



**Pleasanton Unified School District
403(b) Salary Amendment Agreement
For Pre-tax and Roth (after-tax) Contributions**

This form is used to begin, change, or stop contributions to a voluntary 403(b) account with the employer sponsored 403(b) plan. This form will be used with both Traditional (pre-tax) accounts as well as Roth (after-tax accounts).

Form Completion

To complete this form, enter the correct information into each designated field within the 'Employee Information' section. Please ensure all spelling and numbers which are entered are accurate.

Once all employee data has been provided, please enter the correct information into each designated field within the 'Contribution Information' section of this form including your contribution amount and the investment provider to receive your contributions. Please read all contribution limit information prior to determining your contribution amount.

Once all contribution information has been provided you may enter your financial advisor's contact information, if applicable. This information is not required, however recommended if you are working with an advisor.

Please review all information on the completed form for accuracy prior to submission. Once you have verified that all information is accurate, print the form and sign where indicated. Provide this completed and signed form to your employer.

Investment Provider Selection and Information

Employees are solely responsible for the selection and establishment of a 403(b) account prior to submitting this Salary Amendment Agreement. The Investment Provider listing can be found on page 4 of this form. Additional information can be found at www.403bcompare.com or on the respective company websites. Information may also be available through a financial advisor or tax professional.

Monthly Administration Fee

A fee of \$3 per month is charged to each investment provider by the employer's plan administrator to cover the costs of administration. Many investment providers have agreed to pay this fee and do not pass it along to the plan participants. Some investment providers may require that the plan administration fee be paid by the plan participant. If the participant is responsible for paying this fee it will be deducted through an after-tax payroll deduction.

Contribution Limits

Contribution limits are defined by the Internal Revenue Service each year. Based on your age and years of full-time service with your current employer, you may be eligible to contribute more than the normal annual contribution limit. Please contact a financial advisor or your plan administrator for more information on these provisions.

Questions

For questions about this form please contact Tax Deferred Solutions, the plan administrator, at (866) 446-1072, or via email at planadministrator@tdsgroup.org.

**403(b) Salary Amendment Agreement
For Pre-tax and Roth (after-tax) Contributions**

The Salary Amendment Agreement is used to establish, change, or cancel voluntary contributions made from your paycheck and remitted to an account within an employer-sponsored 403(b) Plan on your behalf. This completed and signed Salary Amendment Agreement is to be used only for the 403(b) Plan of Pleasanton Unified School District.

An available list of Investment Providers can be viewed by selecting the applicable drop down field within the 'Contribution Information' section of this form. Further information for investment providers may be found at www.403bcompare.com. Please consult with a financial advisor or tax professional regarding your investment options and contribution limits.

Employee Information	Employee Name		Social Security Number	
	Employee Street Address		Contribution Frequency <input type="checkbox"/> 10-pay <input type="checkbox"/> 11-pay <input type="checkbox"/> 12-pay	
	City	State	Zip Code	
	Email Address		Home Phone	
	Date of Birth	Date of Hire	Work Phone	

Contribution Information

Based on the date of birth and date of hire provided, you **may be eligible to contribute:**

Normal Limit: \$ _____ Age 50+ Provision: \$ _____ 15 Years+ Provision: \$ _____

Total Estimated Annual Contribution Limit: \$ _____

Note: These estimated calculations are not a recommendation or guarantee of contribution limits. Please refer to your financial advisor or tax professional to ensure your eligibility for contributions over the normal limit. The Plan Administrator must approve the calculations of the '15 Years' Provision prior to its use.

- To START plan contributions select the applicable provider and enter the dollar amount of contributions.
- To CHANGE plan contributions select the applicable provider and enter the new dollar amount of contributions.
- To CANCEL plan contributions select the applicable provider and enter 0 (zero) as the amount of contributions.

Tax Election (Pre-tax or Roth)	Investment Provider	403bCompare Number*	Account No. (Required)	Contribution Amount	\$3 After-tax Fee**
<input type="checkbox"/> Pre-Tax <input type="checkbox"/> Roth					
<input type="checkbox"/> Pre-Tax <input type="checkbox"/> Roth					
<input type="checkbox"/> Pre-Tax <input type="checkbox"/> Roth					
<input type="checkbox"/> Pre-Tax <input type="checkbox"/> Roth					

**All new accounts must have a valid 403bCompare.com number associated with the investment provider selected.*

***An after-tax administration fee of \$3 will be deducted for each account to which an employee is actively contributing if that account is not with a provider that has agreed to pay this administration fee on behalf of the participant. Fee information can be found on page 4 of this document.*

Total PRE-TAX contribution amount each payroll cycle: \$ _____

Total ROTH (after-tax) contribution amount each payroll cycle: \$ _____

Effective Date of Change

The effective date of this salary amendment agreement is as soon as administratively feasible, but no later than the first applicable payroll in the month following the date of submission in good order (e.g. If the form is received in May, contributions may begin no later than June).

Financial Advisor Information

Advisor Name	Advisor Phone
Email Address	Firm Name

**403(b) Salary Amendment Agreement
For Pre-tax and Roth (after-tax) Contributions**

Employee Agreement and Important Information	<p>By signing this Agreement, Employee agrees to modify his/her salary as indicated and Employer agrees to contribute this amount on Employee's behalf into the 403(b) annuity(s) or custodial account(s) selected by Employee and authorized by Employer under the Employer's 403(b) Plan. Employer agrees to properly identify pre-tax 403(b) contributions and after-tax Roth contributions for proper allocation to segregated accounts by the investment providers. It is intended that the requirements of all applicable state and federal tax rules and regulations (Applicable Law) will be met.</p> <p>Employee understands and agrees that this Agreement:</p> <ul style="list-style-type: none"> • Is legally binding and irrevocable with respect to amounts paid or available while it is in effect and is effective only for amounts not yet earned or made available. • May be terminated at any time for amounts not yet paid or available, and that a termination request is permanent and remains in effect until a new salary amendment agreement is submitted. • Supersedes all prior 403(b) salary reduction/amendment agreements and shall automatically terminate if employment with the Employer is terminated. <p>Employee further understands and agrees that Employee:</p> <ul style="list-style-type: none"> • Is responsible for determining that annual salary reduction contributions to all elective deferral plans do not exceed the limits of the Applicable Law. • Is responsible for identifying that portion of his/her contribution which is a Roth 403(b) contributions and which portion is a pre-tax 403(b) contribution so that investment providers can properly segregate contributions or apply separate accounting to independently track and monitor each type of contribution. • Is responsible for the accuracy of the information provided by Employee, which may be used in determining Employee's maximum annual contribution limit. • Is solely responsible for any losses suffered by Employee that result from his/her participation in the 403(b) plan and that Employer has no liability for investment performance of Employee's account(s). • Acknowledges that Employer has made no representation regarding the advisability, appropriateness or tax consequences of the purchase of the 403(b) plan. Nothing herein shall affect the terms of employment between Employer and Employee. • Acknowledges and authorizes Employer to share information on employee's account(s) with investment providers and/or plan administrators for compliance purposes. <p>Although Employer must authorize Investment Providers, Employer does not choose the annuity contract(s) or custodial account(s) in which 403(b) contributions are invested. Employee is responsible for setting up and signing the legal documents to establish the annuity contract or custodial account, which must be established prior to submission of this Agreement.</p> <p>Employers are responsible for all distributions and any other transactions with the Investment Provider(s). All rights under the annuity contracts or custodial accounts are enforceable solely by Employee, Employee's beneficiary or Employee's authorized representative. However, Employer has certain responsibilities under the 403(b) Plan with respect to the integrity of the transactions for the Plan and may require an authorized representative from Employer to approve any requested transactions by Employees. Employee must cooperate directly with any Investment Provider or Employer representative, as directed by Employer to exchange contract(s) or custodial account(s) to another Investment Provider, make distributions, request loans, exchanges or otherwise access 403(b) Plan assets.</p> <p>Employee understands that Employer is authorized to utilize the services of a Plan Administrator at the discretion of the Employer and, as such, Employer may direct the amount of any salary reduction/deduction to the Plan Administrator with the intent of having Plan Administrator distribute such funds to the designated Investment Provider.</p> <p>Employee understands that the Plan Administrator, charges each Investment Provider an administration fee of \$3.00 per month for each annuity or custodial account administered in the Plan. In the event the Investment Provider selected above does not agree to pay the administration fee, Employee authorizes and directs Employer to deduct the administration fee directly from Employee's paycheck each month through an after-tax payroll deduction.</p> <p>I certify that I have read this complete Agreement and that my contributions to the 403(b) Plan do not result in a contribution amount that exceeds the contribution limits under Applicable Law. I understand my responsibilities as an Employee under the 403(b) Plan, and by signing this Agreement, I direct Employer to take the actions specified in this Agreement unless deemed inappropriate by my Employer or Plan Administrator.</p> <p>By signing this Agreement, I authorize any Investment Provider, the 403(b) Plan Administrator, my Employer or their representatives to provide information on my account(s) that may be necessary for compliance purposes or to effectuate such transactions as I may request.</p>		
Employee Signature	<table style="width: 100%; border: none;"> <tr> <td style="border: none; width: 70%; padding: 5px;">X _____</td> <td style="border: none; width: 30%; padding: 5px;">Date:</td> </tr> </table>	X _____	Date:
X _____	Date:		

Investment Provider Listing

403bcompare Code	Investment Provider/Vendor Name	No Monthly Fee	Monthly Fee (through payroll deduction)
1164	American Century Investments		X
1062	American Fidelity Assurance Company	X	
1057	American Funds Distributors, Inc. (AFD)		X
1128	American United Life (AUL), a OneAmerica Financial Partner		X
1035	Americo Financial Life and Annuity Insurance Company	X	
1041	Ameriprise Financial Inc.	X	
1027	Ameritas Life Insurance Corp*	X	
1096	Annuity Investors Life Insurance Company	X	
1021	Aviva Life and Annuity Company*	X	
1067	AXA Equitable Life Insurance Company	X	
1097	CalSTRS		X
1018	Commonwealth Annuity and Life Insurance Company	X	
1133	Fidelity Investments		X
1077	First Investors Corporation	X	
1025	Franklin Templeton Investments		X
1148	FTJ FundChoice, LLC		X
1092	Great American Life Insurance Company	X	
1084	Great-West Life & Annuity Insurance Co.	X	
1113	GWN Securities, Inc	X	
1009	Hartford Life Insurance Company*	X	
1014	Horace Mann Companies	X	
1135	Industrial-Alliance Pacific Life Insurance Company, US Branch	X	
1059	ING – ReliaStar Life Insurance Company	X	
1060	ING Life Insurance & Annuity Company	X	
1108	Jackson National Life Insurance Company		X
1052	Legend Group; The	X	
1036	Life Insurance Company of the Southwest	X	
1068	Lincoln Investment Planning, Inc.	X	
1029	Lincoln National Life Insurance Company (Lincoln Financial Group), The	X	
1074	MassMutual, through its subsidiary, C.M. Life Insurance Company	X	
1073	MetLife Insurance Company of Connecticut	X	
1024	Metropolitan Life Insurance Co/MetLife/MetLife Resources	X	
1043	Midland National	X	
1015	Modern Woodmen of America	X	
1188	National Health Insurance Company (NHIC)	X	
1144	Nationwide Life Insurance Company*	X	
1083	New York Life Insurance & Annuity Corp	X	
1472	North American Company for Life and Health	X	
1121	Oppenheimer Funds Distributor, Inc	X	
1130	Pacific Life Insurance Company		X
1718	Pentegra Retirement Services †	X	
1030	PFS Investments Inc	X	
1127	PlanMember Services Corp	X	
1145	Putnam Investments	X	
1174	RSG Securities/Benefit Trust Company		X
1022	Security Benefit	X	
1005	T. Rowe Price		X
1038	Thrivent Financial for Lutherans	X	
1066	Thrivent Investment Management Inc.	X	
1023	TIAA-CREF (Teachers Insurance & Annuity Association of America)		X
1413	Transamerica Financial Life Insurance Company*	X	
1076	Transamerica Fund Services, Inc.		X
1160	Transamerica Life Insurance Company	X	
1090	United Teacher Associates Insurance Company	X	
1171	UNUM		X
1142	USAA Investment Management Company	X	
1053	USAA Life Insurance Company	X	
1117	VALIC	X	
1102	Vanguard Group, The		X
1042	Waddell & Reed, Inc	X	
1162	Western National Life Insurance Company		X

* This company is no longer accepting new 403(b) contributions and therefore no fee will be assessed on the current accounts

† This company will pay a portion of the fee and will charge the participant's account for the remainder of the fee