Amount | <i>Fringe Benefits Consortium Nationwide 403(b)</i> | <i>25000</i> | <i>1144</i> | \$ _____ | Other: | | | \$ _____ | Other: | | | \$ _____ | Other: | | | \$ _____ | TOTAL | | | \$ _____ |
| Vendor Name | Code # | VIN # | Dollar Amount | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Fringe Benefits Consortium Nationwide 403(b)</i> | <i>25000</i> | <i>1144</i> | \$ _____ | | | | | | | | | | | | | | | | | | | | | | | | |
| Other: | | | \$ _____ | | | | | | | | | | | | | | | | | | | | | | | | |
| Other: | | | \$ _____ | | | | | | | | | | | | | | | | | | | | | | | | |
| Other: | | | \$ _____ | | | | | | | | | | | | | | | | | | | | | | | | |
| TOTAL | | | \$ _____ | | | | | | | | | | | | | | | | | | | | | | | | |
| Roth 403(b) | <input type="checkbox"/> 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 the Fringe Benefits Consortium Nationwide Roth 403(b) account. [Vendor Code # 80100] | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Employee Approval | <p>I understand and agree to the following:</p> <ol style="list-style-type: none"> 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, this Salary Reduction Agreement may be changed with respect to amounts not yet paid or available. <p>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.</p> <p>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).</p> <p>In the event that I exceed my maximum contribution limit to my FBC Nationwide 457(b) Plan, I authorize any excess contribution to be made into my FBC Nationwide 403(b) plan or vice versa.</p> <p>I understand that the provisions of the attached <i>457(b), 403(b), and Roth 403(b) Estimated Maximum Contribution Worksheet</i>, Employer policy statement, and other enrollment information are legally binding and are incorporated herein by reference.</p> <p>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.</p> <table border="1" style="width:100%; margin-top: 5px;"> <tr> <td style="width:60%;">Employee Signature X</td> <td>Date</td> </tr> </table> | | | Employee Signature X | Date | | | | | | | | | | | | | | | | | | | | | | |
| Employee Signature X | Date | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Employer Approval | Approved By District | Keyed by | Paycheck Date | | | | | | | | | | | | | | | | | | | | | | | | |

Nationwide Enrollment Form



Palomar College / Fringe Benefits Consortium (FBC)

| | |
|--------------|---|
| Instructions | <ul style="list-style-type: none"> Send with Salary Reduction Agreement to Palomar College, Human Resources This is an initial election form only. All subsequent election changes must be made via the internet at www.fbcretire.com or by phone at 1-800-772-2182 |
|--------------|---|

| | | |
|----------------------|---|------------------------|
| Employee Information | Employee Name | Work Phone |
| | School District Palomar College | Home Phone |
| | E-mail Address | Social Security Number |
| | Home Address (Street) | Date of Birth |
| | (City, State, Zip) | Date of Hire |

| | | | |
|--|--|--|---|
| Investment Elections | <p>Self Direction - Make allocations in whole percent increments. Percentages must total 100%. These allocations will be used for all deposits within the 403(b), Roth 403(b) and/or 457(b) Plans. All investments carry a 0.30% annual administration fee. Vanguard and American Funds investments (marked *) carry an additional 0.40% annual administration fee.</p> <table style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Large Cap Funds</p> <input type="checkbox"/> % AIM Basic Value (434)(GTVLX) <input type="checkbox"/> % Oppenheimer Main Street Grow & Inc (856)(MSIGX) <input type="checkbox"/> % S&P 500 Index (356)(NWISX) <input type="checkbox"/> % *Amer-Growth Fund of America (1397)(RGAFX) <input type="checkbox"/> % *Amer-Investment Company of America (1399)(RICFX) <input type="checkbox"/> % *Amer-Washington Mutual Investors (1400)(RWMFX) <input type="checkbox"/> % Calvert Social Index Fund (263)(CSXAX) <input type="checkbox"/> % *Vanguard Windsor II Fund (1515)(VWVWVFX) <input type="checkbox"/> % *Vanguard Value Index (1448)(VIVAX) <input type="checkbox"/> % *Vanguard Growth Index fund (1508)(VIGRX) <p>Mid Cap Funds</p> <input type="checkbox"/> % Dreyfus Mid Cap Value (733)(DMCVX) <input type="checkbox"/> % Fidelity Adv Mid Cap Stock (758)(FMCDX) <input type="checkbox"/> % AIM Mid Cap Equity (411)(GTAGX) <input type="checkbox"/> % *Vanguard Strategic Equity (1512)(VSEQX) <p>Small Cap Funds</p> <input type="checkbox"/> % Armada Small Cap (363)(AMRRX) <input type="checkbox"/> % Wells Fargo Small Cap Value (302)(SMVAX) <input type="checkbox"/> % AIM Small Cap Growth (437)(GTSAX) <input type="checkbox"/> % *Amer-Small Cap World Fund (1501)(RSLFX) <input type="checkbox"/> % *Vanguard Small-Cap Value Index (1447)(VISVX) <p>International Funds</p> <input type="checkbox"/> % Putnam International Equity (993)(POVSX) <input type="checkbox"/> % Oppenheimer Developing Markets (844)(ODMAX) <input type="checkbox"/> % Thornburg Intl Value (427)(TGVIX) <input type="checkbox"/> % *Amer-Capital World Grow & Income (1395)(RWIFX) <input type="checkbox"/> % *Amer-New Perspective Fund (1499)(RNPFX) <p>Balanced Funds</p> <input type="checkbox"/> % *Amer-American Balanced Fund (1490)(RLBFX) <input type="checkbox"/> % *Amer-Capital Income Builder (1494)(RIRFX) <input type="checkbox"/> % *Amer-Income Fund of America (1398)(RIDFX) </td> <td style="width: 50%; vertical-align: top;"> <p>Balanced Funds (cont'd)</p> <input type="checkbox"/> % *Vanguard Wellington Fund (1514)(VWELX) <input type="checkbox"/> % *Vanguard Wellesley Income (1449)(VWINX) <p>Specialty Funds</p> <input type="checkbox"/> % Franklin Biotech Discovery (271)(FBDIX) <input type="checkbox"/> % AIM Real Estate Fund (576)(IARAX) <input type="checkbox"/> % Oppenheimer Gold & Special Minerals (374)(OPGSX) <input type="checkbox"/> % AIM Utilities Fund (793)(FSTUX) <input type="checkbox"/> % AIM Energy Fund (788)(FSTEX) <input type="checkbox"/> % *Vanguard REIT Index (1444)(VGSIX) <p>Bond Funds</p> <input type="checkbox"/> % Pimco Total Return (138)(PTTAX) <input type="checkbox"/> % American Century Inflation Adjusted Bond (707)(AIAVX) <input type="checkbox"/> % Pioneer High Yield (650)(TAHYX) <input type="checkbox"/> % *Amer-Bond Fund of America (1493)(RBFFX) <input type="checkbox"/> % *Amer-Intermed Bond Fund of America (1497)(RBOFX) <input type="checkbox"/> % Calvert Income Fund (261)(CFICX) <input type="checkbox"/> % *Vanguard Short-Term Bond Index(1445)(VBISX) <input type="checkbox"/> % *Vanguard Inflation-Protected Securities (1443)(VIPSX) <p>Risk Profile Funds (Life Style Funds)</p> <input type="checkbox"/> % Investor Destination Aggressive (970)(NDASX) <input type="checkbox"/> % Investor Destination Moderate Aggressive (971)(NDMSX) <input type="checkbox"/> % Investor Destination Moderate (972)(NSDMX) <input type="checkbox"/> % Investor Destination Moderate Conservative (973)(NSDCX) <input type="checkbox"/> % Investor Destination Conservative (974)(NDCSX) <p>Stable Value Funds</p> <input type="checkbox"/> % Money Market Fund (688)(GMIXX) <input type="checkbox"/> % **Fixed Account (8002) <p>**I understand that if I move money into the fixed account, that a market value adjustment may apply if I move money out of the fixed account. I also understand that Meeder Financial Active Management is unable to manage this fund. Initial _____</p> </td> </tr> </table> <p style="text-align: center;">---- OR ----</p> <p>Active Money Manager - Meeder Financial Active Management will manage your investments on your behalf.</p> <p><input type="checkbox"/> Check Box I elect to participate in Meeder Financial Active Management. I understand that all my contributions and transfers will be placed into the Gartmore Money Market account until such time as my assets are moved to selected managed funds and that there is an additional 0.65% annual money management fee which applies to this optional plan. Initial _____</p> | <p>Large Cap Funds</p> <input type="checkbox"/> % AIM Basic Value (434)(GTVLX) <input type="checkbox"/> % Oppenheimer Main Street Grow & Inc (856)(MSIGX) <input type="checkbox"/> % S&P 500 Index (356)(NWISX) <input type="checkbox"/> % *Amer-Growth Fund of America (1397)(RGAFX) <input type="checkbox"/> % *Amer-Investment Company of America (1399)(RICFX) <input type="checkbox"/> % *Amer-Washington Mutual Investors (1400)(RWMFX) <input type="checkbox"/> % Calvert Social Index Fund (263)(CSXAX) <input type="checkbox"/> % *Vanguard Windsor II Fund (1515)(VWVWVFX) <input type="checkbox"/> % *Vanguard Value Index (1448)(VIVAX) <input type="checkbox"/> % *Vanguard Growth Index fund (1508)(VIGRX) <p>Mid Cap Funds</p> <input type="checkbox"/> % Dreyfus Mid Cap Value (733)(DMCVX) <input type="checkbox"/> % Fidelity Adv Mid Cap Stock (758)(FMCDX) <input type="checkbox"/> % AIM Mid Cap Equity (411)(GTAGX) <input type="checkbox"/> % *Vanguard Strategic Equity (1512)(VSEQX) <p>Small Cap Funds</p> <input type="checkbox"/> % Armada Small Cap (363)(AMRRX) <input type="checkbox"/> % Wells Fargo Small Cap Value (302)(SMVAX) <input type="checkbox"/> % AIM Small Cap Growth (437)(GTSAX) <input type="checkbox"/> % *Amer-Small Cap World Fund (1501)(RSLFX) <input type="checkbox"/> % *Vanguard Small-Cap Value Index (1447)(VISVX) <p>International Funds</p> <input type="checkbox"/> % Putnam International Equity (993)(POVSX) <input type="checkbox"/> % Oppenheimer Developing Markets (844)(ODMAX) <input type="checkbox"/> % Thornburg Intl Value (427)(TGVIX) <input type="checkbox"/> % *Amer-Capital World Grow & Income (1395)(RWIFX) <input type="checkbox"/> % *Amer-New Perspective Fund (1499)(RNPFX) <p>Balanced Funds</p> <input type="checkbox"/> % *Amer-American Balanced Fund (1490)(RLBFX) <input type="checkbox"/> % *Amer-Capital Income Builder (1494)(RIRFX) <input type="checkbox"/> % *Amer-Income Fund of America (1398)(RIDFX) | <p>Balanced Funds (cont'd)</p> <input type="checkbox"/> % *Vanguard Wellington Fund (1514)(VWELX) <input type="checkbox"/> % *Vanguard Wellesley Income (1449)(VWINX) <p>Specialty Funds</p> <input type="checkbox"/> % Franklin Biotech Discovery (271)(FBDIX) <input type="checkbox"/> % AIM Real Estate Fund (576)(IARAX) <input type="checkbox"/> % Oppenheimer Gold & Special Minerals (374)(OPGSX) <input type="checkbox"/> % AIM Utilities Fund (793)(FSTUX) <input type="checkbox"/> % AIM Energy Fund (788)(FSTEX) <input type="checkbox"/> % *Vanguard REIT Index (1444)(VGSIX) <p>Bond Funds</p> <input type="checkbox"/> % Pimco Total Return (138)(PTTAX) <input type="checkbox"/> % American Century Inflation Adjusted Bond (707)(AIAVX) <input type="checkbox"/> % Pioneer High Yield (650)(TAHYX) <input type="checkbox"/> % *Amer-Bond Fund of America (1493)(RBFFX) <input type="checkbox"/> % *Amer-Intermed Bond Fund of America (1497)(RBOFX) <input type="checkbox"/> % Calvert Income Fund (261)(CFICX) <input type="checkbox"/> % *Vanguard Short-Term Bond Index(1445)(VBISX) <input type="checkbox"/> % *Vanguard Inflation-Protected Securities (1443)(VIPSX) <p>Risk Profile Funds (Life Style Funds)</p> <input type="checkbox"/> % Investor Destination Aggressive (970)(NDASX) <input type="checkbox"/> % Investor Destination Moderate Aggressive (971)(NDMSX) <input type="checkbox"/> % Investor Destination Moderate (972)(NSDMX) <input type="checkbox"/> % Investor Destination Moderate Conservative (973)(NSDCX) <input type="checkbox"/> % Investor Destination Conservative (974)(NDCSX) <p>Stable Value Funds</p> <input type="checkbox"/> % Money Market Fund (688)(GMIXX) <input type="checkbox"/> % **Fixed Account (8002) <p>**I understand that if I move money into the fixed account, that a market value adjustment may apply if I move money out of the fixed account. 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| | | | | |
|-------------------------|-----------------------|------------------------|--------------|--|
| Beneficiary Designation | Primary Beneficiary* | Social Security Number | Relationship | *If you are married you must name your spouse as your primary beneficiary unless your spouse signs a waiver. |
| | Primary Beneficiary | Social Security Number | Relationship | |
| | Secondary Beneficiary | Social Security Number | Relationship | |

| | | |
|--------------------|---|------|
| Employee Signature | I understand that the above investment elections may involve financial risk. "Market Timing" is not permitted in this retirement program. There is no guarantee as to the timeliness of investment transactions including investment change requests. Fees may be assessed to Plan Assets for Administrative Expenses. Employee Signature X | Date |
|--------------------|---|------|

2009 Maximum Contribution Worksheet - Part 1

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



Palomar College

| | | |
|-------------------------------------|---|---|
| Instructions | Submit <u>original</u> document to Human Resources, A-1 | |
| 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="\$16,500"/> |
| | 2. Age 50 Catch-up Contribution Will you reach Age 50 by 12/31/2009? 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 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. | 3 <input type="text"/> |
| | 4. Add lines 1 and the greater of 2b or 3. This is your Maximum 457(b) Contribution Amount for 2009. This number cannot exceed \$33,000.00. | 4 <input type="text"/> |
| | 5. Enter 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 a 457(b) plan during 2009. | 6 <input type="text"/> |
| 403(b) and Roth 403(b) Calculations | Note that available Special 15-Year Catch-up must be utilized prior to Age 50 Catch-up | |
| | 1. Annual base deferral limit | 1 <input type="text" value="\$16,500"/> |
| | 2. Special 15-Year Catch-up Contribution 2a. Have you completed 15 or more full years of service with Palomar College? If NO, enter \$0 in line 2e and go to question 3. If YES continue to next question. 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. 2c. Have you made any Special 15-Year Catch-up contributions previously? If NO skip to question 2e. If YES continue to next question. 2d. Enter the total amount of any previously utilized Special 15-Year Catch-up contributions in line 2d. 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. | 2a Yes / No 2b Yes / No 2c Yes / No 2d <input type="text"/> 2e <input type="text"/> |
| | 3. Age 50 Catch-up Contribution Will you reach Age 50 by 12/31/2009? If YES enter \$5,000 in line 3b. If NO enter \$0 in line 3b. | 3a Yes / No 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. This number cannot exceed \$25,000. | 4 <input type="text"/> |
| | 5. Enter total of any contributions already made to 403(b) plans during 2009. 6. Subtract line 5 from line 4. This is the total remaining amount you may contribute to a 403(b) plan during 2009. | 5 <input type="text"/> 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), Palomar College 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, Palomar College 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.</p> <p>Your Salary Reduction Agreement must include a copy of this form</p> | |
| | Employee Signature X | Date |

2009 Maximum Contribution Worksheet - Part 2

457(b) Final Three Year Catch-up Calculation



Instructions The 2009 Maximum Contribution Worksheet - Part 2 is 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, **submit the original form to Human Resources, A-1.** Please also fax a copy of this form to (800) 597-8206.

Determine Year of Normal Retirement Age

- 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
- In what calendar year did you become or will you become eligible for 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 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.
- 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.
5b.
5c.

Determine Total Available Catch-up

- 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 of 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.

| Year | Gross Compensation | | Maximum Deferral | Contribution Limit | Lesser of Max. Deferral and Contribution Limit | Actual 457(b) Deferral Including Employer Paid | | |
|-------|--------------------|---------|------------------|--------------------|--|--|---|--------------------------|
| | | x .33 = | | | | | = | |
| 2001* | | x .33 = | | \$8,000.00 | | = | | 6a. <input type="text"/> |
| 2002 | | x 1 = | | \$11,000.00 | | = | | 6b. <input type="text"/> |
| 2003 | | x 1 = | | \$12,000.00 | | = | | 6c. <input type="text"/> |
| 2004 | | x 1 = | | \$13,000.00 | | = | | 6d. <input type="text"/> |
| 2005 | | x 1 = | | \$14,000.00 | | = | | 6e. <input type="text"/> |
| 2006 | | x 1 = | | \$15,000.00 | | = | | 6f. <input type="text"/> |
| 2007 | | x 1 = | | \$15,500.00 | | = | | 6g. <input type="text"/> |
| 2008 | | x 1 = | | \$15,500.00 | | = | | 6h. <input type="text"/> |

- Sum lines 6a through 6g and enter the result in line 7. 7.
- 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.
- 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 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.

| Year | Previously Utilized Catch-up | Maximum Catch-up | Lesser of Previously Utilized Catch-up and Maximum Catch-up | |
|-------|------------------------------|----------------------|---|--|
| | 2007 | <input type="text"/> | \$15,500.00 | |
| 2008 | <input type="text"/> | \$15,500.00 | <input type="text"/> | |
| Total | | | <input type="text"/> | |

Determine Available Catch-up for 2009

- Subtract line 10 from line 9. 11.
- 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.