

The following applies to all participants in the Tax-Sheltered Annuity (TSA) and / or Custodial Account (CA) Program:

1. Federal Contribution Limits: Contributions are subject to annual limits determined under Internal Revenue Code (IRC) sec. 402(g) and 415(c). To learn more about this year's Federal Contribution Limits, go to <http://www.planconnect.com/limits>. These limits may be indexed annually based on the Consumer Price Index. The IRS publishes the limits in the last quarter of the year for the following year.

If you have 15 years of employment with your current employer, you may be eligible to contribute an additional \$3,000: contact PlanConnect to determine if you are eligible. Your contribution limit is **reduced** dollar for dollar by any voluntary contribution you make to another 403(b), 401(k), Federal Thrift Savings, salary reduction SEP, or SIMPLE plan. Contributions to a 457 (Deferred Compensation) plan or to a traditional or Roth IRA do **NOT** affect your contribution limit. To learn more about the different types of contributions go to <https://www.irs.gov/Retirement-Plans/Plan-Participant-Employee/Retirement-Topics-Contributions>.

2. Investment Responsibility: You are responsible for your investment decisions. This responsibility includes informing yourself of the nature and risk of the investments, monitoring your investments, and determining when a change in investments is appropriate. Your employer and PlanConnect are in no way liable for gains or losses you may incur in your account(s).

3. Authorized Investment Providers: As long as your current employer employs you, you may make contributions only to investment providers and products authorized under this 403(b) program. You may change your future contributions to a different authorized investment provider, or exchange all or a portion of your account balance to any other approved investment provider, if permitted by your plan and subject to approval and any contractual surrender charges or redemption fees.

4. Withdrawals and Loans: Generally, you cannot withdraw or roll over your account balances before you attain age 59 ½, terminate employment, die, or become disabled. Your account balances may be assigned to your alternate payee as ordered by a court under a Qualified Domestic Relations Order (QDRO). Loans and hardship withdrawals, as limited by IRS regulations, are subject to approval if permitted by your 403(b) Plan provisions. Other withdrawals, if permitted under the plan, may also be subject to approval. Tax penalties may apply to distributions before age 59 ½. You are entirely responsible for all loans and withdrawals and any resulting tax liabilities.

5. Salary Reduction Agreement (SRA) Termination: To stop your contributions, you must file a new copy of the SRA with your employer and PlanConnect. If you terminate employment, your SRA terminates automatically after your last check is paid. If you later return to work, you must file a new SRA to resume contributing. **Your employer reserves the right to suspend or terminate a participant's SRA** if it believes that the participant has **over contributed, terminated the account with the elected investment provider**, or is in violation of any applicable federal requirement or any term of this agreement.

6. Required Distributions: After you retire, you must take minimum distributions from your account(s), generally beginning no later than age 70 ½ if born before July 1, 1949, age 72 if born on July 1, 1949 and before 1951, age 73 if born between 1951 and 1959, and the age will further increase in future years. You do not need to take Required Minimum Distributions from your account(s) as long as you are still working for your current employer and the plan permits it, even though you may be at the applicable required age.

7. Effective Date: The effective date of this agreement is dependent upon your employer's full execution of this request. Generally, this occurs within 2 pay cycles following the employer's receipt of this form, unless a later date is designated on this form.

8. Corrections: It is your responsibility to verify that this agreement has been accurately processed by comparing it to your earnings statement. Contact your Payroll Administration Department immediately if you find any discrepancy. In volatile markets, the value of your contribution may decline over time.

9. Fees: PlanConnect provides services to the Plan for a fee. The Plan Sponsor may elect to collect the fees from the Investment Providers or Plan Participants.

10. Employer Contributions: You understand that you do not have the option to take employer contributions as cash or in any other form of payment and that you can only select investment providers for such contributions.