

SALARY REDUCTION AGREEMENT (SRA)

For the Four State Colleges/Universities in Colorado
Tax Deferred Annuity (TDA) Plan 403(b)
(Available to all Non-Student employees)

☐ ASC ☐ CMU ☐ MSCD ☐ WSC

Tax Year 20_____

This is: An Original _____; To Amend _____; To Cancel Agreement _____.

Employee Name: _____ SSN: _____
First Name Middle Initial Last Name

1. AGREEMENT — Between the Employee and the Employer:

I HEREBY AUTHORIZE a reduction to my eligible pay by \$_____ PER TAX YEAR
[\$_____ PER MONTH for _____ MONTHS], effective _____ (month), 18____, and my
Employer agrees to remit this amount on my behalf to the following Authorized Tax Deferred Annuity
(TDA) Vendor:

NAME OF TDA VENDOR _____

*I UNDERSTAND that this SRA applies only to eligible compensation paid to me after this Agreement
takes effect. I FURTHER UNDERSTAND that I may change or cancel the amount of my salary
reduction effective for any payroll period by filing a new SRA with my Employer at least five business
days before my employer's payroll deadline. I may also cancel the SRA by notifying my employer in
writing by the deadline stated in the previous sentence.*

2. LIMITS ON CONTRIBUTIONS — a maximum contribution calculation may be required

*I UNDERSTAND the requirements and procedures specified in Paragraph A on the back of this SRA.
MY SIGNATURE below is my agreement to comply.*

3. INDEMNIFICATION OF EMPLOYER

*I UNDERSTAND that I am required to provide complete and accurate information to my TDA vendor
and the consequences of not doing so as specified in Paragraph B on the back of this form.
MY SIGNATURE below is my agreement to comply.*

Employee Signature: _____

Date: _____

Employer Signature: _____

Title: _____

Generic Salary Reduction Agreement

David Kirk



Generic Salary Reduction Agreement:

Hospital Auditing and Monitoring James Kopf, 2004 Zondervan 2004 Church and Nonprofit Tax and Financial Guide Dan Busby, 2003-12 A complete tax and financial guide for churches and other nonprofit organizations written in plain English *Technical and Miscellaneous Revenue Act of 1988*, 1988 **403(b) Plans** Eleanor A. Lowder, 1999 A text that consultant and trainer Lowder uses in her courses for neophyte and experienced financial service practitioners who deal with retirement programs among public education institutions and tax exempt organizations She includes the many technical changes to the law over the past few years and how they impact practitioners **Internal Revenue Bulletin** United States. Internal Revenue Service, 1989 **Miscellaneous Tax Legislation** United States. Congress. House. Committee on Ways and Means. Subcommittee on Select Revenue Measures, 1982 **Tax Management Portfolios**, 2004 *Business Insurance* Dearborn, Dearborn Financial Institute, 1991-05 *Advanced Law of Pensions, Welfare Plans, and Deferred Compensation*, 2000 **Basic Law of Pensions, Welfare Plans, and Deferred Compensation**, 2002 *Selected References - Industrial Relations Section, Princeton University* Princeton University. Industrial Relations Section, 1989

U.S. Master Employee Benefits Guide, 2008 Edition CCH Incorporated, 2008-01-29 The 2008 U S Master Employee Benefits Guide is the ideal reference for HR personnel benefits professionals benefits attorneys payroll managers or anyone involved in the area of employee health and welfare benefits This handy authoritative book discusses pertinent federal tax and labor laws as they involve employee benefits plans the Guide provides straight forward coverage of important employee benefits issues that confront HR and benefits personnel on a daily basis These include the basics rules that employee benefits plants have to meet under ERISA tax angles that employers must consider and specific welfare and benefits issues of design administration and compliance Among the specific types of benefits covered are health plans cafeteria plans flexible spending accounts educational assistance programs and wellness programs Benefits and Features Explanations of employee benefit changes arising out of recent law and regulatory changes Discussion of compliance issues including employee benefits communication management reporting and disclosure Cross references To The Internal Revenue Code and Regulations ERISA and its regulations Time saving features include sample benefits policies and compliance documents checklists and worksheets WG&L Tax Dictionary, 2004 *Digest - International Foundation of Employee Benefit Plans, Inc* International Foundation of Employee Benefit Plans, 1987 *Standard Federal Tax Reporter* Commerce Clearing House, 2008 Includes legislation U S Tax Court and other court decisions and U S Treasury decisions *The Diamond Life Bulletins*, 2001 **Standard Federal Tax Reporter**, 1992 Pension, Profit-sharing, Welfare, and Other Compensation Plans, 2006-10 *U.S. Tax Week*, 1988 BNA Pension Reporter, 1996

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